



The 2010 Ad hoc EU SILC module on the intra-household sharing of resources

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SOCIAL SITUATION OBSERVATORY
INCOME DISTRIBUTION AND LIVING CONDITIONS

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**The 2010 Ad hoc EU SILC module on the
intra-household sharing of resources**

Research Note 3/2012

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Abstract

Analysis of income inequality usually assumes that members of the same household share the same level of well-being and questions of control over family finances are neglected. The focus here is on patterns of money management and decision making in couples living in EU countries based on the 2010 ad hoc module of EU-SILC on intra-household sharing of resources.

Our findings show considerable heterogeneity in money management patterns among EU countries. In the Southern Member States most couples pool all of their income, while in Finland and Austria income pooling occurs only in slightly more than half of couple households. The frequency of income pooling declined with the level of income in all EU countries, income pooling being most frequent among couples with low income. In the EU12 countries the likelihood of income pooling also increases with the presence of children in the household. The employment status of partners also influences money management arrangements. Couples for whom work is traditionally divided between partners – that is, the man being employed and the woman being inactive (mainly doing domestic work) – are more likely to apply the common pooling system than treating their income as a private resource.

In most cases, decision making over household expenses is 'balanced' in all the countries, though the pattern tends to be related to education and income levels. Couples with higher education are more likely to share decision-making over expensive purchases, borrowing money or the use of savings, while low income couples are less likely to do so. There is considerable cross-country variation with respect to which partner manages scarce resources. In some countries, men are more likely to be the dominant decision-maker, in others, women. Relative income levels of partners appear to influence decision-making arrangements less than the level of income as such.

1. Introduction

Analysis of income distribution and poverty generally assumes that income (or well-being) is shared equally among members of the same household. When the most widely used indicator for individual living standards is calculated, household income is divided equally between household members weighted to adjust for the economies of scale which result from people living together. This approach assumes that household members share income equally between themselves. Several studies suggest, however, that significant inequalities might exist within the same family. In order to throw light on money management and control over family finances the 2010 wave of the EU-SILC included a special module on intra-household sharing of resources.

Sociological research indicates that decision-making power and access to resources of partners are related to the money management practices of couples. Empirical studies on household money management have shown that families differ according to the money management system they use. Vogler and Pahl (1994) divided the family expenses into two parts: the first consisting of living costs – food, rent, current expenses (*domestic money*) and the second part consisting of the amount left over to spend on non-recurrent items or to put into savings or investments (*discretionary income*). Dealing with the first part represents ‘money handling’, while dealing with the second part is more ‘money management’. While money handling is a chore, only applied to the part of the income used for necessities, involving only thinking about the immediate future, money-management means thinking strategically about the longer run and making decisions about the savings and investment of the family. When partners divide the task of money management between themselves, they also divide the decision-making about household finances.

Vogler and Pahl (1994) devised a typology of money management systems based on three factors: whether partners pool their income and to what extent; whether partners have access to the money coming into the household and how they divide the tasks between themselves (who is responsible for the money handling and who makes the strategic decisions). They define the following five money management types.

1 *One person (wife) managed pool*: the spouse or partner puts all his income into the common pool and he receives an amount back for his own expenses. The wife is mainly responsible for handling and managing the family budget, which gives her a significant role in decision-making on money matters. This type of arrangement is typical of couples with low income.

2 *Allowance system*: typical for wealthy, one-earner families, the husband gives some part of his income to his wife to cover domestic expenses and keeps the major part for himself. If the wife works, her income is used for domestic purposes. In this case neither the wife nor the husband has access to the whole of the family’s income. Decision-making responsibilities are totally separated: the wife is delegated to handle the money for domestic expenses, the husband makes the strategic decisions.

3 *Common pool*: both partners put her income into a common pool, which both have access to; they make joint decisions about their income. This is the most equal type of money management arrangement.

4 *Separated or independent money management arrangement*: in this case both partners have income, but they do not pool this and they do not have access to each other’s income. They agree on which household expenses each will pay. There is no money handling, because there is no common budget.

5 Partly separated system: the partners pool some part of their income for domestic expenses and the other part is not accessible by the other. This type of arrangement lies somewhere between the common pool and independent money management.

These studies also suggest that money management is related to inequalities in the family. According to Vogler and Pahl (1994) differences between husbands and wives in their experience of financial deprivation varied according to the money management system used in the household. Wives experienced more financial deprivation than men in households using the housekeeping allowance system and the two systems involving women doing the management. Gender differences in access to personal spending money varied similarly between households with different money management systems.

This Research Note examines the 2010 EU-SILC ad hoc module on intra-household sharing of resources in EU countries. The remainder of this section describes the data and methodology used. Section 2 describes patterns of income management among couples and how they vary according to women's employment, GDP, religion and the system of taxation as well as according to the number of children and level of household income. It also examines the effect of the relative income of partners on the system used to manage income. Section 3 considers how decision-making over household expenses – durable purchases in addition to everyday shopping – as well as over the use of savings and borrowing money is shared between partners among the couples. Section 4 summarises the main findings

Data and methodological considerations

The analysis here is based on data from the EU-SILC ad hoc module for which questions were asked as part of the 2010 survey. It covers 25 EU Member States, all except Ireland and Cyprus. It is confined to couple households and specifically to heterosexual couples, who are married or living together. Multi-generational households, in which more than one more couple live, are also included, though in these cases, the couples are separated and considered as being as being independent. In the case of questions relating to relative earnings, the analysis is limited to couples of working age (taken as 16-64). In these cases, income from employment and self-employment alone is considered and other forms of income, such as social benefits, are excluded. Income is defined in gross terms and cases of negative values (which can arise in respect of self-employment income) are taken as zero. In total, the data covers 137,487 couples and 102,791 couples of working age.

2. Income management of couples in the EU

A central question in the income management of households is to what extent resources are pooled as opposed to the partners keeping their income separately. In a completely pooled money management system both partners have access to all the money coming into the household and also share responsibility over deciding on expenditure from the common pool. Why do households pool their resources or adopt different money management strategies? The social science literature identifies several reasons behind the adoption of particular money management arrangements.

The overall level of resources in a household shapes money management strategies (Yodanis and Lauer 2007). For poor households making ends meet (paying utility bills, having money at the end of the month) requires the careful management of all household income. Below a certain level of income, there is no 'discretionary' income so the person responsible for money handling has the decisive say over family finances, while in cases where 'domestic money' is only a small part of household income, money handling plays a much smaller role. This also leads to the assumption

that families can change their money management system during their life cycle, according to how much income they have.

According to the 'resource theory' (Blood and Wolfe, 1960), it is the relative resources of the partners, which affect patterns of money management. The partner with more resources – more income, higher education level, higher occupational status – will have more decision-making power over spending decisions. According to this theory, in more unequal couples, it is more frequently the case that the partner with more resources keeps some part of the income separately.

According to Bonke and Uldall-Poulsen (2007) income pooling will be more frequent when there is a need for partners to coordinate their economic behaviour. For example, common goods in the household (e.g. shared rental of apartment, shared car) require partners to coordinate their expenses, and a very convenient form of coordination is the pooling of incomes. Having children also increases the need for coordination and thus for pooling of incomes. Income pooling is also likely to occur when there is a division of labour among the partners: one partner specialising in paid employment, the other working in the household and looking after children.

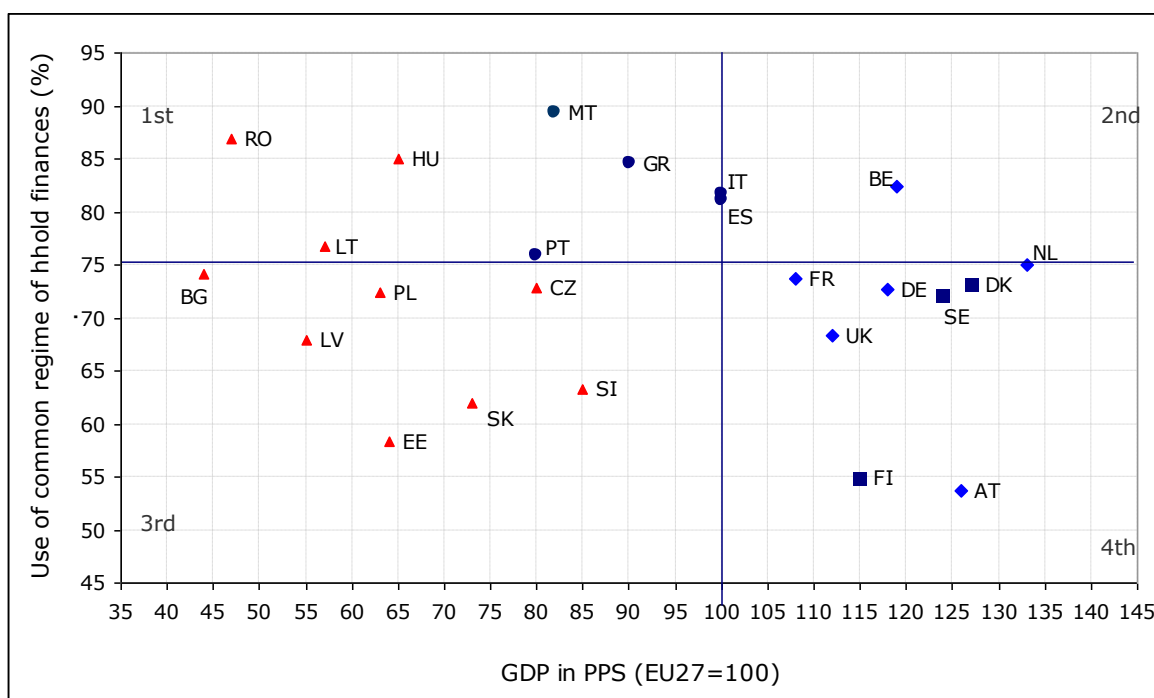
'Contextual theory' (Rodman 1969, 1972) stresses the importance of cultural background and social norms and values on power within the household. Social norms affect gender roles in the family and influence the way that resources can determine marital power between partners. Rodman showed that inequalities within the family differ between countries with different social norms and customs. For example, in modern Western countries (e.g. Denmark and Germany) women have more power than in male-dominated societies (e.g. Yugoslavia or Greece). There are countries which are between the two stages, where different social strata are characterised by different gender roles. Families with more educated partners typically apply more modern gender roles and norms than those with lower educated ones. According to Kulik (1999), in families which live and apply traditional roles, partners cannot enforce the power that comes from having more resources, while in families applying modern gender roles, partners can convert their greater resources into more power over decision-making.

Patterns of income management across EU countries

In the EU-SILC special module, households were asked whether they treat all their income as a common resource or, on the contrary, as a private resource of the person receiving it, or whether income is treated partly as common and partly as private. Since the question is asked only for the household as a whole, any differences between how each partner would answer cannot be identified.

Figure 1 shows the proportion of couples using a common system of household finances under which all income is treated as a common resource, together with GDP per capita levels. The EU average proportion of couples applying a common system (75%) and average GDP per capita (set at 100) are also shown to aid interpretation of the findings. It can be seen that there is substantial heterogeneity in the proportion of couples that pool all their income both among higher GDP per head countries (the EU15) and lower ones (largely the EU12 countries).

Figure 1: GDP per capita in PPS (EU-27=100) and the proportion of couples treating all income as a common resource, 2010



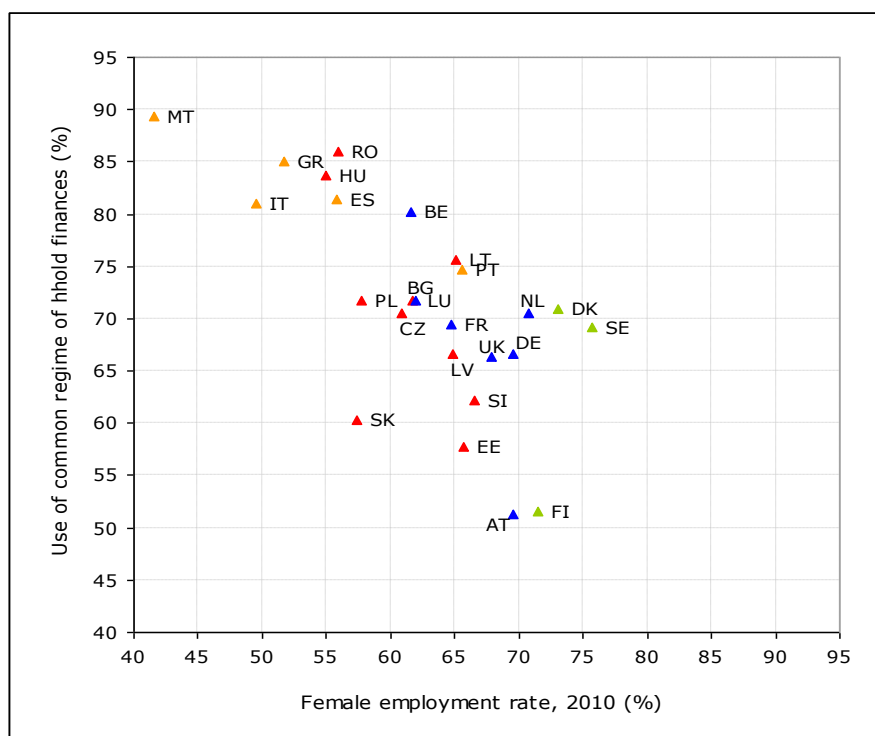
Source: EU-SILC 2010 ad hoc module and national accounts

Among the EU15 countries, the Southern ones have the largest proportion of couples applying full income pooling. In Greece, Italy and Spain 80-85% of couples pool their incomes. In the majority of high GDP per head Western and Northern European countries the proportion is around the average (France, Germany, Sweden, Denmark, Netherlands) or below (the UK). The exceptions are Belgium, where the proportion of couples applying income pooling is higher than the EU average and Finland and Austria, where it is well below the average.

Countries with relatively low income levels and the widespread use of a common system of household finances are Romania, Hungary and Malta. In the Czech Republic, Poland, Lithuania, Latvia and Bulgaria, the percentage of couples applying income pooling is close to the EU average. There are also low GDP per head countries (Estonia, Slovakia, Slovenia) where the proportion using the common system of household finances is much below the EU average and is similar to that in Finland and in Austria.

Figure 2 shows the relationship between the employment rate of women and the proportion of working-age couples using the common system. As noted above, the adoption of different money management arrangements can be related to the division of tasks within the household and differences in resources between partners.

Figure 2: Female employment rates and the proportion of couples treating all income as a common resource, all working-age couples in the EU, 2010



Source: EU-SILC 2010 ad hoc module and EU-LFS

Legend: **red**: Post-Communist countries; **blue**: West-European countries; **orange**: South-European countries; **green**: North-European countries

The general pattern is that where the employment rate of women is low the use of a common system of household finances is high and vice versa. Countries with low female employment rates and a large proportion of couples adopting the common system are the Southern-European countries of Malta, Greece, Italy, and Spain as well as Hungary and Romania.

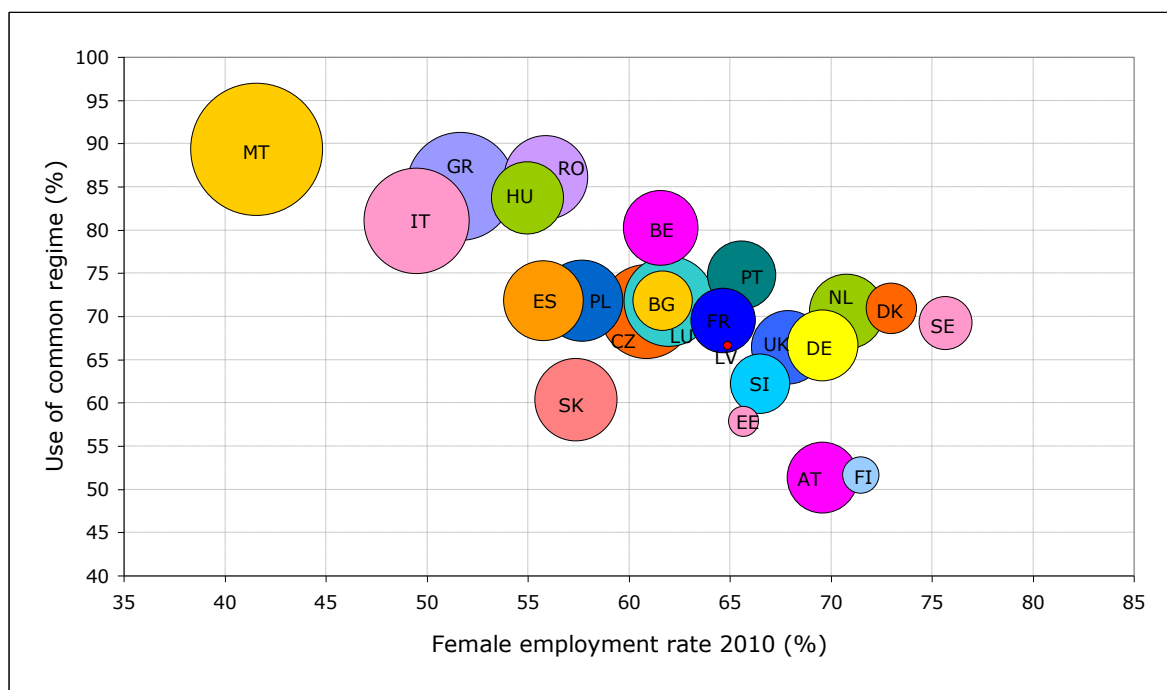
Countries with an average employment rate of women and an average proportion of couple using a common system are France, Luxembourg, Portugal, Poland, the Czech Republic, Bulgaria and Lithuania. Countries with higher than average female employment rates and a low use of a common system of household finances are Finland, Austria, Estonia, Latvia, Slovenia and the UK. In the case of the Netherlands, Sweden, Denmark and Germany a high female employment rate goes together with an average proportion of couples using a common system. Slovakia seems to be an outlier, with a low female employment rate being combined with a small proportion of couples using a common system of household finances.

The same kind of relationship is not evident between the employment rate of men and the use of a common system of household finances. A given male employment rate can go together with an above average or a below average proportion of couples using a common system of finances (e.g. Malta and Finland).

It can also be argued that it is not the female employment rate in itself but the difference between the male and female employment rate that is correlated with money management arrangements. In Figure 3 the proportion of couples using a common system of household finances is related to the difference between the male and female employment rate. The differences are represented as circles, the bigger the circle, the larger the difference between the two employment rates. There is a

clear relationship between the size of the difference between the employment rates and the prevalence of the use of a common system.

