

REPORT

WHO'S BREADWINNING?

WORKING MOTHERS AND THE
NEW FACE OF FAMILY SUPPORT



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Institute for Public Policy Research

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IDEAS to
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EXECUTIVE SUMMARY

As a result of social changes, feminism and a changing labour market, recent decades have seen women enter the workforce in huge numbers. This transformation has had profound effects on gender roles both at home and in the workplace, and on patterns of household formation, income and expenditure.

It has also changed what was once assumed to be the ideal balance between breadwinning and caring. In dual-parent families, the model of the male breadwinner and the female carer has been eroded. The rise in the rates of women's – and especially mothers' – employment outside the home has made dual-earner couples more common. Most families need two earners simply to make ends meet and, increasingly, women's earnings are a necessity. There has also been a rise in the employment rate of lone parents, which by definition means that more mothers are providing the sole income for their family.

The key questions we address in our research are:

- Who is breadwinning?
- How is this pattern changing?
- What are the policy implications of these shifts?

Based on new analysis of the Family Resources Survey (FRS)¹ this report illustrates that working mothers – in all family types – are breadwinning in record numbers. By 'breadwinning' we mean both cases in which working mothers are earning as much as or more than their partner, and working single mothers. This trend towards maternal breadwinning reflects increases in women's employment rates, shifting dynamics of family life, and changes to men's employment patterns and earnings.

This has implications for many existing policies which perpetuate outdated gendered stereotypes of work and care, and which demonstrably fail to respond to the daily reality of people's lives in modern Britain.

Working mums are contributing over half of household earnings

Our new analysis shows that over 2.2 million working mums are now breadwinners – an increase of 1 million, or 83 per cent, since 1996/97. This means that almost one in three (30 per cent) of all working mothers with dependent children are now the primary breadwinner for their family, either in the sense that they earn the same as or more than their partners, or that as single mothers they provide the sole income for their family.

This is a significant finding: in working families, women are now doing more than ever before to financially support their families.

Our analysis was designed to give a better understanding of how these trends affect different kinds of families. Its results demonstrate unequivocally that mothers' incomes are vital to the economic survival and wellbeing of a rising number of families. It is hard to see how this trend could possibly be reversed in the future. Some key findings of our analysis are that:

- **The proportion of working mothers in couples who are breadwinning has increased since 1996/97.** In couple families, 31 per cent of working mums are now the breadwinner, up from 18 per cent in 1996/97. Working mothers in couples currently contribute a median of 37 per cent of family earnings, a significant increase

1 All figures and data in this report are derived from the Family Resources Survey (<http://dx.doi.org/10.5255/UKDA-SN-7085-1>) unless otherwise stated.

from 29 per cent in 1996/97, caused by a narrowing of the gap between the wages and the hours of mothers and fathers.

- **The number of cohabiting mothers who are breadwinning has doubled since 1996/97**, to 200,000. Although cohabiting couples form the smallest group in our analysis, this demographic has seen significant growth in maternal breadwinning compared to married and lone-parent families. Cohabiting mothers who are in work contribute a greater share to household finances than married working mothers, even though the earnings of both groups have increased.
- **The employment rate of lone parents has increased substantially since 1996/97**. Forty-three per cent of working-age lone mothers were employed in Q2 1997, increasing to 58 per cent in Q2 2012. Although lone mothers remain less likely to be employed than those in couples, this group has seen the greatest increase in employment rates.
- **Mothers with degrees are more likely to be breadwinners than lower-skilled mothers**. More than a third (35 per cent) of mothers with a degree-level qualification now earn more than their partner, an increase from 29 per cent in 1998/99. Lower-skilled mothers, on the other hand, are relatively less likely to be breadwinning – in 2010/11 just over a quarter of mothers without a degree earned more than half of family income, although this represented a rise from less than 20 per cent in 1998/99.
- **Breadwinning by young mothers has risen sharply in the recent poor economic climate**. Breadwinning by young mothers (aged 16–24) has increased by more than 5 percentage points to 16 per cent since 2007/08, after remaining fairly steady at 11 per cent between 1996/97 and 2006/07.

These findings show that maternal breadwinning has increased for all family types, for all age groups and across all income groups. This pattern demonstrates that the changing nature of breadwinning cannot be ignored, and that policy needs to better reflect this new reality.

The policy implications of the new reality

Our analysis shows that while one in three mothers are the primary breadwinner for their families, many working mums still face significant barriers to entering and remaining in work. These include a lack of flexible work opportunities, the high cost of childcare and the gendered nature of parental leave. While these challenges do also affect working dads, they have a disproportionate effect on working mums who still have primary responsibility for care. Together with the gender pay gap, and in particular the ‘motherhood pay penalty’ that takes hold when women have children, these barriers undermine the livelihoods of many families.

More needs to be done to close the gender pay gap, and to tackle low pay and the often poor nature of part-time work. In order to do so, we need to understand how the policy landscape enables and constrains choices for many working mums and their families.

There are some specific steps that could be taken to address these issues:

- **Universal childcare that is affordable and accessible would enable families to better balance work and care responsibilities.**

Universal and accessible early-years provision could help to promote higher maternal employment rates, reduce gender inequalities and support children’s development. Childcare costs are high in the UK – the cost increased by over 6 per cent in 2012 (more than double the inflation rate of 2.7 per cent), making it prohibitively expensive

for many families (Daycare Trust 2013). With earnings stalling, there is no doubt that many families are under increasing financial pressure.

The high cost of childcare exacerbates the pay penalty for mothers. In countries where there are high maternal employment rates, affordable and accessible childcare is a significant part of the policy mix. Furthermore, by boosting maternal employment rates, affordable childcare could give a significant boost to the economy. IPPR analysis has shown that universal childcare provision could pay a net return to the exchequer in terms of tax revenue (Ben-Galim 2011): this potential income could be reinvested to deliver more ambitious childcare. However, there are upfront costs to expanding the provision of affordable childcare places, which must be met through (political) tax and spending choices – for example, by restricting tax relief on pension contributions to the basic rate.

- **Higher quality and more accessible flexible working arrangements would benefit all workers, particularly women.**

In the UK, women tend to be concentrated in low-paid and, often, part-time or flexible work. Many women switch to working flexibly after having children, and while flexible work can offer an opportunity to remain in work where there would otherwise be none (and is the preferred option of some women), there are disadvantages commonly associated with it. Women are more likely to experience pay penalties and downward career mobility as a result of taking on a part-time role. Women with lower qualifications and those who have children at a younger age find it harder to secure good jobs and opportunities at work; many may not have the option to reduce their working hours, either because of the potential loss of income, or out of concern that they would be perceived as less committed.

Better flexible work opportunities are needed to provide women (and men) with more genuine choices about work and care. This means raising the quality and status of the jobs that women do by creating more flexible job opportunities at all levels and in a range of sectors, and supporting women (and men) to find those opportunities. The Timewise Foundation² provides an example: its aim is to stimulate part-time and flexible work opportunities by working with employers to focus on job design and recruitment strategies, as well as supporting women (and men) to find work that fits with their caring responsibilities.

It also means thinking more creatively to challenge and improve upon existing models of flexible work – for example, by considering how a scheme like the German Familienpflegezeit (family caring time) could be adapted in the UK to allow employees to reduce their working time (and income) over a fixed period to care for a dependent. Under this scheme, when employees return to full-time work they continue to receive a reduced income to refund the difference. In practice this means that if an employee reduces his or her hours from full-time to half-time for two years, for example, she or he