Figure 3: Differences between male and female employment rates, female employment rates and the percentage of couples treating income as a common resource, all working-age couples in the EU, 2010

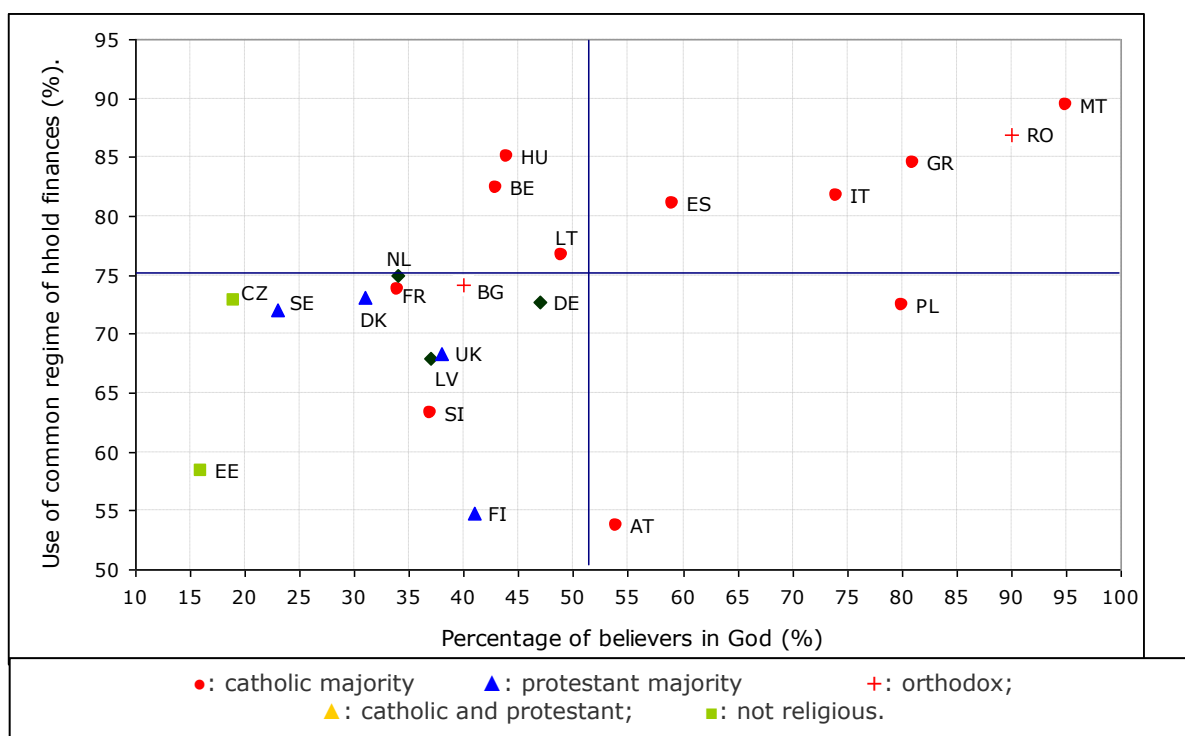


Source: EU-SILC 2010 ad hoc module and EU-LFS

Note: Difference of male and female employment rate is proportional to the radius of the circles.

Dealing with money can be also different in countries with different religious beliefs. Religion sets norms which affect family life and behaviour and accordingly the way that household finances are treated. In more religious countries, it can be expected that the sharing of resources would be more prevalent. Moreover, it might also be expected that there would be differences in this respect between catholic and protestant countries. In catholic countries, more couples might be expected to treat their resources as common while in protestant countries (where there is more emancipation) a common pool might be less widespread. Figure 4 shows the relationship between the dominant religion and the extent of income sharing.

Figure 4: Proportion of religious believers, the dominant religion and the percentage of couples treating income as a common resource in EU countries



Note: Not religious means that more than half of the population has no religion or did not admit to being religious.

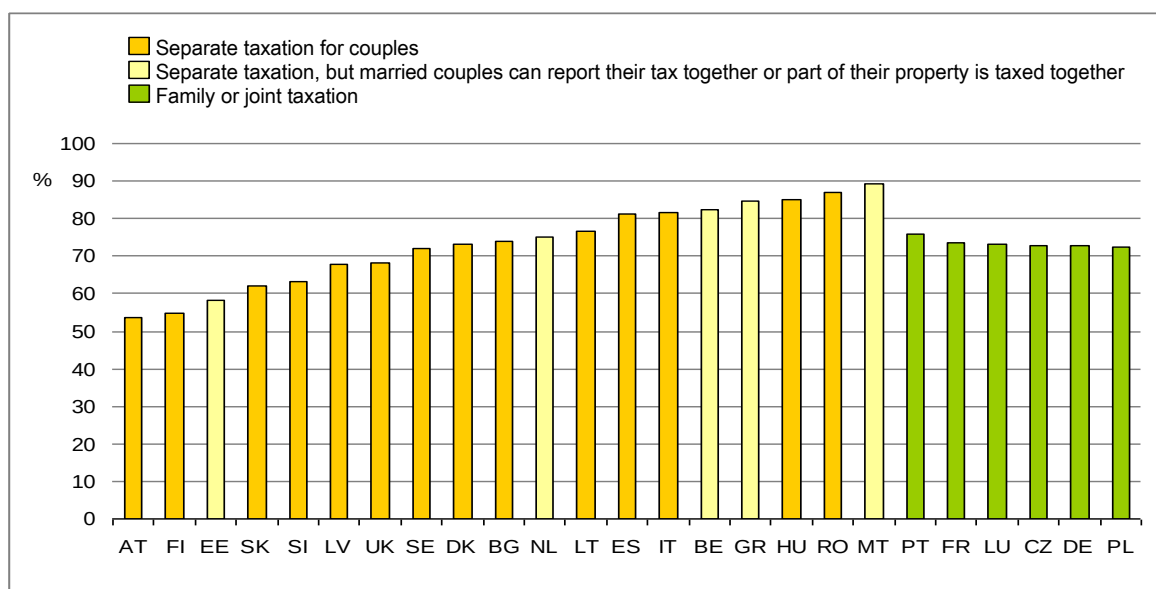
Sources: EU-SILC 2010 ad hoc module; for percentage of believers in the EU countries: Special EUROBAROMETER 225 'Social values, Science & Technology' Wave 63.1 – TNS Opinion & Social Report. European Commission, June 2005; majority religion by country: Wikipedia and CIA World Fact books.

Money management practices might be influenced as well by social norms, which are sometimes expressed by legislation. For example, in the case of tax legislation, some countries take the individual as the unit of income taxation, while other countries consider the couple or the family as the basic unit. The question here is whether the system of taxation of couples is correlated in any way with how partners treat their money. When the unit of taxation is the couple, partners can split their income between themselves so that they pay less tax. In case of joint taxation splitting occurs only between partners, while in the case of family taxation, the income of children is also taken into account. In case of an individual taxation system, partners pay taxes on their own earnings only (Kesselman 2008).

Most of Western countries used to have family or joint taxation systems for married couples, but since the beginning of the 1970s, a gradual change has occurred towards individual taxation (in Austria, Spain, Italy, Denmark, the UK and the Netherlands). Some countries switched to a separate taxation system only recently at the beginning of this century (Belgium). In some countries, married couples are allowed to complete a joint tax form, but in others, in others, the system extends beyond this. In Belgium, the so called "non-earning spouse allowance" enables partners to shift a certain amount of income between themselves, if one of them earns less than 30% of their joint income. In the Netherlands too, some elements of income can be split between the partners. In most of EU12 countries, individual taxation systems are in place, the only exceptions being the Czech Republic and Poland, where joint taxation is possible for couples. In France and Portugal, however, the basic unit of income taxation remains the family.

Here, countries are divided between those with family or joint taxation systems, those with individual taxation systems but where couples can choose to be taxed jointly, if only partially, and those with fully individual systems to see whether there was any relationship with money management arrangements. The results are shown in Figure 5.

Figure 5: Percentage of couples treating their money as common in EU countries with different taxation systems (%)



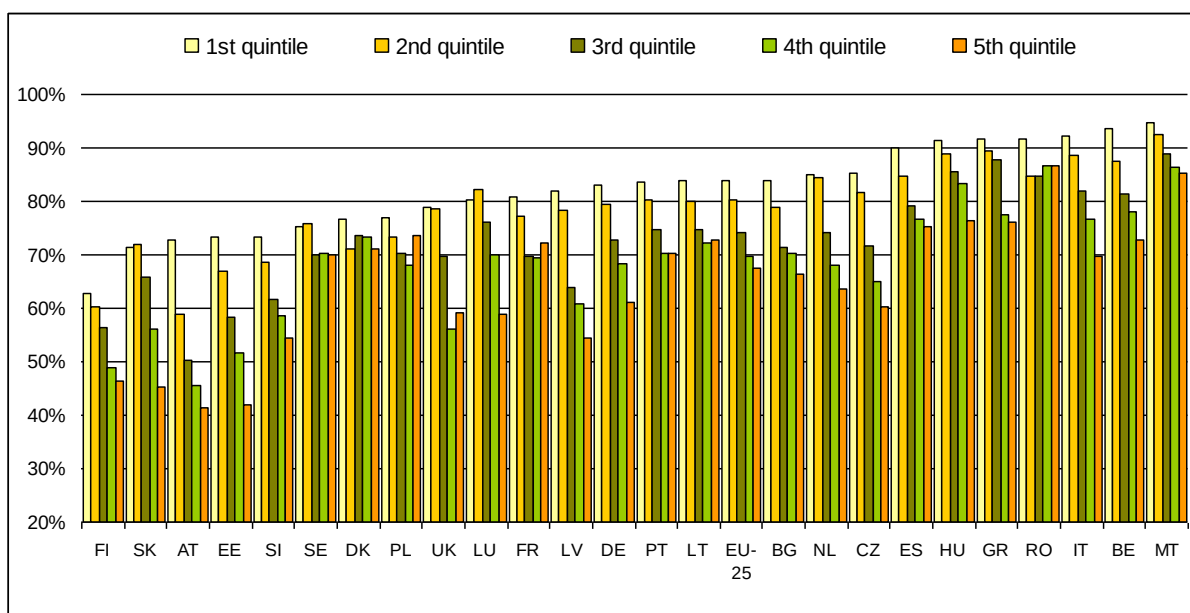
Source: "Taxes in Europe" database on the website of the European Commission Taxation and Customs Union and Kesselman (2008, 15 p.).

It would be expected that in countries with family or joint taxation systems, a large proportion of couples would have common money management arrangements, but there is no big difference between these and other countries. In countries with individual taxation systems, money management arrangements are more heterogeneous. In some countries (Austria, Finland, Slovakia and Slovenia), there is less tendency than average to pool income, in others (Italy, Hungary and Romania), more. Accordingly, taxation systems seem to have only a limited effect on money management arrangements.

Household income and household finance arrangements

The concern here is with the relationship between differences in systems of household finances and the income situation of households. Figure 6 shows the proportion of couples who pool all their income by income quintile. For most of the EU countries (excluding: Luxembourg, Sweden and Slovenia), the use of a common system is greatest among couples in the lowest income quintile. There is a significant difference between income quintiles in some countries (e.g. Finland, Slovakia and Austria), suggesting that income plays an important role in determining how couples treat their finances. In other countries (Sweden, Denmark and Poland), there are no big differences between quintiles.

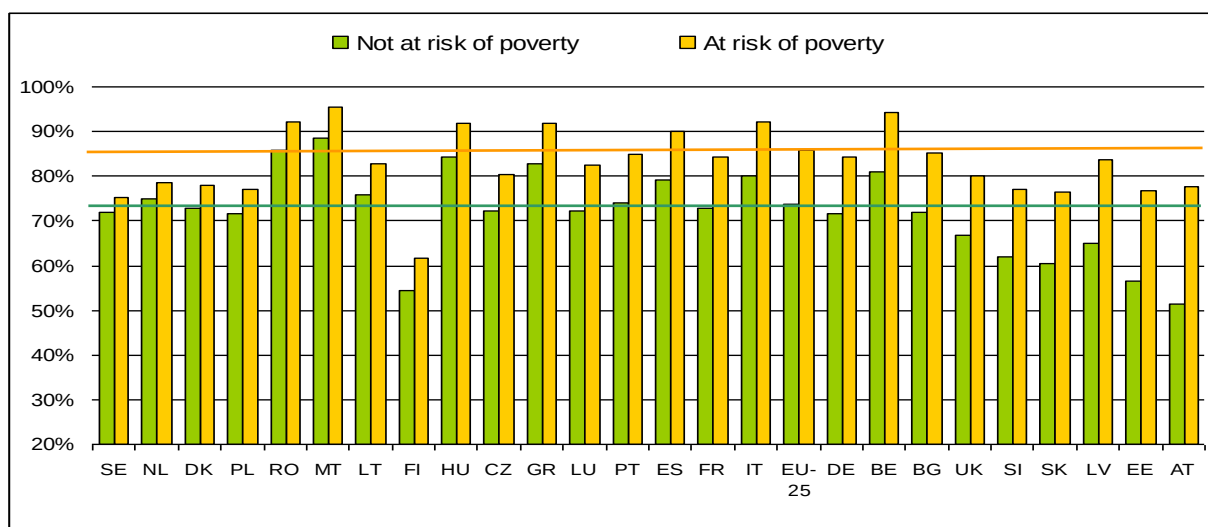
Figure 6: Proportion of couples treating all income as a common resource by income quintile, 2010



Source: EU-SILC 2010 ad hoc module

The further question is how far there is a difference in money management arrangements between couples with income below the at-risk-of-poverty threshold and others. Figure 7 shows the percentage of couples using a common system by whether or not they have income below 60% of the median. It is evident that in all countries couples at risk of poverty make more use of the common system than others. In a number of countries, the difference is significant. This is the case in Germany, Belgium, Bulgaria, the UK, Slovenia, Slovakia, Latvia, Estonia, and Austria where having income below the at-risk-of-poverty threshold has a major effect on how couples manage their finances. In other countries, the difference is small.

Figure 7: Proportion of couples treating all income as a common resource among those with income above and below the at-risk-of-poverty threshold (60% of median income), 2010



Note: The green line shows the EU-average proportion of couples at risk of poverty using a common system, the orange line, the proportion of those not at risk using the system.

Source: EU-SILC 2010 ad hoc module

Number of children and money management arrangements

As mentioned at the outset, having children tends to make it necessary for partners to take decisions jointly which often leads to the pooling of resources. Having children also increases household expenditure which can have a similar effect. The concern here is to see whether this effect is borne out by the evidence.

Taking only working age couples, it is evident from Table 1 that couples with children (especially those with two children) are more likely to pool income, but across the EU as a whole there is no big difference in money management arrangements between couples with and without children.

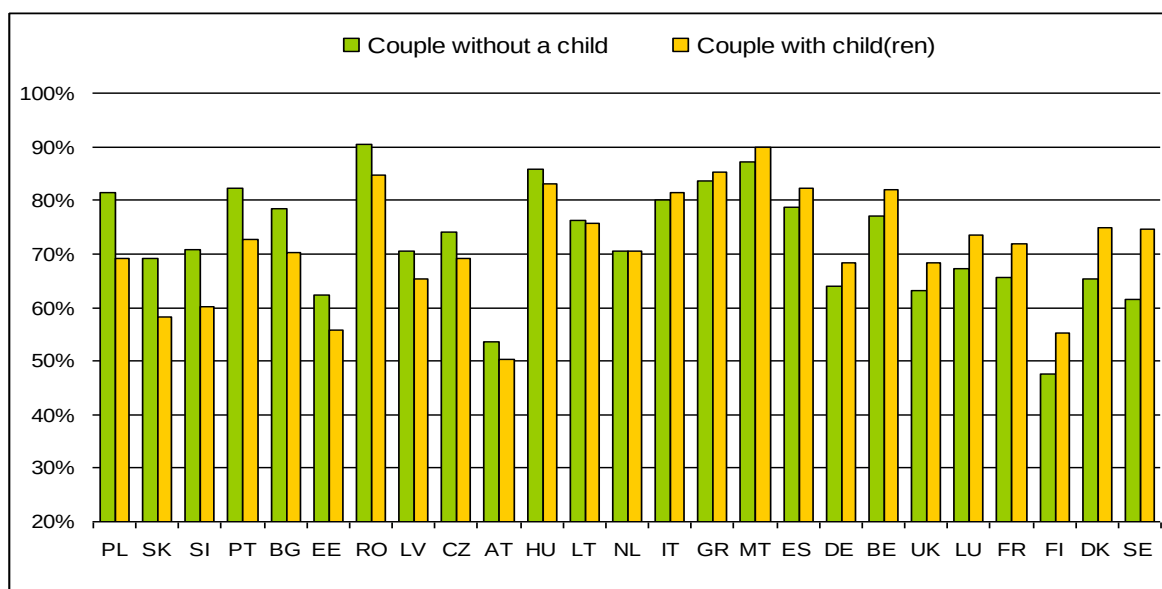
Table 1: Distribution of household finance arrangements by the number of children for working-age couples (%)

Number of children	Common pool	Partly separated	Separated	Total	Household type (%)
Has no child	70.1	21.3	8.7	100.0	30.7
One child	71.1	23.3	5.6	100.0	29.1
Two children	76.0	19.7	4.2	100.0	30.6
Three or more children	74.3	19.9	5.8	100.0	9.7
Total	72.6	21.3	6.1	100.0	100.0

Source: EU-SILC 2010 ad hoc module

Figure 8 shows that the above hypothesis is not valid in all EU countries. There are some countries, especially in the EU12 where more couples without children pool resources than those with (Poland, Slovakia, Slovenia, Romania, Estonia, Bulgaria, Latvia and Hungary as well as Portugal). In the EU15 countries, the reverse tends to be the case.

Figure 8: Proportion of couples treating all incomes as common among working-age couples with and without dependent children (%)



Source: Source: EU-SILC 2010 ad hoc module.

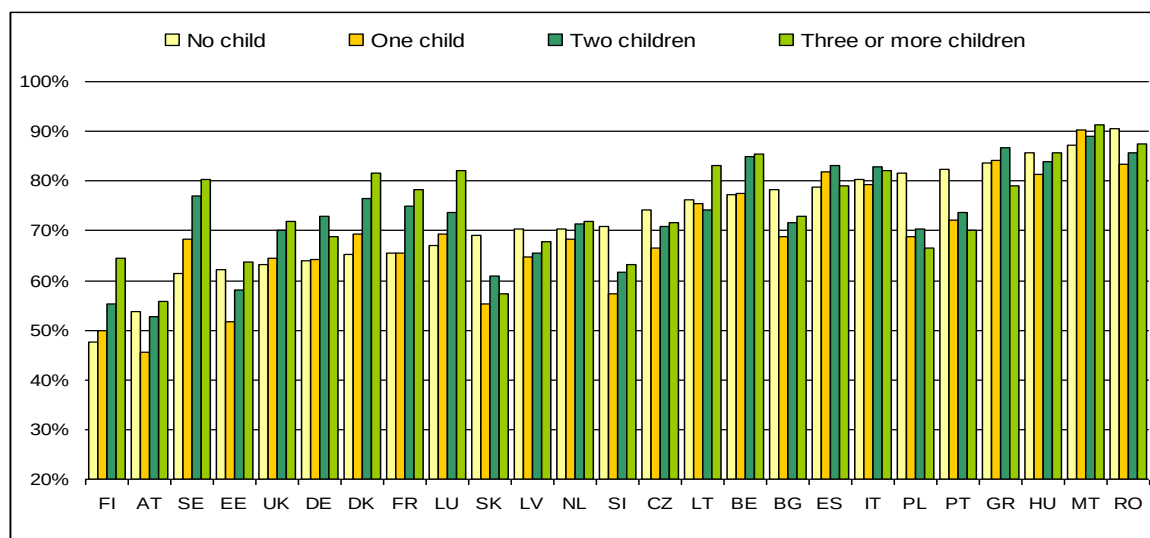
Note: Countries ranked by the difference between couples with and without children.

Figure 9 shows that in a number of countries (Sweden, Denmark, France, Luxembourg, the UK, Finland, Estonia, Austria and Belgium), the more children a couple has, the more likely is it to pool resources. These countries tend to be those

where the overall proportion of couples pooling resources is below the EU average, so that having children seems to encourage pooling. The same tendency, though to a lesser extent, is also evident in Hungary and Romania, where pooling is generally above average,

In the Mediterranean countries, the pooling of resources increases up to the second child and then declines. In Poland, Slovakia, Slovenia, Latvia and Bulgaria as well as Portugal, more couples without children pool their income than those with children.

Figure 9: Proportion of working-age couples treating all income as a common resource by number of dependent children (%)



Source: EU-SILC 2010 ad hoc module

Relative income of partners and money management arrangements

This section examines money management arrangements by the relative income of partners. Couples are grouped according to the relative status of partners in terms of educational attainment, self-reported economic status, income from employment and the total income of the partners.

Education level

Table 1 shows the proportion of couples using different financial systems by the education level of men and women in the EU as a whole. This table suggests that education affects money management arrangements. Income pooling seems to be less common for couples with tertiary education than for those with lower education levels.

Table 2 also shows that the relative education level of partners is also associated with different money management arrangements. For those couples where the woman has higher education, the common system is less often used and the partly separated or separated system is more often used. In cases when the woman is much more educated than her partner, the partly separated and separated systems are more often used than average. If the man is much more educated than his partner, there is not clear pattern of use.

Table 2: Systems of household finances by relative education level of partners (%)

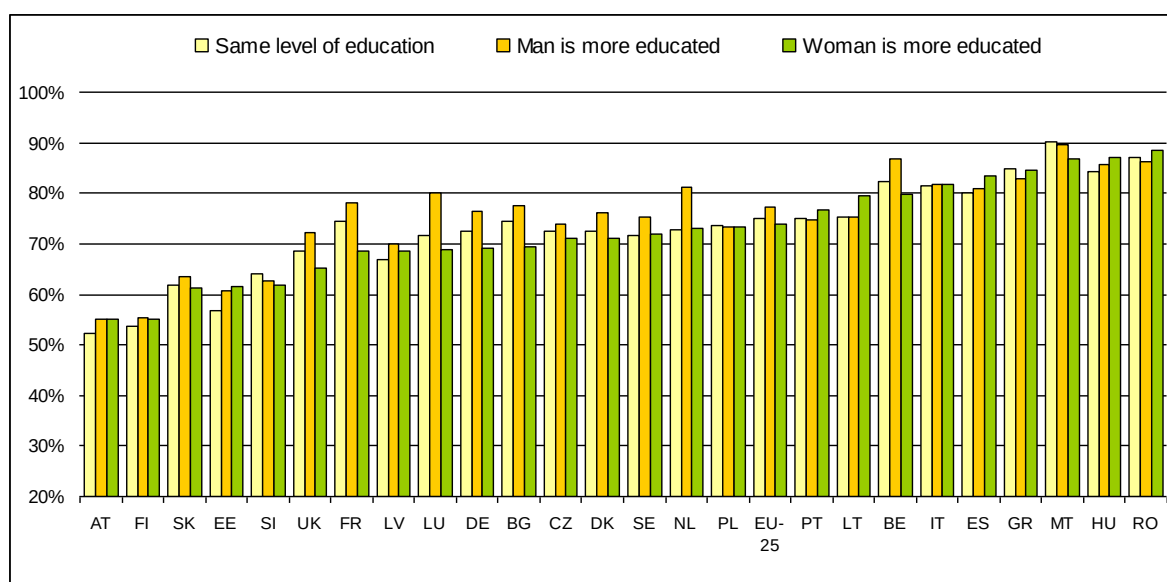
	Common pool	Partly separated	Separated	Total	Education (%)
Man low - woman low	81.2	14.5	4.3	100.0	19.6
Man low - woman middle	78.6	15.0	6.4	100.0	6.9
Man low - woman high	73.3	18.8	7.9	100.0	1.8
Man middle - woman low	79.6	15.1	5.4	100.0	9.2
Man middle - woman middle	74.6	20.2	5.1	100.0	27.5
Man middle - woman high	68.4	24.3	7.3	100.0	7.9
Man high - woman low	78.1	16.4	5.4	100.0	2.2
Man high - woman middle	74.3	19.9	5.9	100.0	9.5
Man high - woman high	69.3	24.4	6.3	100.0	15.4
Together	75.4	19.1	5.5	100.0	100.0

Note: Low education equals basic schooling, Middle equals (upper) secondary and post-secondary non tertiary and High equals tertiary education.

Source: EU-SILC 2010 ad hoc module

The same pattern is evident across countries (Figure 10). For couples where women are more educated than their partner, the use of the common system is less frequent than among couples where the male partner is more educated. This pattern can be seen in more than half the countries. The opposite tendency is evident in only two countries, Lithuania and Spain, while in other countries there is no difference between money management arrangements and relative education levels. The greatest difference between couples where the man is the more educated and those where the woman is more educated is in France, Luxembourg and the Netherlands.

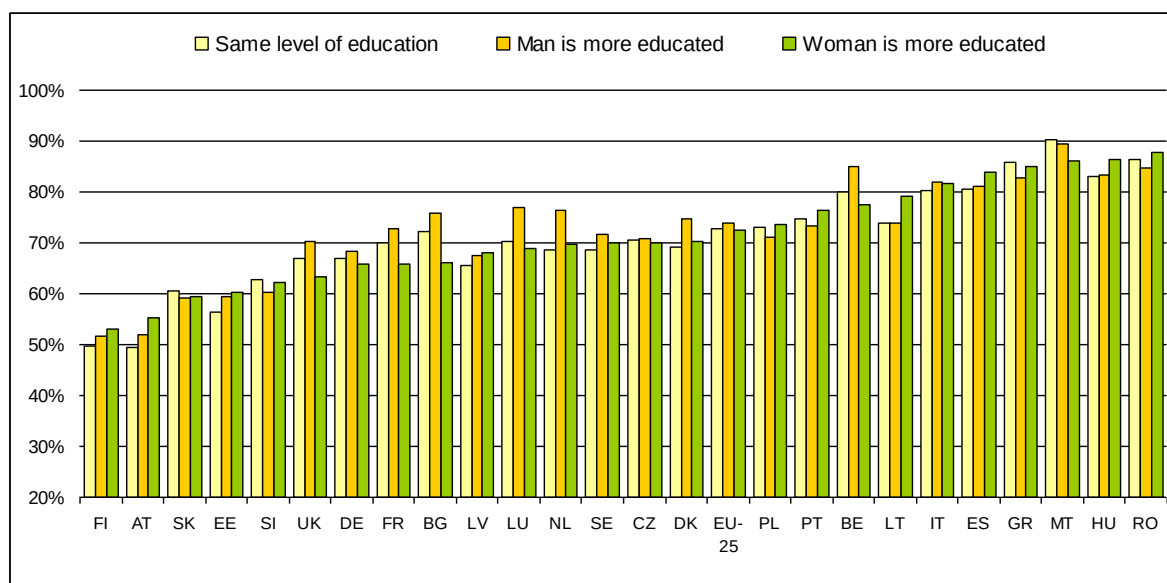
Figure 10: Proportion of couples treating income as a common resource by relative level of education of partners in the 25 EU countries, 2010



Source: EU-SILC 2010 ad hoc module

Figure 11 shows the same comparison for working-age couples and a similar pattern of differences between countries.

Figure 11: Proportion of couples treating income as a common resource by relative level of education of partners in the 25 EU countries, 2010 – all working-age couples



Source: EU-SILC 2010 ad hoc module

Employment status

Money management practices seem to differ according to the labour market status of couples. Among couples where both partner works the occurrence of income pooling is lower than average, while the proportion of couples treating their income entirely or partly as a private resource is higher than average. In contrast, among couples where both partners are inactive or retired the use of income pooling is more widespread than average (Table 3). Couples with a traditional division of work between the partners – the man being employed, the woman inactive – more frequently pool their income and less often treat it as a private resource. Among retired couples the occurrence of the pooling of resources is significantly higher than average (84%), and the likelihood of separate treatment below average.

Table 3: System of household finances by relative employment status of couples

	Common pool	Partly separated	Separated	Total	Employment status (%)
<i>Both are working</i>	69.1	24.1	6.9	100.0	43.7
Man works - woman inactive	79.6	15.6	4.8	100.0	17.3
Woman works - man inactive	72.1	21.4	6.5	100.0	4.2
Man works - woman retired	73.8	21.8	4.4	100.0	17.3
Woman works - man retired	72.9	20.7	6.3	100.0	1.8
<i>Both retired</i>	84.4	12.0	3.6	100.0	3.7
Man inactive - woman retired	78.1	19.3	2.6	100.0	4.2
Woman inactive - man retired	82.0	13.6	4.4	100.0	0.6
<i>Both inactive</i>	79.0	15.5	5.5	100.0	7.2
<i>Together</i>	75.3	19.1	5.6	100.0	100.0

Source: EU-SILC 2010 ad hoc module

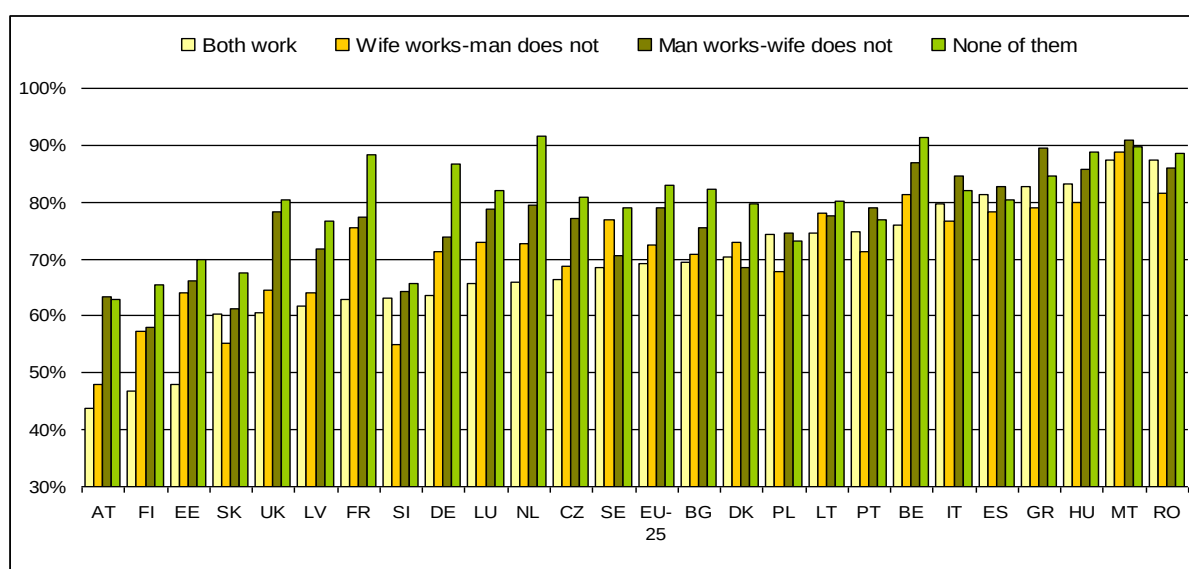
In couples where both partners work the common system is used less than average while the partly separated system is used more than average. Among those couples where the woman is employed and the man is inactive, the partly separated system is more common than average, while the common system is used less than average.

Couples where work is divided in the traditional way – the man employed, the woman inactive – the common system is used more than average and the other two systems are used less than average.

Among retired couples the common system of household finances is used by significantly more than average (84.4%), and the partly separated and separated system is used less.

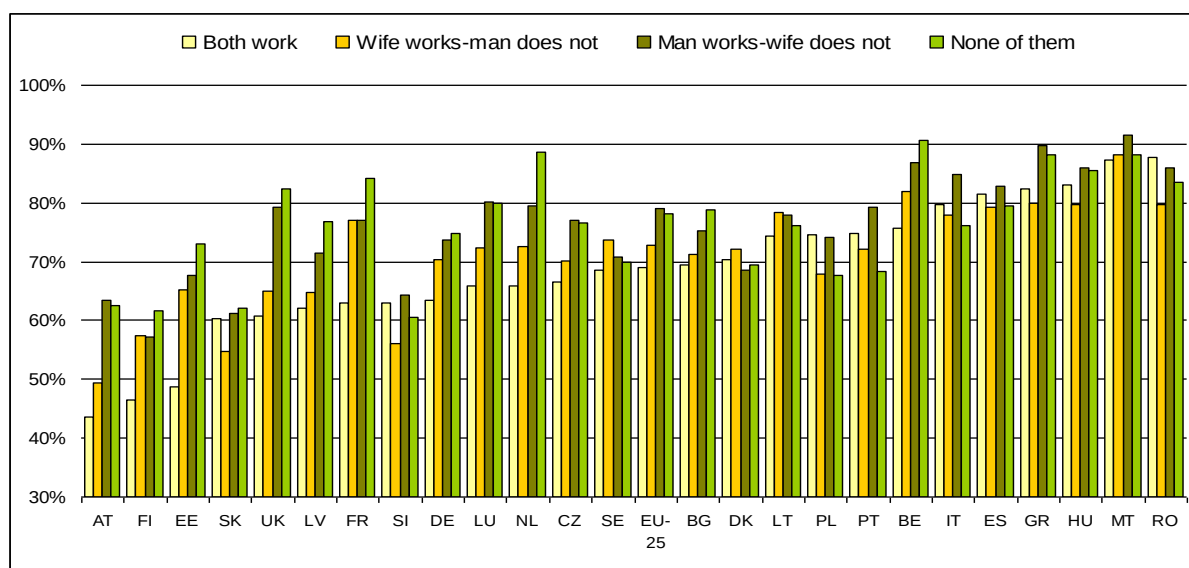
Figures 12 and 13 show the extent of income pooling according to the employment status of partners in different countries for all couples and those of working age, respectively. The biggest difference between couples where the man works and those where the woman works is evident in Austria and the UK.

Figure 12: Proportion of couples treating all income as a common resource by relative economic status of partners in 25 EU countries, 2010.



Source: EU-SILC 2010 ad hoc module

Figure 13: Proportion of working-age couples treating all income as common by relative employment status of the partners in 25 EU countries, 2010



Source: EU-SILC 2010 ad hoc module

Income from labour and gross income

Table 4 shows that a similar proportion of couples where both partners work pool their income irrespective of who earns more and the extent of inequality of earnings between them. The main difference is between these couples and those where only one partner is working, in that the proportion treating their income separately is smaller among the latter.

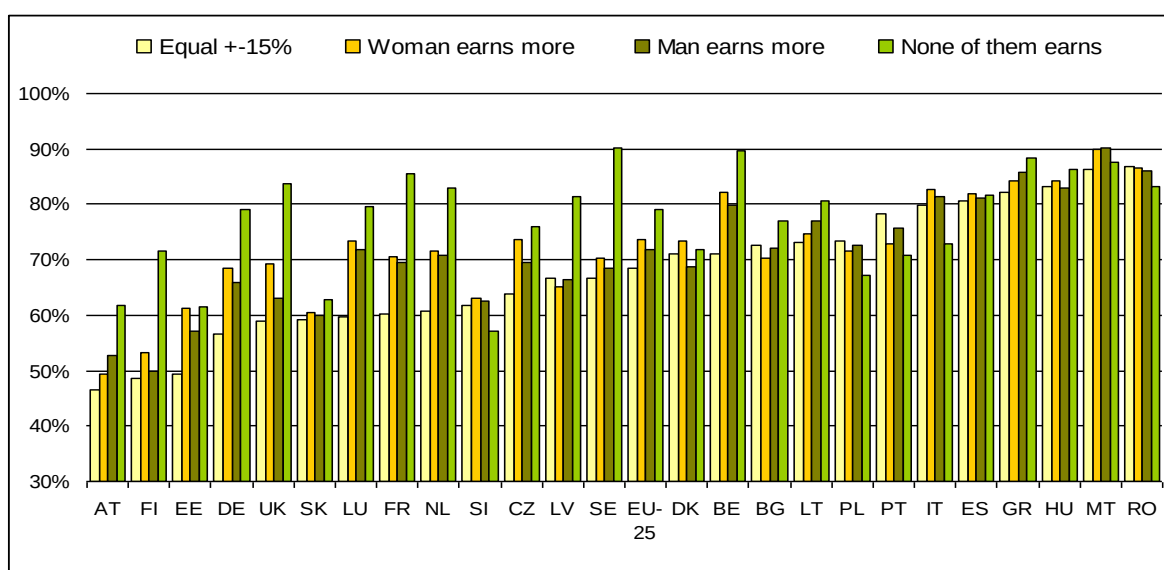
Table 4: Systems of household finances by relative labour income of partners in the EU – all working-age couples (%)

	Common pool	Partly separated	Separated	Total	Relative labour income (%)
Woman earns much more	70.4	22.5	7.1	100.0	10.9
Woman earns more	69.7	23.4	6.9	100.0	6.4
Equal +/-15%	68.7	24.3	7.0	100.0	10.6
Man earns more	67.1	25.7	7.2	100.0	10.1
Man earns much more	70.0	22.9	7.1	100.0	11.2
Only man earns	78.0	17.3	4.7	100.0	13.1
Only woman earns	78.5	17.0	4.5	100.0	12.8
None of them earns	83.6	12.6	3.8	100.0	24.8
Together	75.1	19.3	5.6	100.0	100.0

Source: EU-SILC 2010 ad hoc module

When both partners earn approximately the 'same' amount of money the common system is used less than average (by 69%) and the partly separated (24%) and separated system (7%) more than average. Where only one of the partners earns money – it does not matter which one – use of a common pool tends to be greater. If neither partner earns, a common pool is the most frequently used system. In this case, however, they also have much less money coming into the household, so treating it as a common resource is almost a must. A similar pattern of difference is evident for most countries (Figure 14).

Figure 14: Proportion of working-age couples treating income as a common resource by relative employment income of partners in the EU, 2010 (%)



Source: Eurostat, EU-SILC

Similar differences in money management arrangements are evident in comparisons of the total gross income of partners (Table 5).

Table 5: Systems of household finances by relative gross income of partners – all couples (%)

	Common pool	Partly separated	Separated	Total	Relative gross income (%)
Woman has much more	75.1	19.4	5.5	100.0	17.3
Woman has more income	73.0	20.9	6.1	100.0	14.5
Equal +-15	72.2	21.4	6.3	100.0	12.6
Man has more income	71.8	21.9	6.3	100.0	16.2
Man has much more	74.9	19.3	5.8	100.0	17.7
Only man has income	80.5	15.3	4.3	100.0	10.6
Only woman has income	81.3	14.5	4.2	100.0	10.3
None of them has income	79.7	15.2	5.0	100.0	0.9
Together	75.1	19.3	5.6	100.0	100.0

Source: EU-SILC 2010 ad hoc module

Partners keeping money separately for own use

The ad hoc module contains another question that can shed light on the extent of income pooling in households, specifically the percentage of income that people keep for their own use.

In the countries where data are available, four patterns are the most widely used:

- (1) both partners pool their income and do not keep any for themselves for their own use (47.3%);
- (2) partners pool part of their income and keep half or less than half for their own use (17.5%);
- (3) the wife does not have income and the husband gives all his income for common use (12.3%);
- (4) both husband and wife keep more than half or all of their income (8.1%), so there is a very small pool for common use.

The system of household finances which was reported by one of the partners shows a correlation with partners keeping their income separately, though still treating their resources as common.

Table 6 shows a large proportion of couples (87.6%) where partners both pool all their income and treat it as a common resource. In cases where both partners keep some or all of their income, use of the partly separated and the separated system is greater than average. In cases where one of the partners does not have any income, the common system is the most used.

Table 6: Systems of household finances by how far money is kept separately by the partners

	Common pool	Partly separated	Separated	Total	Money keeping arrangement (%)
Both give all	87.6	10.5	2.0	100.0	47.4
Woman gives all – man keeps some or all	66.9	26.1	6.9	100.0	4.1
Woman gives all or keeps some – man has no income	77.1	18.0	4.9	100.0	1.7
Woman keeps some or all – man gives all in	68.5	24.0	7.5	100.0	4.3
Woman has no income – man gives all in	84.9	11.7	3.3	100.0	12.3
Woman has no income – man keeps some or all	76.6	19.0	4.4	100.0	4.6
Both keeps half or less	59.7	32.7	7.6	100.0	17.5
Both keeps more than half or all	44.2	38.2	17.6	100.0	8.1
Total	76.5	18.5	5.0	100.0	100.0

Source: EU-SILC 2010 ad hoc module

3. Decision-making over expenditure in couples

The concern here is to examine patterns of decision making in the household on the basis of answers to questions on whether decisions on different household expenses (everyday shopping, buying durables, saving and borrowing) are made more by the person concerned or by their partner or whether decision making is shared between the two. These questions were asked of each partner separately, so the answers give an indication of the respective perception of each of them of the situation.

Decision-making in general

'Balanced' decision-making predominates in all countries according to both men and women, the proportion reporting this 90% or more in Bulgaria, the Czech Republic, Denmark, Germany, Spain, Lithuania, Hungary and Malta.

There is a close correlation between the responses of partners: the self-assessed roles are similar to the views of the other partner on average. (It is unclear, however, whether the partners were interviewed separately or together.)

Men are most often the main decision-makers in Finland, France, Greece, Portugal, Romania, Austria and Luxembourg and Italy, where this is the case for 15% or more of couples (Table 7). By contrast, women tend to be the main decision-makers most often in Poland, Finland, Slovakia, Luxembourg and Austria (in 15% or more cases), and even more so in Sweden and France (in 25% of cases).

Table 7: Main decision-maker in general – responses by gender, 2010 (%)

	Men				Women			
	More me	Balanced	More my partner	Total	More me	Balanced	More my partner	Total
BE	14.6	72.3	13.2	100.0	12.9	74.2	12.9	100.0
BG	5.2	91.8	3.0	100.0	2.6	92.6	4.8	100.0
CZ	4.1	93.5	2.4	100.0	3.0	93.7	3.3	100.0
DK	8.8	89.2	2.0	100.0	4.7	91.4	3.9	100.0
DE	3.6	90.2	6.3	100.0	7.5	89.7	2.7	100.0
EE	9.6	80.2	10.2	100.0	12.9	79.8	7.3	100.0
EL	18.8	77.6	3.6	100.0	5.1	78.7	16.3	100.0
ES	2.8	93.6	3.6	100.0	3.8	93.8	2.4	100.0
FR	19.3	59.1	21.7	100.0	25.5	57.5	17.0	100.0
IT	15.4	74.5	10.1	100.0	10.7	75.1	14.3	100.0
LV	7.7	82.0	10.3	100.0	11.5	81.6	6.9	100.0
LT	2.2	94.0	3.8	100.0	4.7	93.5	1.8	100.0
LU	15.8	67.8	16.4	100.0	16.9	68.0	15.1	100.0
HU	4.5	92.8	2.7	100.0	5.2	92.9	1.9	100.0
MT	3.8	94.6	1.6	100.0	2.9	94.7	2.5	100.0
NL	14.7	72.3	13.0	100.0	18.0	73.5	8.6	100.0
AT	17.2	66.3	16.5	100.0	15.8	67.8	16.4	100.0
PL	11.2	72.5	16.4	100.0	23.0	69.7	7.4	100.0
PT	18.8	72.4	8.9	100.0	8.8	73.0	18.2	100.0
RO	18.0	74.9	7.1	100.0	8.2	75.5	16.3	100.0
SI	7.3	86.1	6.6	100.0	7.7	86.3	6.0	100.0
SK	12.5	71.6	15.9	100.0	16.8	71.3	11.9	100.0
FI	22.1	62.7	15.2	100.0	22.2	60.4	17.4	100.0
SE	13.4	64.1	22.5	100.0	27.4	63.6	9.1	100.0
UK	12.7	77.3	10.0	100.0	12.5	76.8	10.7	100.0
Total	10.8	79.6	9.6	100.0	11.9	78.7	9.5	100.0

Survey question: 'Thinking of you and your spouse or partner who is, on the whole, more likely to have the last word when taking important decisions?'

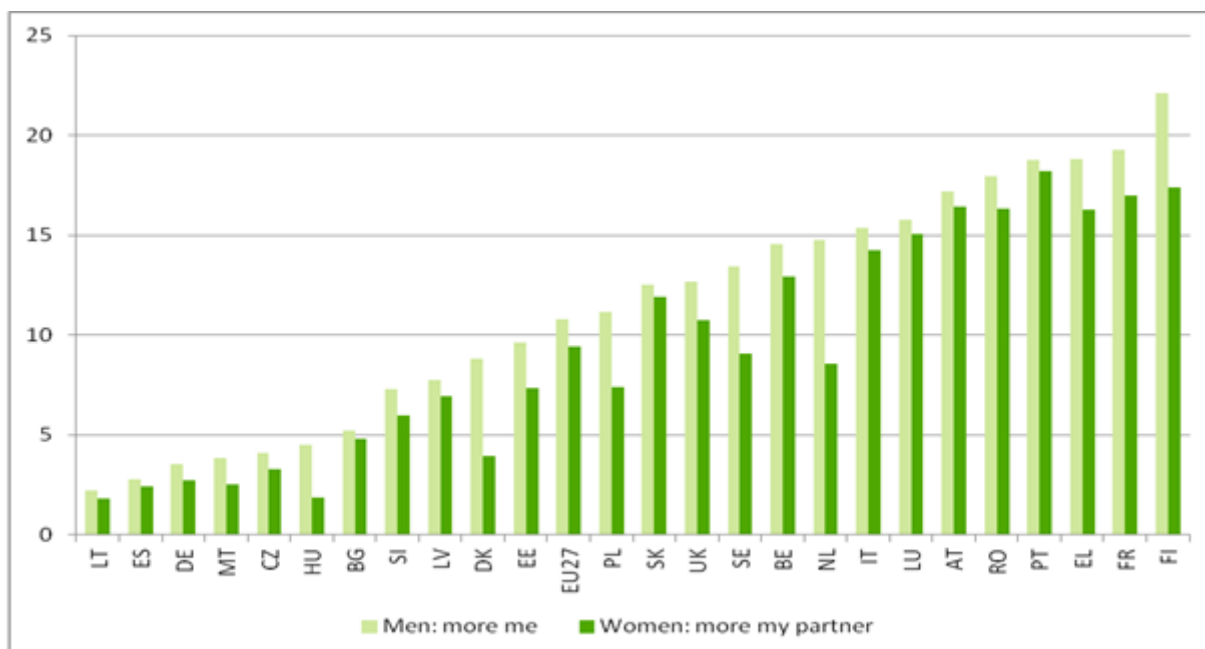
Source: EU-SILC 2010 ad hoc module

In a number of countries where a relatively large proportion of men report being the main decision-maker, a significant proportion of women do as well (Finland and France), which implies that the decision-making system tends to be individualistic rather than joint. On the other hand, in Latvia, Spain and Germany, relatively few men and women report being the main decision-maker, implying that the shared system prevails.

On the other hand, there is a widespread tendency for both men and women to consider themselves the main decision-maker. In Hungary, Denmark and the Netherlands, around twice as many men report that they are the main decision-maker than women report men to be so. In Poland, Sweden and Finland, as well as Hungary again, over 50% more women report that they are the main decision-maker than men report this to be the case. The disparity here is smaller than for men. There is also an overlap between the two groups: in a number of countries both men and women are

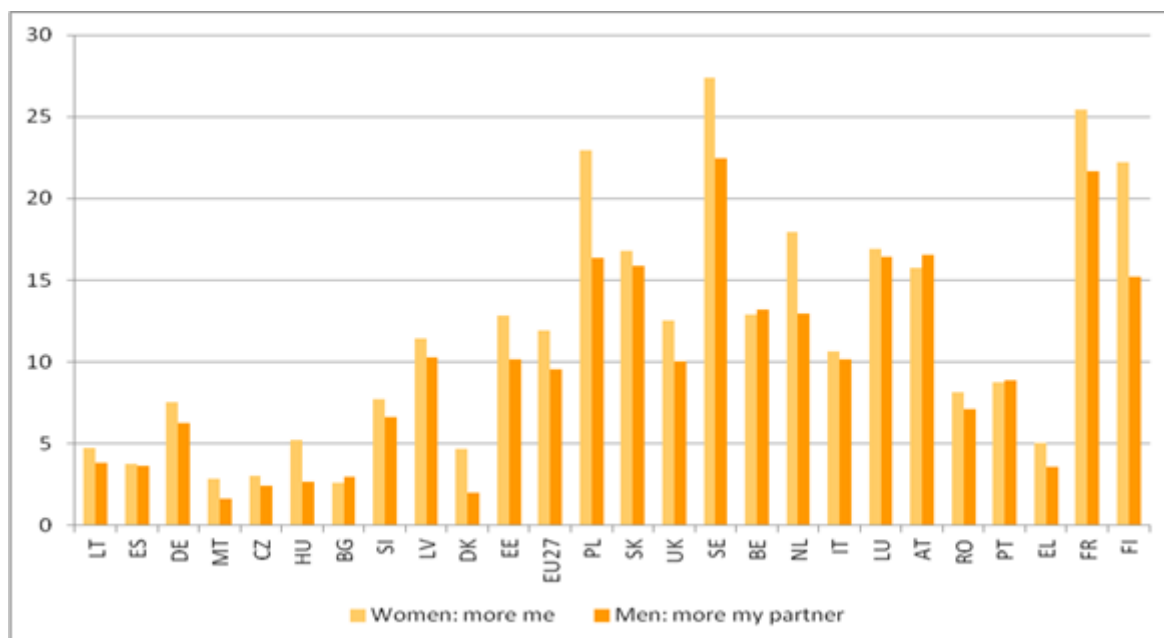
more likely to report being the main decision-maker than their partner (Figures 15, 16 and 17).

Figure 15: Man as the main decision-maker – responses by gender, 2010



Source: EU-SILC 2010 ad hoc module

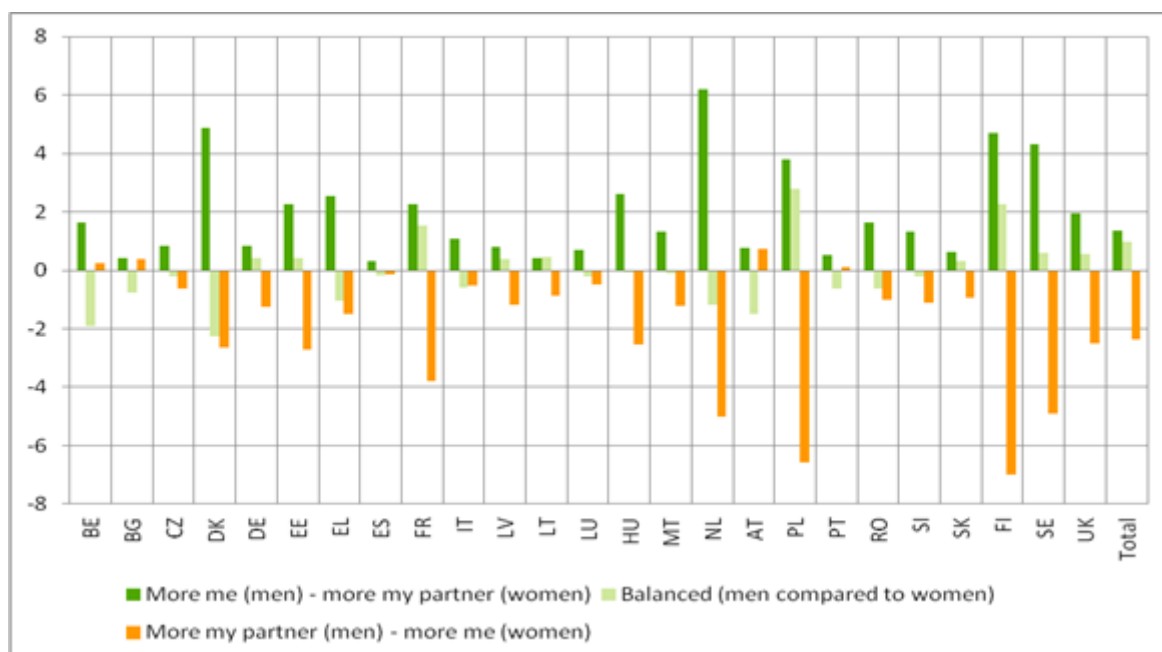
Figure 16: Woman as the main decision-maker – responses by gender, 2010



Note: sorting by 'men: more me', as in Figure 12.

Source: EU-SILC 2010 ad hoc module

Figure 17: Gender disparity on opinions about the decision-making regime: difference between responses given by men and those given by women, % points, 2010¹

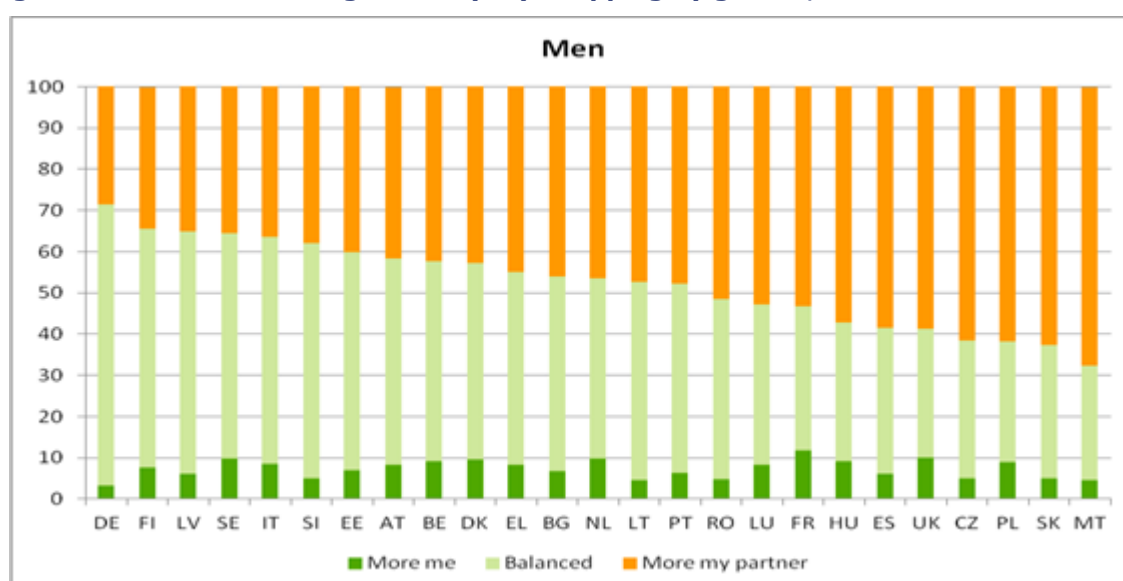


Source: EU-SILC 2010 ad hoc module

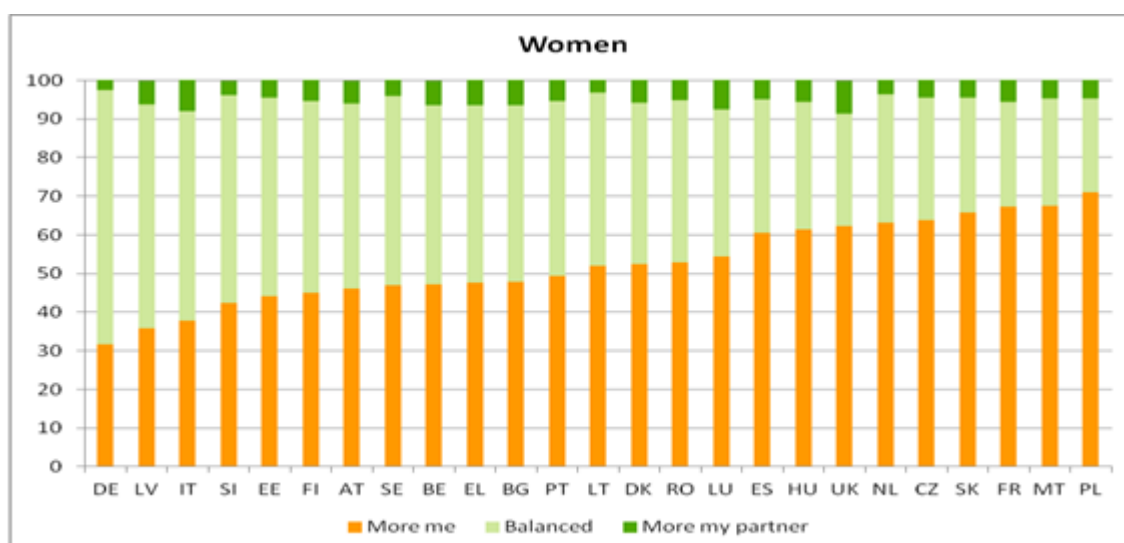
Decision-making on everyday shopping

In most countries, either women decide on everyday shopping or the decision is shared. In Malta, Slovakia, Poland, the Czech Republic and the UK, for over 60% of couples, the woman is the main decision-maker over everyday shopping (Figure 18). Both men and women tend to have a similar assessment of decision-making arrangements. In some countries (Germany, Estonia, Italy, Latvia, Slovenia, Finland and Sweden), the dominant decision-making form is a 'shared' one.

Figure 18: Decision-making on everyday shopping by gender, 2010



¹ This figure is only meaningful if the survey method ensured that partners were interviewed separately.

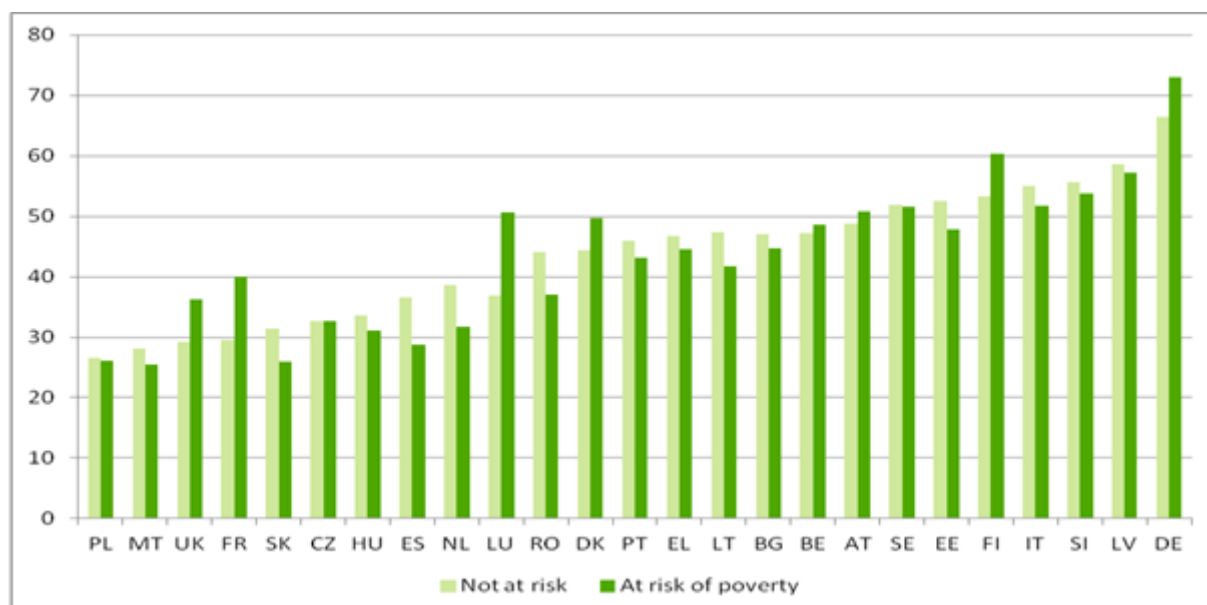


Note: Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on everyday shopping?' All expenses on everyday shopping are to be covered, including expenses made by the respondent for himself or herself.

Source: EU-SILC 2010 ad hoc module

Couples at risk of poverty are more likely than others to have a joint decision-making system on everyday shopping in a number of countries (the UK, France, Luxembourg, Finland, Germany), while the opposite holds in a number of others (Spain, the Netherlands and Romania) (Figure 19). Having low income, however, does not seem to play a major role in explaining decision-making arrangements, since the differences are not large.

Figure 19: Share of 'balanced' decision-making on everyday shopping by at-risk-of-poverty status, 2010



Note: Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on everyday shopping?' All expenses on everyday shopping are to be covered, including expenses made by the respondent for himself or herself.

Source: Source: EU-SILC 2010 ad hoc module

Decision-making on important expenses for children

'Balanced' decision-making on important expenses for children is the predominant form in all the countries, 50-85% of respondents reporting making these decisions jointly (Figure 20).

In Slovakia, Luxembourg and Poland, in around 40% of cases women are more likely to make these decisions. Women are least likely to be the main decision-maker on these items in Malta, Bulgaria and Slovenia. Men are unlikely to be the main decision-maker in all countries.

Figure 20: Decision-maker on important expenses to make for children by gender, 2010

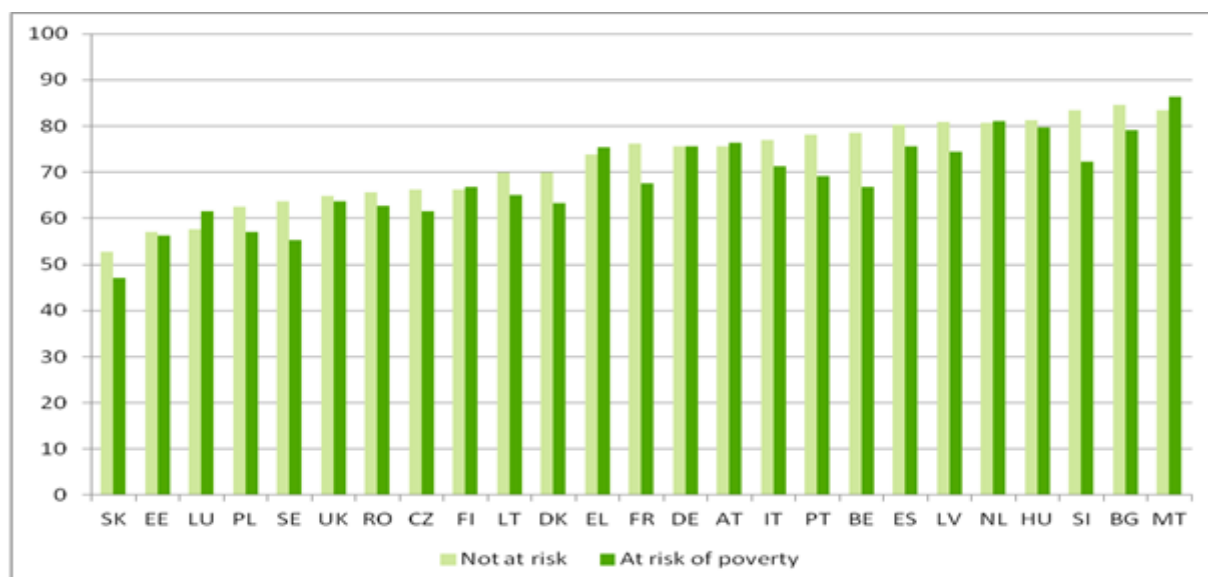


Notes: Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on important expenses to make for the child(ren) in your household?'

Source: EU-SILC 2010 ad hoc module

Couples who are at risk of poverty are somewhat less likely to follow a 'balanced' decision-making system. Rather, women are more likely to take the lead in most countries (Figure 21).

Figure 21: Proportion of people reporting 'balanced' decision-making on important expenses to make for children by at-risk-of-poverty status, 2010

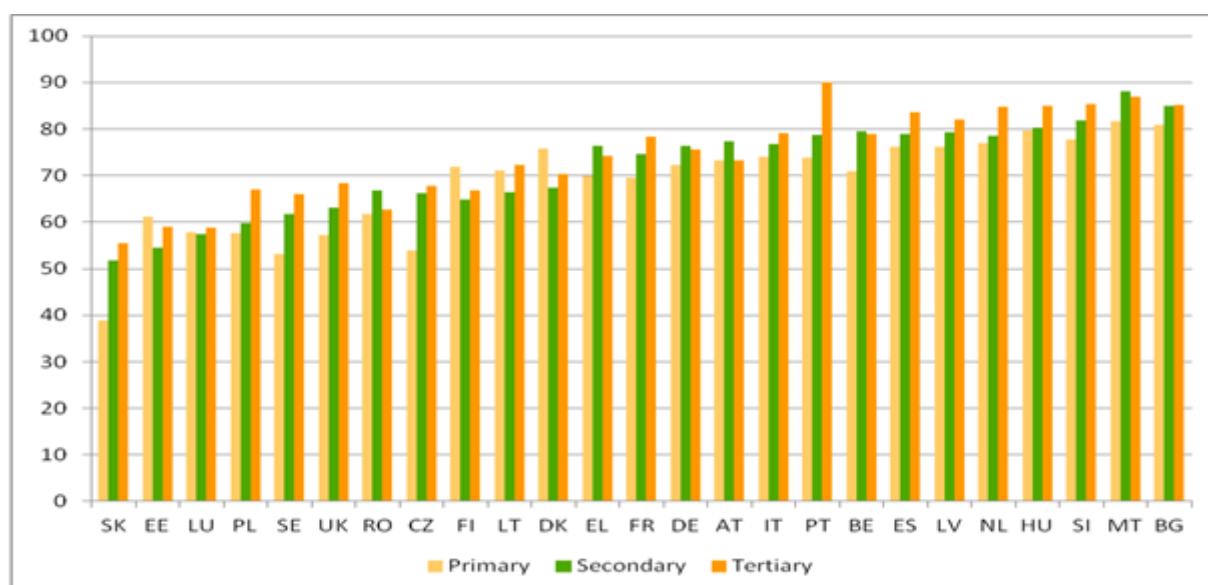


Notes: Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on important expenses to make for the child(ren) in your household?'

Source: EU-SILC 2010 ad hoc module

Education level is positively correlated with the prevalence of a 'balanced' decision-making system: couples with higher levels of education are more likely to decide jointly on major expenditures for children. There is no systematic relationship between the relative education level of partners (whether the man or the women has a higher education) and the occurrence of balanced decision-making (Figure 22).

Figure 22: Proportion of people reporting 'balanced' decision-making on important expenses to make for children by education level, 2010



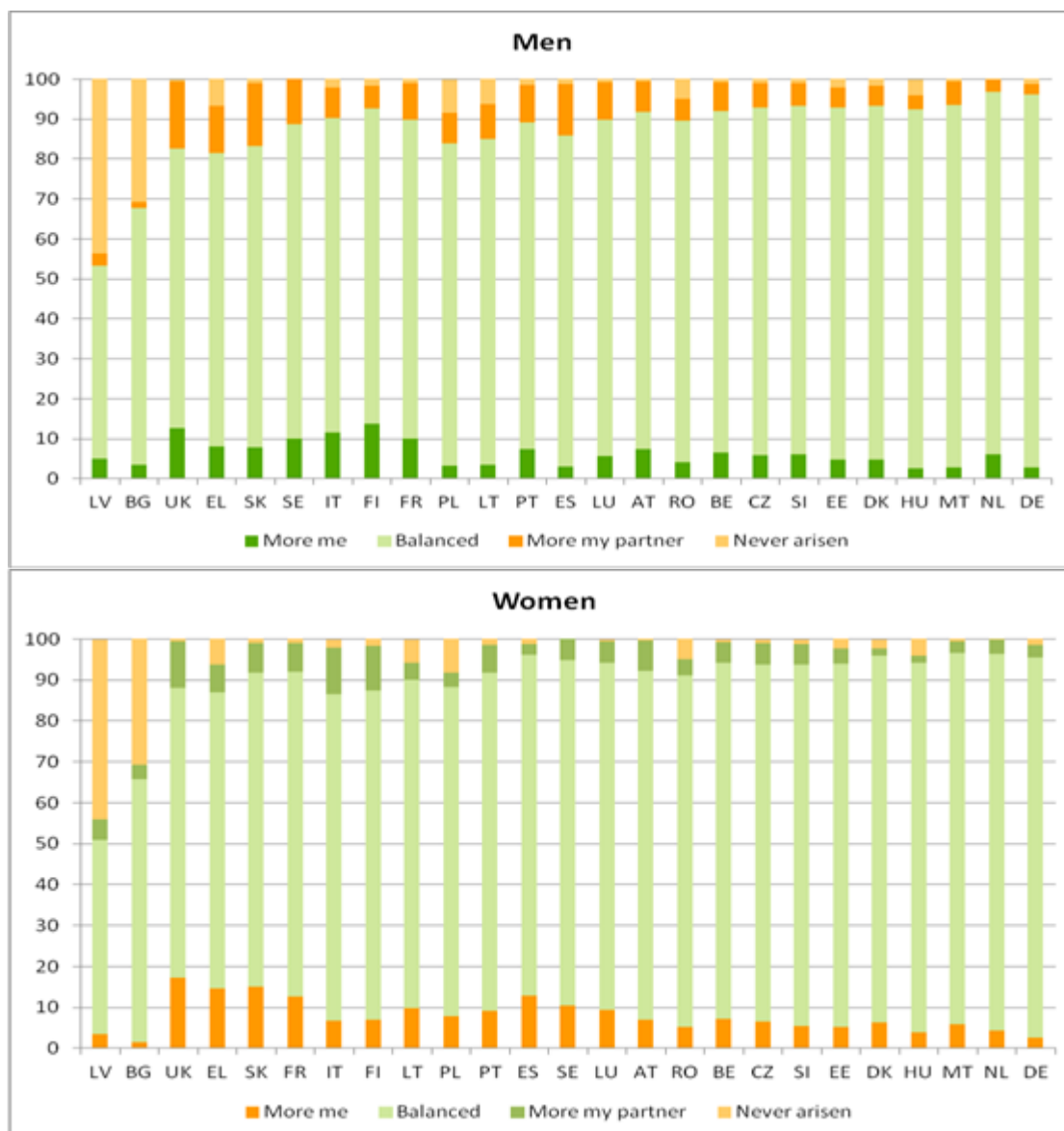
Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on important expenses to make for the child(ren) in your household?'

Source: Source: EU-SILC 2010 ad hoc module

Decision-making on expensive purchases of consumer durables

'Shared' decision-making over purchases of consumer durables predominates in all the countries, except Latvia, where a large share of respondents claim that 'the situation has never arisen', which may be due to the impact of the economic crisis and the reduction of household income in the country: 2010 may not have been a year for expensive purchases. In Germany, Hungary, Malta and the Netherlands, over 90% of respondents report making these decisions jointly (Figure 23).

Figure 23: Decision-making on expensive purchases of consumer durables and furniture by gender, 2010



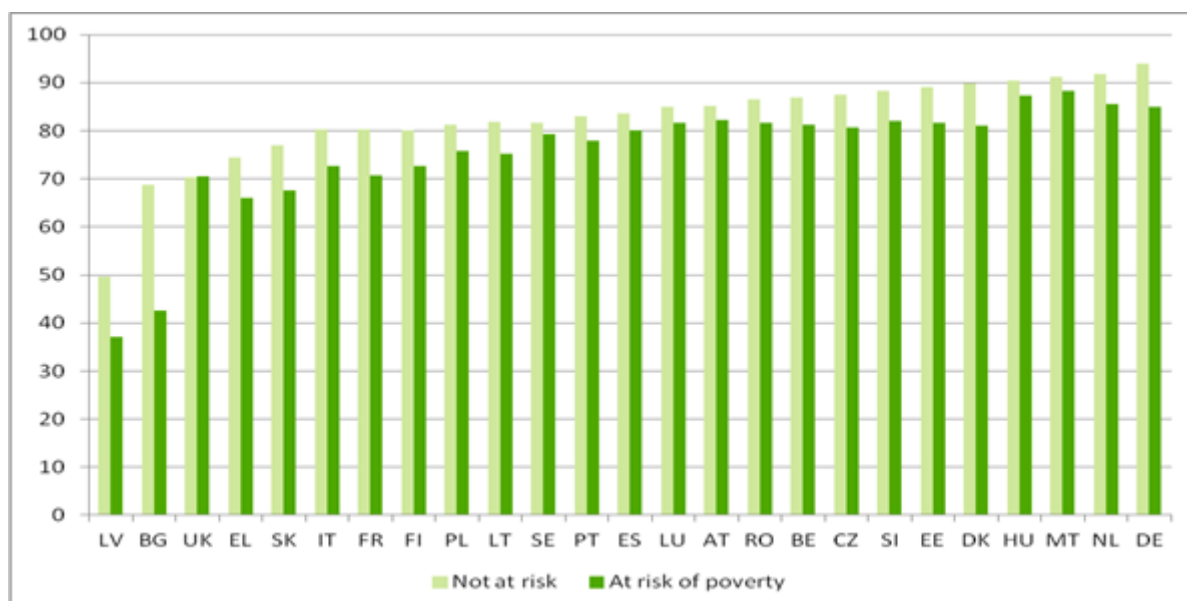
Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on expensive purchases of consumer durables and furniture?'

Note: The question refers to one-off purchases of items such as white goods (fridges, washing-machines), larger pieces of furniture and electrical appliances for use by the household.

Source: EU-SILC 2010 ad hoc module

Low income couples are less likely to make joint decisions on expensive purchases. In these households, one of the partners is more likely to be the main decision-maker (Figure 24). In some countries, it is the man, in others, the woman. There is no general pattern (Figures 25 and 26).

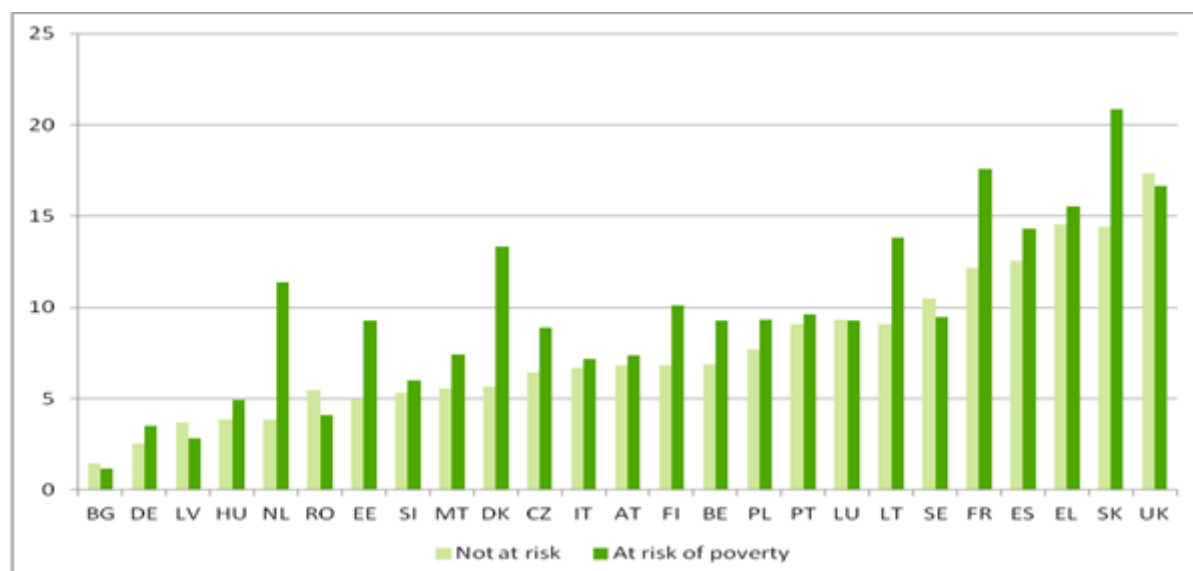
Figure 24: Proportion of people reporting 'balanced' decision-making on expensive purchases of consumer durables and furniture by at-risk-of-poverty status, 2010



Notes: see Figure above.

Source: Source: EU-SILC 2010 ad hoc module

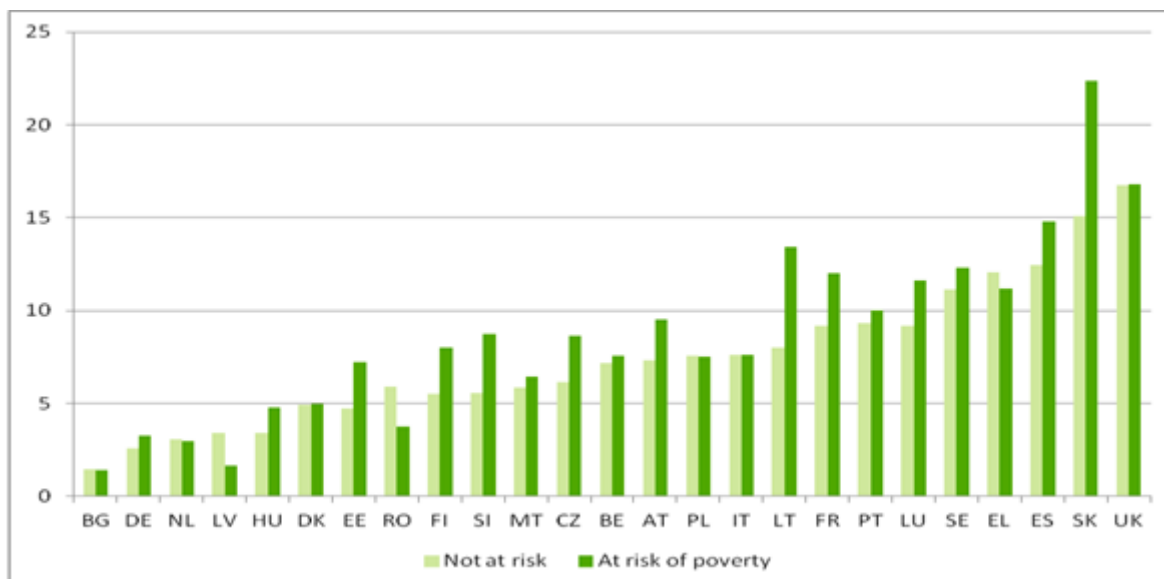
Figure 25: Share of women as the main decision-makers on expensive purchases of consumer durables and furniture by at-risk-of-poverty status (share of women saying that they are the main decision-makers), 2010



Notes: see Figure above.

Source: Source: EU-SILC 2010 ad hoc module

Figure 26: Proportion of couples with men as the main decision-maker on expensive purchases of consumer durables and furniture by at-risk-of-poverty status (share of men saying that they are the main decision-maker), 2010

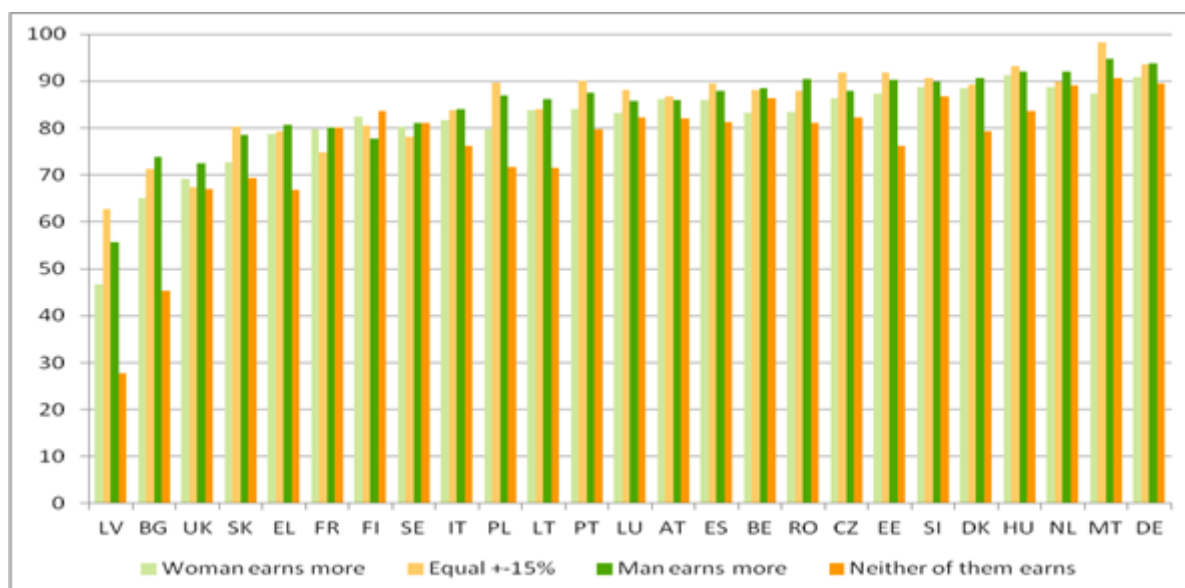


Notes: see Figure above.

Source: Source: EU-SILC 2010 ad hoc module

The relative income level of partners plays a limited role in explaining the occurrence of 'balanced' decision-making. Equal earnings appear to increase it in some countries but not the majority (Figure 27). The probability of a joint decision-making is smallest if neither of the partners has employment income.

Figure 27: Proportion of people reporting 'balanced' decision-making on expensive purchases of consumer durables and furniture by relative income level of partners (working age couples), 2010

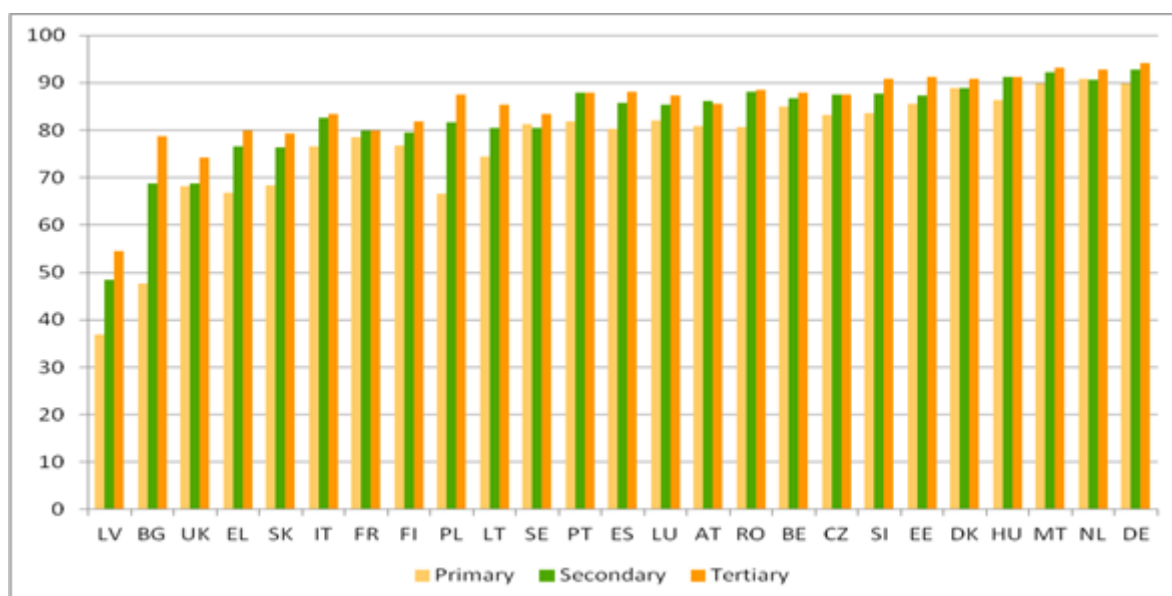


Source: Source: EU-SILC 2010 ad hoc module

Notes: Definition of earnings: gross annual employee and self-employment incomes. Negative incomes have been recorded as zero. The figures for relative income levels compare the income of men and women in the same couple. Only working age couples are covered. Same sex couples are excluded.

Couples with higher education are more likely to choose to share decision-making for expensive purchases, the relationship tending to be stronger in countries where joint decision-making is less widespread generally, in Latvia and Bulgaria in particular (Figure 28).

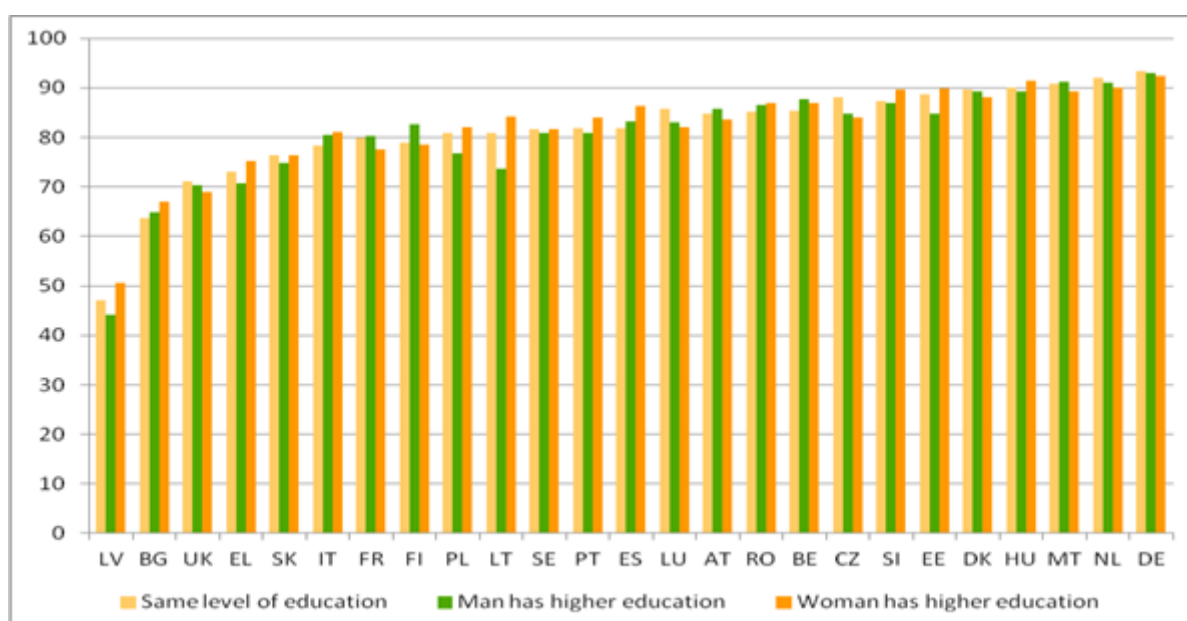
Figure 28: Proportion of people reporting 'balanced' decision-making on expensive purchases of consumer durables and furniture by educational level, 2010



Source: EU-SILC 2010 ad hoc module

The relative educational attainment level of partners is not related to the likelihood of making decisions jointly (Figure 29, where most of the differences between the columns are not statistically significant).

Figure 29: Proportion of people reporting 'balanced' decision-making on expensive purchases of consumer durables and furniture by relative educational attainment of partners, 2010

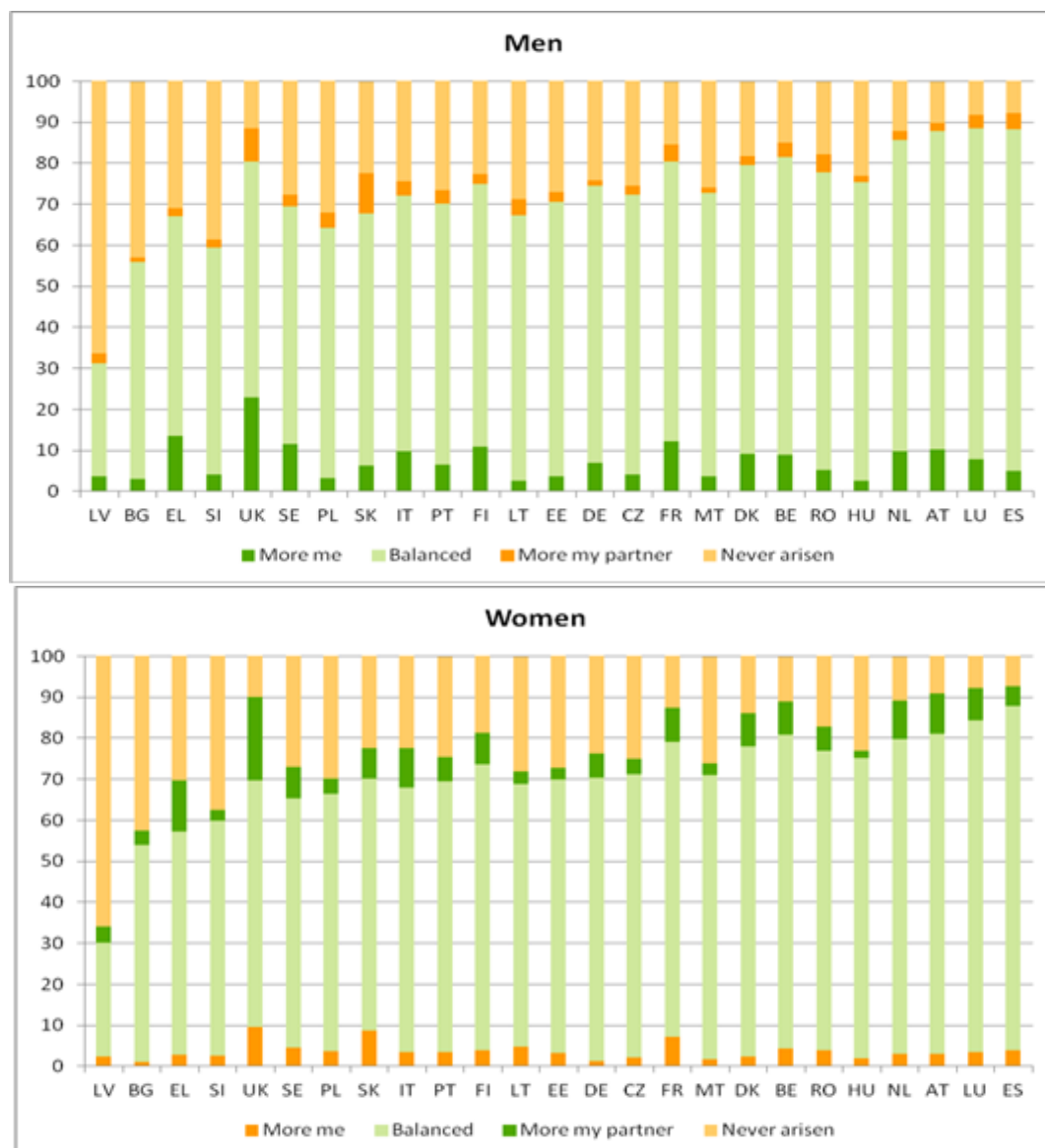


Source: EU-SILC 2010 ad hoc module

Decision-making on borrowing money

'Balanced' decision-making predominates as regards borrowing money in all the countries, except Latvia, where a large proportion of respondents report that 'the situation has never arisen' (66%) (Figure 30). In Spain and Luxembourg, over 80% of couples report joint decision-making over borrowing money.

Figure 30: Decision-making on borrowing money by gender, 2010



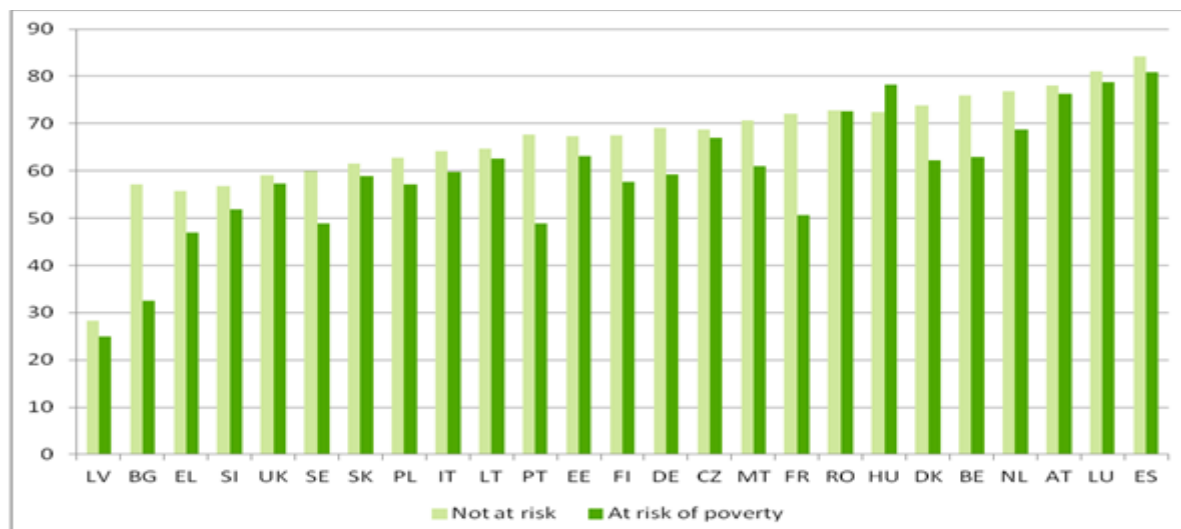
Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on borrowing money? (This includes decisions on mortgages and loans.)'

Source: EU-SILC 2010 ad hoc module

In cases where one person is the main decision-maker, it is more likely to be the man. The UK is the country with the least of 'balanced' decision-making (if cases where borrowing money has never arisen are excluded). In the UK, 23% of men report that they are the main decision-maker as against 10% of women. The self-reported assessment in this case conforms to the opinion of the partners: 20% of UK women reported their partner to be the main decision-maker and 8% of men reported the same.

Couples at risk of poverty are less likely to decide on borrowing money jointly, with one of the partners taking the lead in nearly all EU countries (Figure 31).

Figure 31: Proportion of people reporting 'balanced' decision-making on borrowing money by at-risk-of-poverty status, 2010



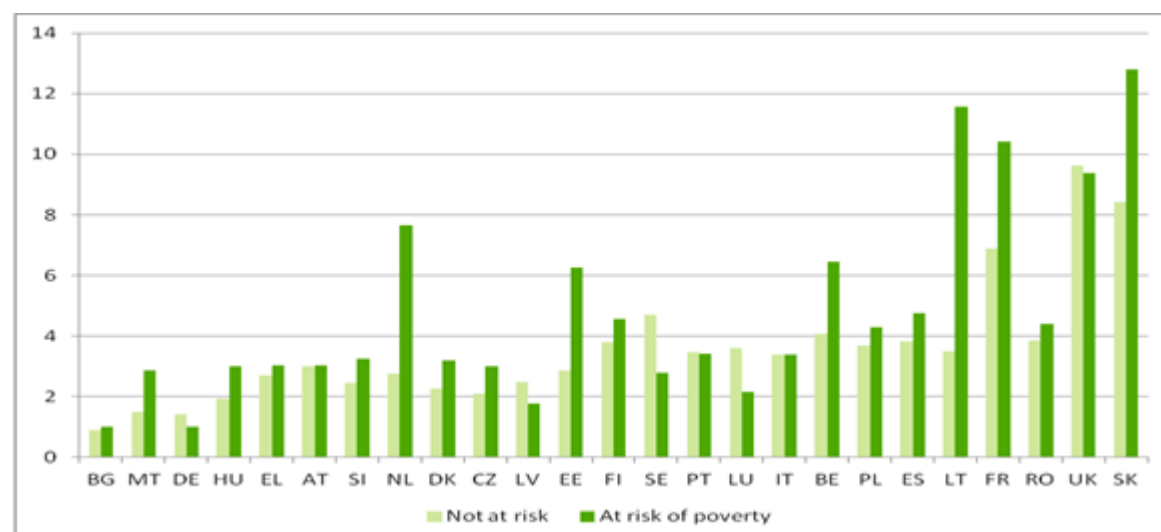
Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on borrowing money? (This includes decisions on mortgages and loans.)'

Note: The indicator of at-risk-of-poverty is based on disposable household income adjusted for household size.

Source: EU-SILC 2010 ad hoc module

The role of women is stronger among low income couples than among those with higher incomes. This is particularly so in the Netherlands, Estonia, Latvia, France and Slovakia (Figure 32). In contrast, in Luxembourg and Sweden, the opposite holds: the share of women who take the decision on borrowing money is smaller among low-income couples. In a few countries, there is no significant difference between couples who are at risk of poverty and those who are not at risk.

Figure 32: Proportion of women reported as being the main decision-makers on borrowing money by at-risk-of-poverty status 2010 (%)

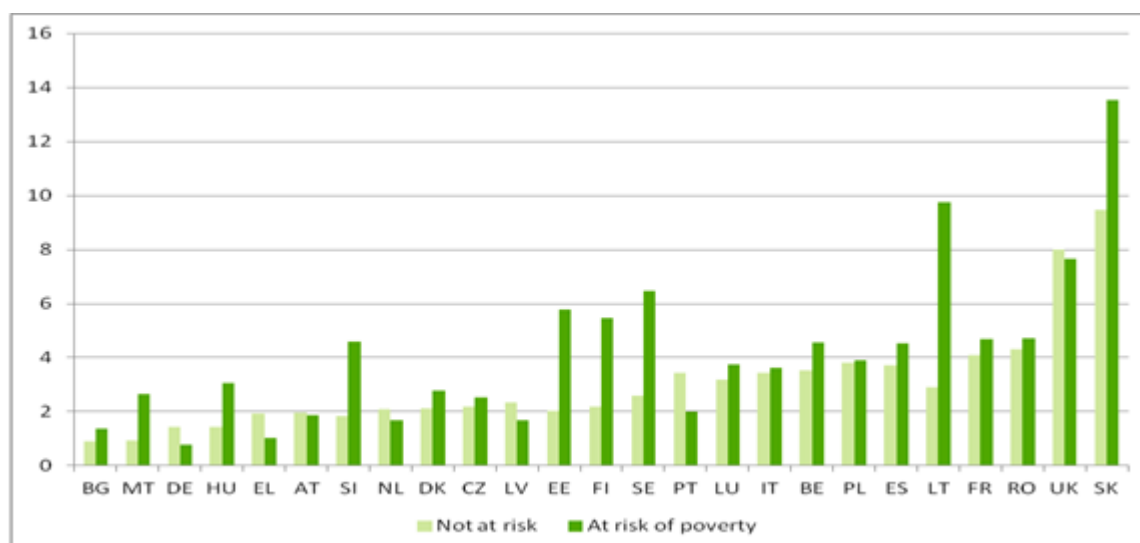


Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on borrowing money? (This includes decisions on mortgages and loans.)'

Source: EU-SILC 2010 ad hoc module

There are only a few countries where men are more likely than women to be the main decision-maker on the issue of borrowing money. In Slovenia, Estonia, Finland, Sweden, Latvia and Slovakia, there is a significant difference between couples at risk of poverty and those who are not (Figure 33). In some of these countries, Estonia, Latvia and Slovakia, the proportion of both men and women reported as being the main decision-makers is larger for low income couples than for others implying that the response to the shortage of money and the potentially increased stress of managing money is not gender specific.

Figure 33: Proportion of men reported as being the main decision-makers on borrowing money by poverty status (%), 2010



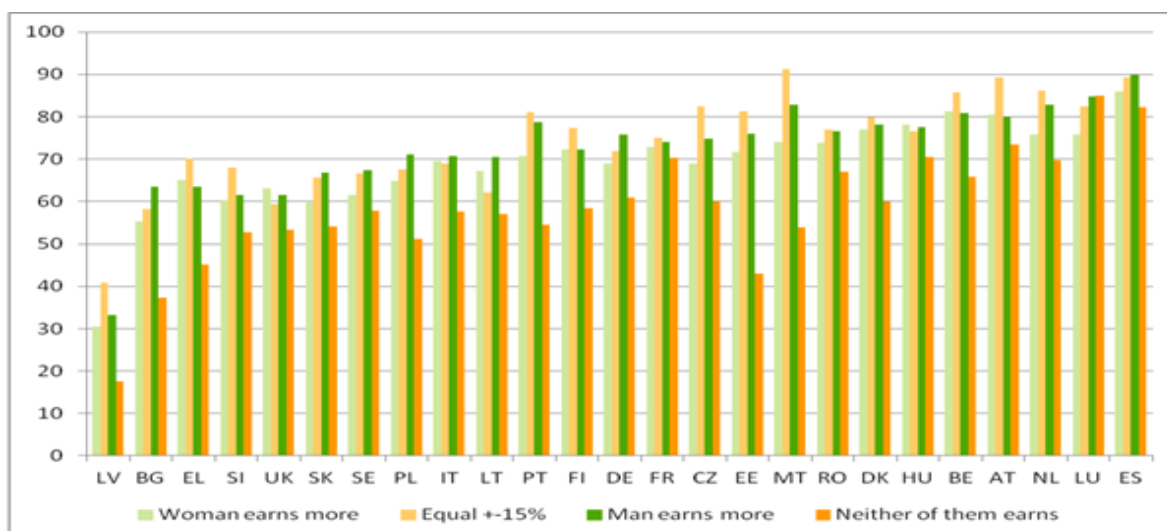
Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on borrowing money? (This includes decisions on mortgages and loans.)'

Source: EU-SILC 2010 ad hoc module

These couples are the most likely to decide on borrowing money jointly where earnings of the two partners is similar (within a difference of 15%). There is an interesting gender disparity in this respect: couples where it is the woman who earns more are more likely to share the decision-making than those where it is the man who earns more.

Relative incomes of the two partners appear to influence decision-making less than the level of income as such. As shown by Figure 34, the proportion reporting shared decision-making is smallest among couples where neither of the partners has earnings (which itself is an indicator of low income). Although the Figure shows the relative level of earnings, it does not indicate the importance of these earnings within the household budget; this is examined below.

Figure 34: Proportion of people reporting shared decision-making on borrowing money by relative income of the two partners in couples of working age, 2010

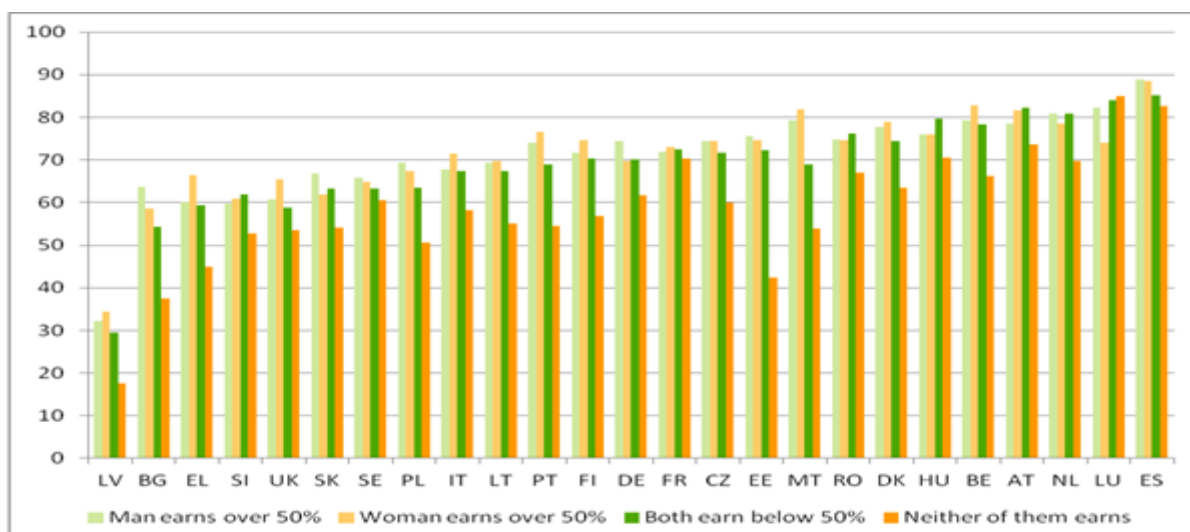


Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on borrowing money? (This includes decisions on mortgages and loans.)'

Source: EU-SILC 2010 ad hoc module

Figure 35 indicates the share of employment income within the total household budget, or the relative amount partners contribute to the total budget of the household. The pattern is similar to that shown in Figure 34: couples with no earners are the least likely to share decision-making. In around a third of the countries, joint decision-making is more prevalent if the woman earns over half of the total household income. In a few countries, the reverse is the case for men who earn over half of the total household income. For many countries, however, there is no statistically significant gender difference.

Figure 35: Proportion of people reporting shared decision-making on borrowing money by relative contribution of the partners in couples of working age to total household income, 2010 (%)



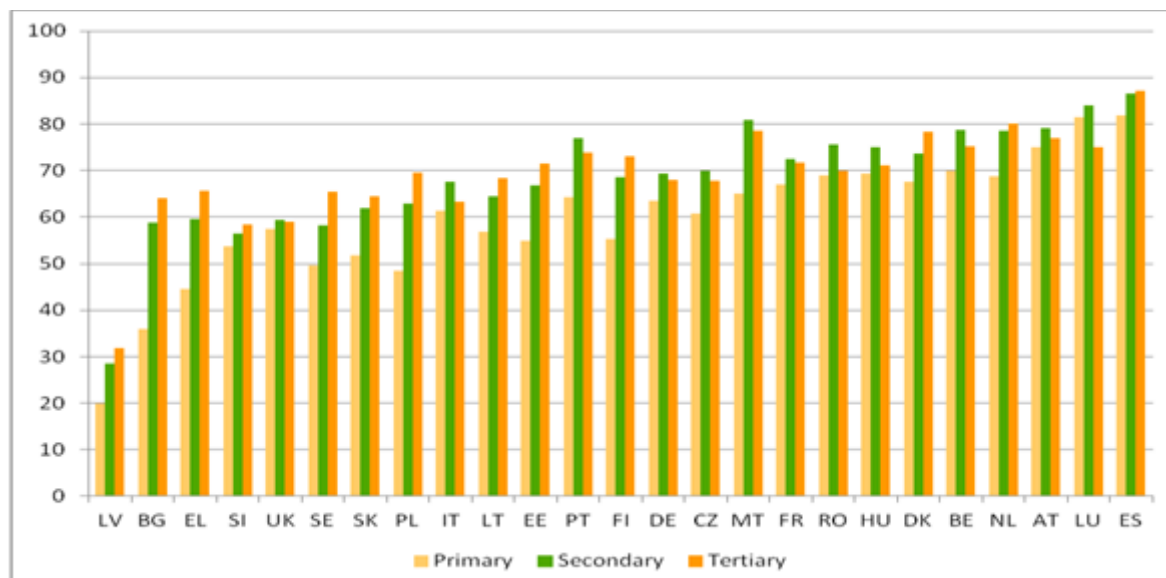
Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on borrowing money? (This includes decisions on mortgages and loans.)'

Note: The figures refer to personal income from employment as a share of total gross household income. 'Both earn below 50%' and 'neither of them earns' implies that the household has other sources of income, social benefits especially.

Source: EU-SILC 2010 ad hoc module

Couples with higher education are more likely to share decisions on borrowing money, while those with only basic schooling are the least likely to do so (Figure 36).

Figure 36: Proportion of people reporting shared decision-making on borrowing money by educational attainment level, 2010

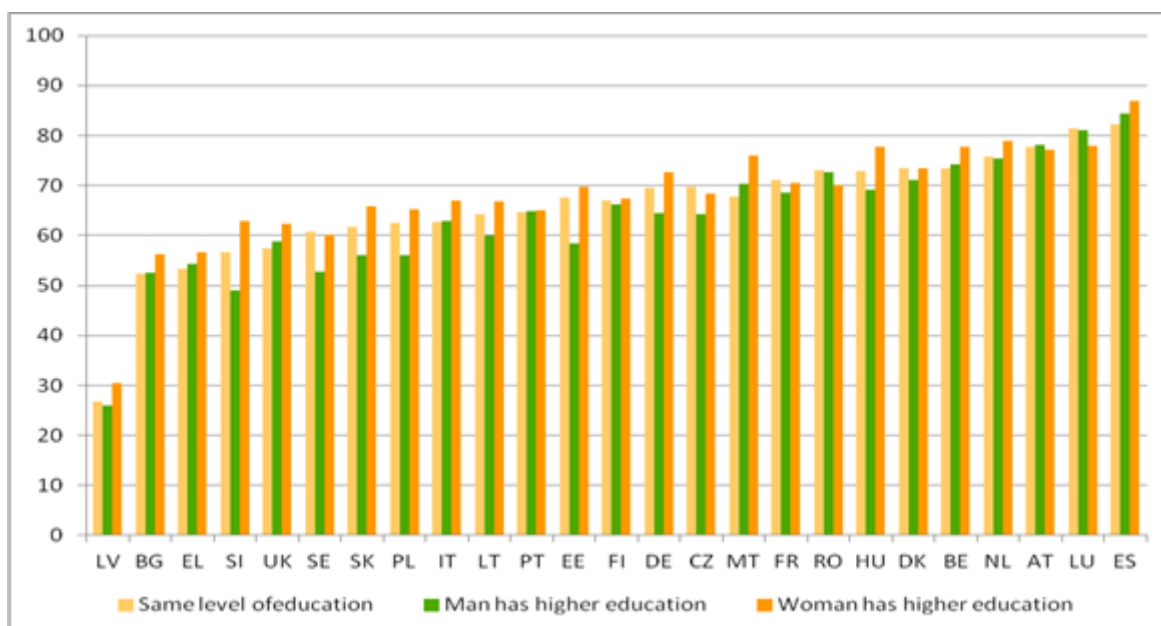


Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on borrowing money? (This includes decisions on mortgages and loans.)'

Source: EU-SILC 2010 ad hoc module

The relative education of partners in couples has a smaller effect than the level of education as such (Figure 37). There is a general tendency for shared decision-making to be more likely if the woman has higher education than the man in the couple.

Figure 37: Proportion of people reporting shared decision-making on borrowing money by relative education level, 2010 (%)



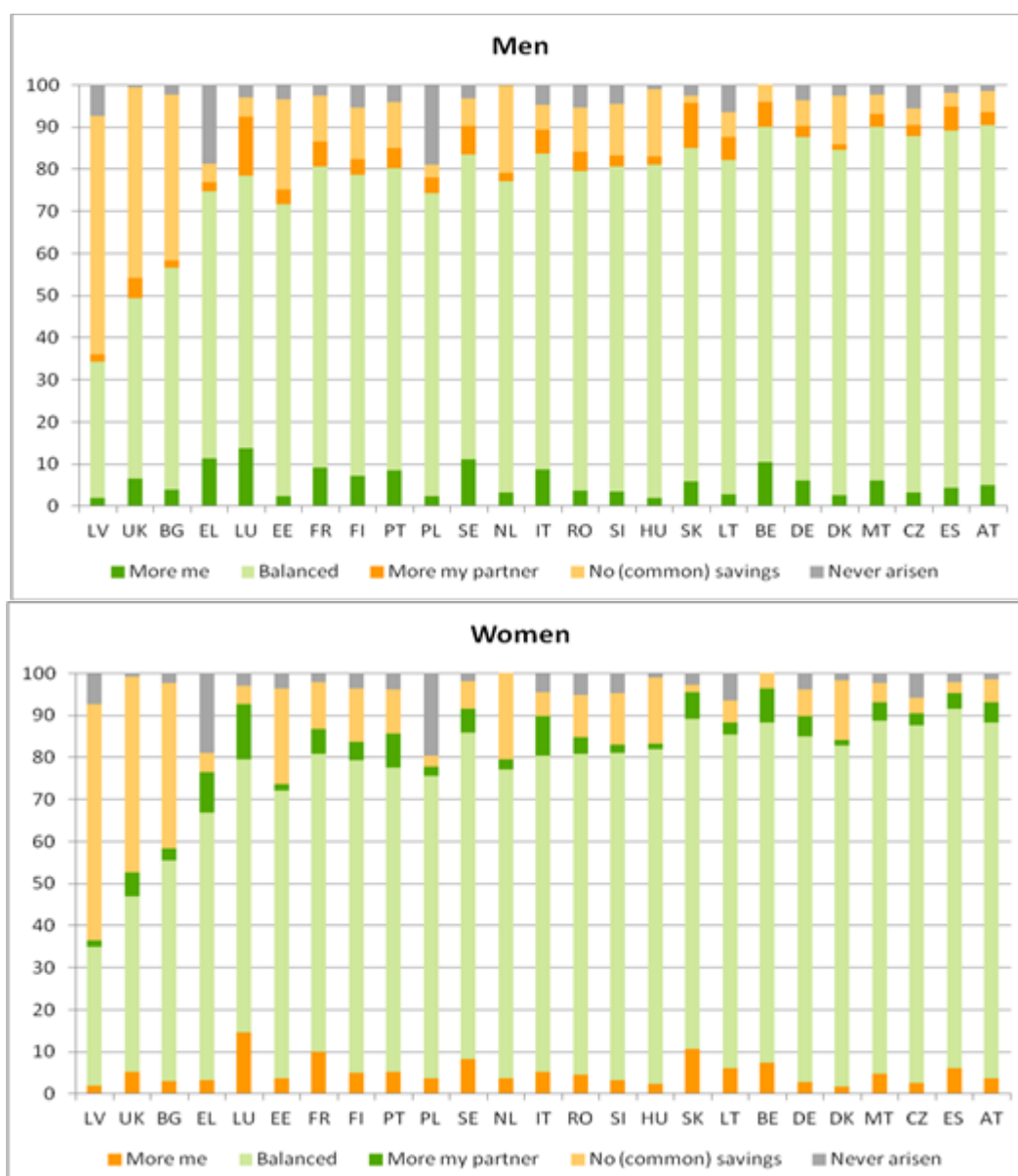
Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on borrowing money? (This includes decisions on mortgages and loans.)'

Source: EU-SILC 2010 ad hoc module

Decision-making on use of savings

Most couples report that they jointly decide on the use of savings in all EU countries, except Latvia, the UK and Bulgaria, where a very large proportion of respondents report that they have no savings (39-57%). The proportion reporting shared decision-making is largest (over 80%) in Belgium, the Czech Republic, Denmark, Germany, Malta, Austria and Spain. There is little difference in most cases between the situation reported by men and women in this regard (Figure 28). The difference is greatest in Sweden, where fewer men believe that the couple share the decision-making than women.

Figure 38: Decision-making on use of savings by gender, 2010 (% total)



Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on the use of (common) savings?'

Source: EU-SILC 2010 ad hoc module

Couples with low income are less likely than others to share decisions on the use of their (common) savings in all countries bar Luxembourg (Figure 39).

Figure 39: Proportion of people reporting shared decision-making on use of savings by at-risk-of-poverty status, 2010

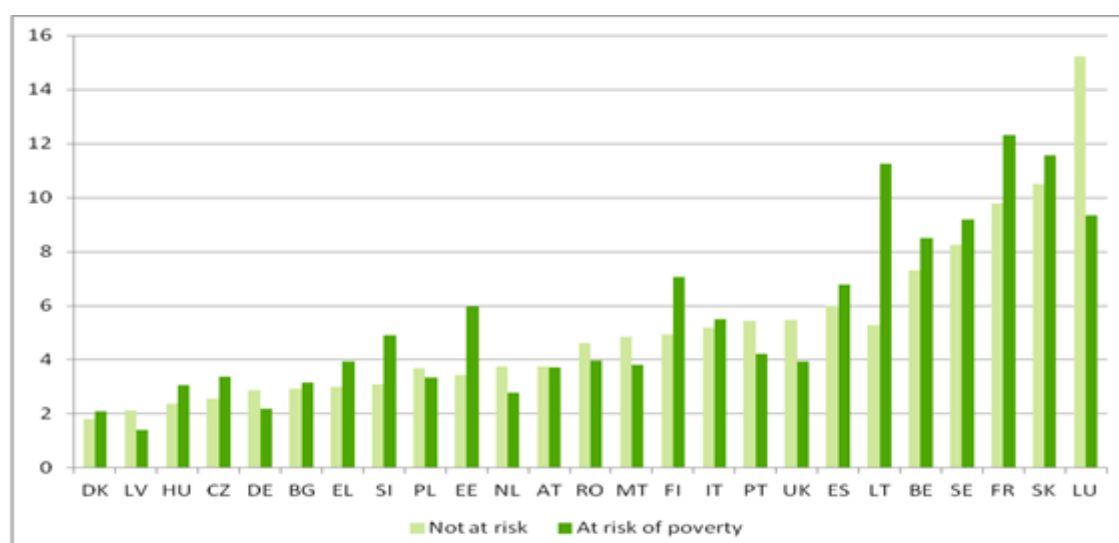


Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on the use of (common) savings?'

Source: EU-SILC 2010 ad hoc module

A particular characteristic of couples with income below the at-risk-of-poverty threshold in many countries is that one of the partners is more likely to be the main decision-maker on the use of savings than in the case of other couples. In Estonia, Finland and most especially in Latvia, women in low income households are more likely to be the main decision-maker than those in higher income households (Figure 40). In a number of other countries, but mostly in Latvia and Slovakia, the proportion of men reported as being the main decision-maker is larger in couples at risk of poverty than in those with higher incomes (Figure 41).

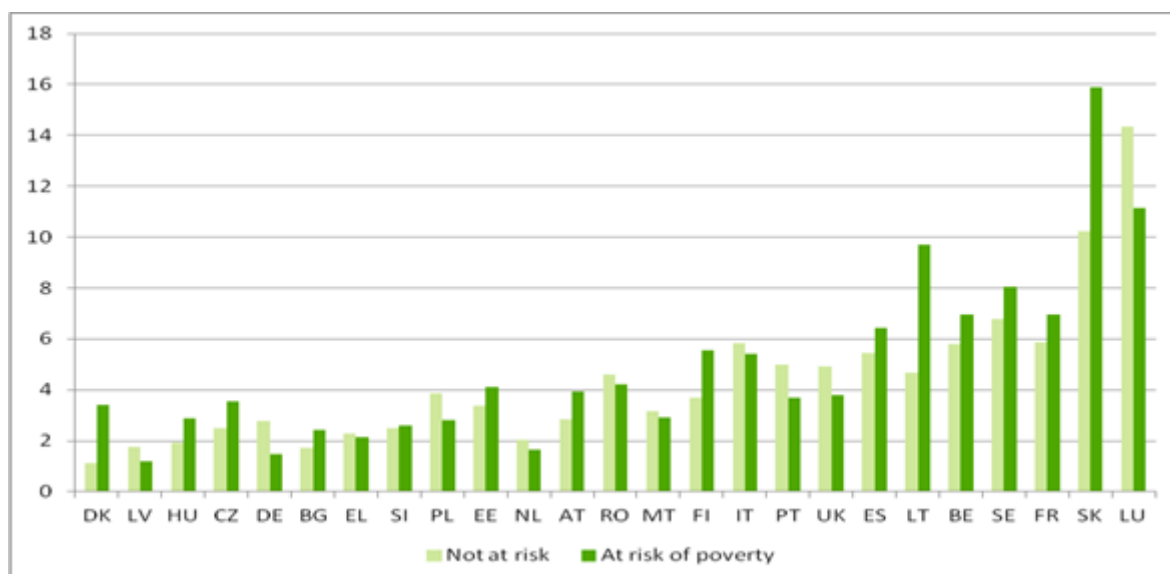
Figure 40: Proportion of women reporting being the main decision-maker on the use of savings by at-risk-of-poverty status, 2010 (%)



Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on the use of (common) savings?'

Source: EU-SILC 2010 ad hoc module

Figure 41: Proportion of men reported being the main decision-makers on the use of savings by at-risk-of-poverty status, 2010 (%)

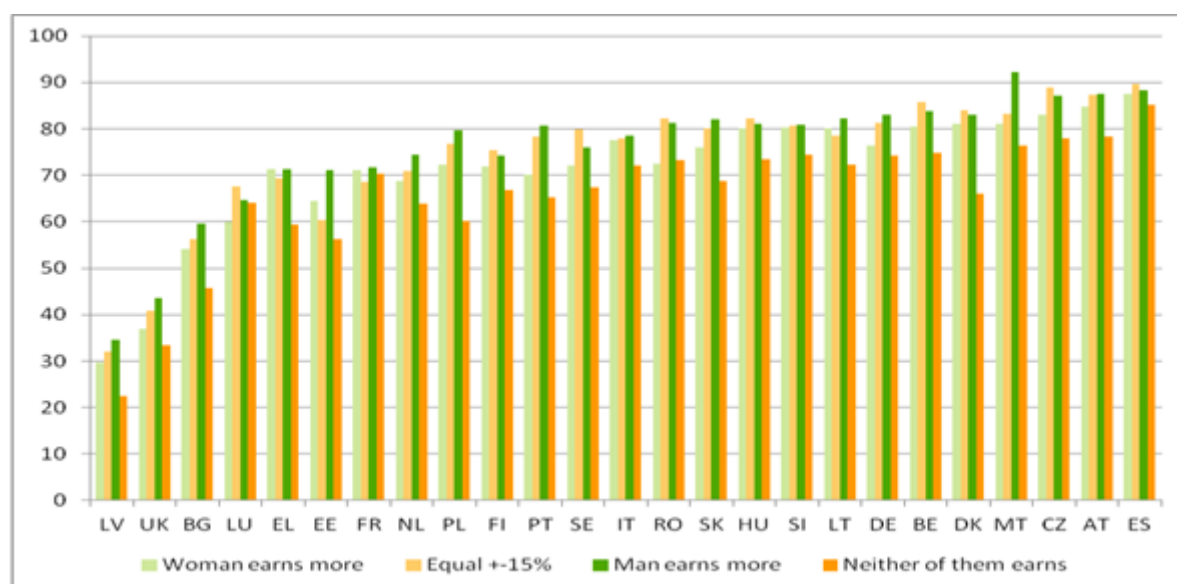


Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on the use of (common) savings?'

Source: EU-SILC 2010 ad hoc module

Relative income levels of partners seem to affect decision-making on the use of savings less than in relation to borrowing. Couples where no one has earnings from employment are less likely to share decision-making than others. In Malta and Estonia, couples where the man has higher relative earnings are more likely to share decisions than where women do. In most countries, however, whether men or women have the higher earnings has no significant effect on decision-making (Figure 42).

Figure 42: Proportion of people reporting shared decision-making on the use of (common) savings by relative income of partners in working age couples, 2010 (%)

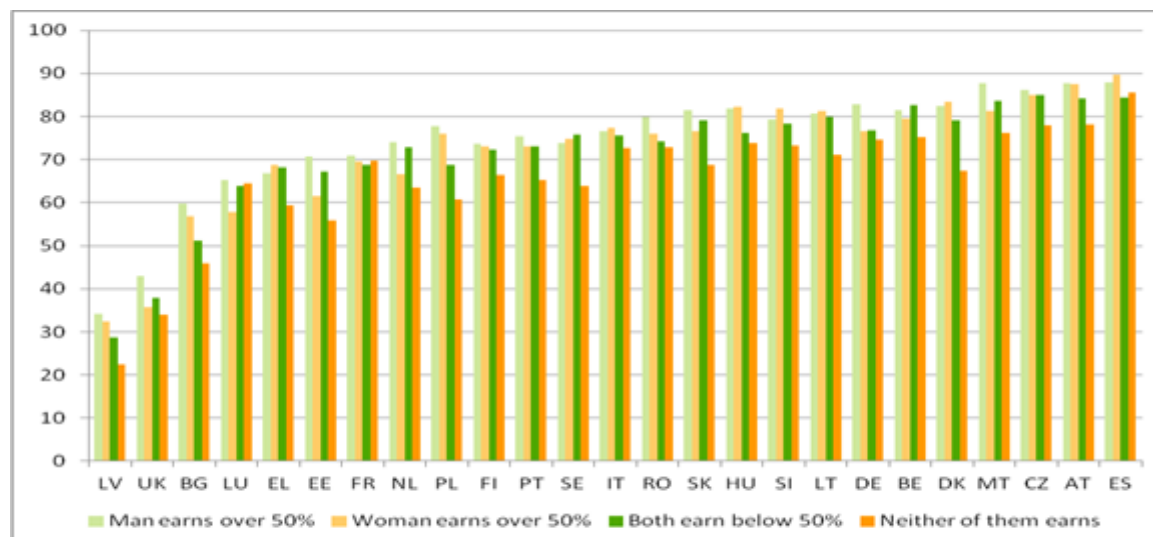


Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on the use of (common) savings?'

Source: EU-SILC 2010 ad hoc module

If earnings are expressed in relation to total household income, in a number of countries couples are more likely to share decision-making on the use of (common) savings if the man earns over 50% of the total income going into the household. In more countries, however, it does not seem to make a difference whether it is the man or the woman who brings in more of the income (Figure 43).

Figure 43: Share of personal income from employment income in total gross household income among working-age couples in EU countries, 2010 (%)

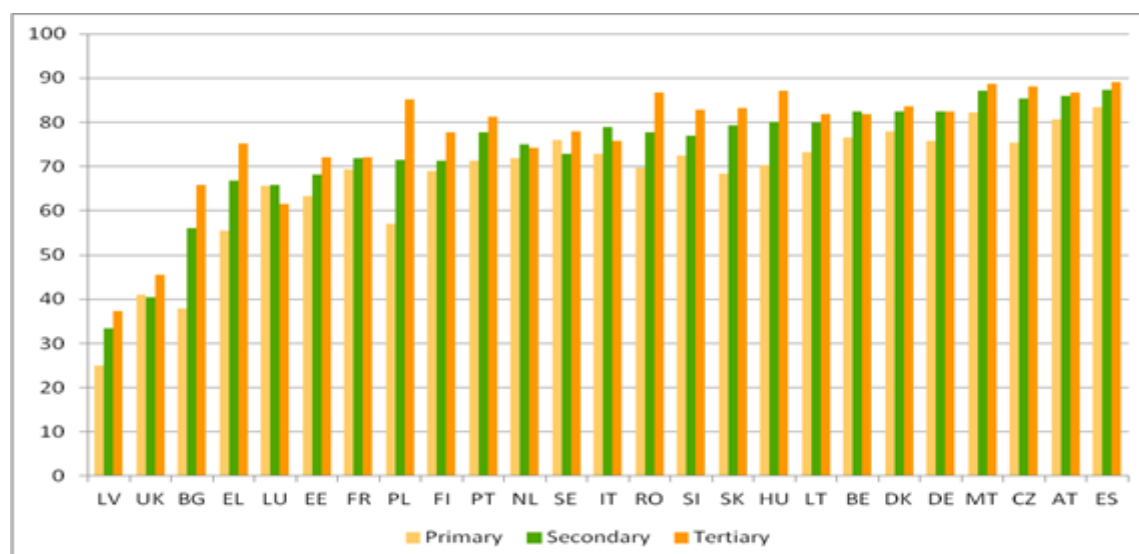


Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on the use of (common) savings?'

Source: EU-SILC 2010 ad hoc module

Higher education increases the prevalence of a joint decision-making regime on the use of savings. This finding confirms earlier evidence on the importance of education level for decision-making on expensive durables or on borrowing money (Figure 44).

Figure 44: Proportion of people reporting shared decision-making on the use of (common) savings by educational attainment level, 2010 (%)



Survey question: 'Thinking of you and your spouse or partner, who is more likely to take decisions on the use of (common) savings?'

Source: EU-SILC 2010 ad hoc module

4. Concluding remarks

The main findings of the above analysis are as follows:

- In the EU15, couples are more likely to pool income in the Southern countries than elsewhere (80-85% of them), while they are least likely to in Finland and Austria (55% of them).
- In the EU12, more couples pool their income in Romania and Hungary than elsewhere (over 85%) and couples are least likely to pool income in Estonia, Slovakia and Slovenia (60-65% of them).
- The occurrence of income pooling is greater in countries where the employment rate of women is low.
- While social norms and the tax system in place might be expected to influence money management arrangements, there is little evidence that either religion or whether income is taxed individually or jointly affects these arrangements.
- The proportion of couples pooling their resources income tends to decline with the level of income in all EU countries - pooling is, therefore, most common among couples with low income and least common among those with high income.
- In Nordic and Western European countries, income pooling is more common among couples with children than among those without, while in the EU12, the reverse is the case.
- In over half the EU countries, couples where the woman is more educated than her partner are less likely to pool their income than among those where the man is more educated.
- Couples in which there is a traditional division of work between partners –the man in employment and the woman inactive – are more likely than other to pool their income.
- Shared decision-making between partners over expenditure, the use of savings and borrowing money is the most common form in all countries, 90% or more of couples reporting this to be the case in Denmark, Germany, Spain, Bulgaria, the Czech Republic, Lithuania, Hungary and Malta.
- In many countries, however, both men and women consider themselves to be the main decision-maker in the couple.
- Women tend to be the main decision-maker over everyday shopping in all countries but especially in the Czech Republic, Malta, Slovakia, Poland, and the UK.
- Low income couples are less likely than higher income ones to share decision-making over the use savings, borrowing money or purchasing expensive consumer durables. Differences in the income of partners appear to have less of an influence over decision-making arrangements than the level of income as such.
- Couples with higher education are more likely to adopt shared decision-making than those with a lower level.

Issues for further research include the interrelationship between the factors – income levels, education and employment status – which appear to influence money management arrangements and decisions over financial matters. They also include the effect of the crisis, and the resulting high levels of unemployment and falling real incomes, on the aspects examined by the *ad hoc* module, which was carried out in the crisis but which lacks a point of comparison with more favourable economic conditions. Whether the above findings will remain relevant as recovery from the crisis occurs is, therefore, to some extent an open question.

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Annex - Explanatory factors

Table A.1. Relative employment income of partners in working age (18-64) couples in EU countries, 2010 (% total)

	Only woman earns	Woman earns more	Equal +/-15%	Man earns more	Only man earns	Neither of them earns	Total
BE	0.1	15.8	5.9	44.8	18.9	14.4	100.0
BG	0.2	22.6	7.4	45.0	17.7	7.2	100.0
CZ	0.0	15.1	4.9	47.3	23.4	9.4	100.0
DK	0.1	21.9	8.1	56.0	9.4	4.6	100.0
DE	0.8	17.9	3.1	51.2	19.8	7.3	100.0
EE	0.0	25.0	5.9	46.9	17.6	4.6	100.0
EL	0.1	17.8	4.5	37.5	27.8	12.3	100.0
ES	0.1	20.4	6.0	35.3	24.9	13.4	100.0
FR	0.2	21.9	5.5	49.2	14.3	8.9	100.0
IT	0.0	15.1	3.8	38.4	32.0	10.8	100.0
LV	0.0	33.4	4.1	41.0	15.8	5.7	100.0
LT	0.0	37.9	3.3	37.3	16.5	5.1	100.0
LU	0.0	17.1	3.4	44.4	24.9	10.3	100.0
HU	0.0	23.9	7.0	35.4	21.2	12.5	100.0
MT	0.0	9.4	3.7	25.1	45.6	16.1	100.0
NL	0.3	15.1	4.5	57.3	16.4	6.5	100.0
AT	0.1	15.2	4.2	53.2	18.3	9.2	100.0
PL	0.0	21.1	4.0	33.5	29.3	12.1	100.0
PT	0.4	19.8	6.8	38.2	22.3	12.4	100.0
RO	0.2	12.6	7.6	36.2	29.1	14.3	100.0
SI	0.0	28.6	6.3	42.8	12.9	9.4	100.0
SK	0.0	17.8	6.9	45.5	18.1	11.7	100.0
FI	0.1	26.5	5.9	51.7	11.0	4.8	100.0
SE	0.1	21.8	6.5	59.6	9.2	2.8	100.0
UK	0.0	19.9	5.7	46.8	18.1	9.5	100.0
Total	0.2	19.0	5.0	44.1	21.7	9.9	100.0

Source: EU-SILC 2010 ad hoc module

Table A.2 Share of personal income from employment in total gross household income among working-age couples in EU countries, 2010 (% total)

	Man earns over 50%	Woman earns over 50%	Both earn below 50%	Neither of them earns	Total
BE	50.5	13.2	22.0	14.4	100.0
BG	28.8	9.6	54.5	7.2	100.0
CZ	53.0	10.4	27.2	9.4	100.0
DK	51.2	21.5	21.5	5.9	100.0
DE	61.5	14.3	17.0	7.3	100.0
EE	44.7	15.5	35.2	4.7	100.0
EL	54.2	12.6	20.8	12.3	100.0
ES	47.3	15.1	23.8	13.7	100.0
FR	43.6	13.1	33.8	9.5	100.0
IT	54.2	10.2	24.4	11.2	100.0
LV	34.7	18.8	40.7	5.8	100.0
LT	32.6	26.6	35.5	5.3	100.0
LU	53.1	10.4	26.1	10.5	100.0
HU	34.6	13.5	39.2	12.7	100.0
MT	53.6	8.8	21.2	16.4	100.0
NL	63.3	11.3	18.6	6.8	100.0
AT	51.4	8.0	31.3	9.4	100.0
PL	42.8	15.0	29.9	12.4	100.0
PT	45.9	15.1	26.5	12.4	100.0
RO	41.2	7.8	36.5	14.5	100.0
SI	33.3	18.0	38.3	10.4	100.0
SK	39.7	10.0	38.4	11.9	100.0
FI	47.5	18.3	28.6	5.6	100.0
SE	52.0	15.0	30.0	3.1	100.0
UK	51.6	15.2	23.7	9.6	100.0
Total	49.99	13.37	26.45	10.2	100

Source: EU-SILC 2010 ad hoc module

Table A.3. Relative educational attainment level of partners in couples in EU countries, 2010 (% total)

	Same level of education	Man has higher education	Woman has higher education	Total
BE	57.6	20.9	21.5	100.0
BG	74.4	9.7	15.9	100.0
CZ	73.2	18.4	8.4	100.0
DK	57.1	20.7	22.2	100.0
DE	54.4	33.7	11.9	100.0
EE	57.8	14.8	27.4	100.0
EL	66.1	18.1	15.9	100.0
ES	60.6	19.2	20.2	100.0
FR	56.4	21.7	22.0	100.0
IT	65.1	16.3	18.6	100.0
LV	59.4	13.3	27.4	100.0
LT	64.8	11.1	24.2	100.0
LU	60.5	24.4	15.1	100.0
HU	65.9	18.9	15.2	100.0
MT	70.1	18.5	11.4	100.0
NL	51.4	29.2	19.4	100.0
AT	58.3	30.7	11.1	100.0
PL	69.0	15.9	15.1	100.0
PT	69.3	10.6	20.1	100.0
RO	73.8	19.5	6.7	100.0
SI	59.9	20.7	19.3	100.0
SK	74.1	15.4	10.5	100.0
FI	54.9	18.0	27.1	100.0
SE	56.3	15.9	27.8	100.0
UK	52.9	25.9	21.1	100.0
Total	60.3	22.2	17.5	100.0

Source: EU-SILC 2010 ad hoc module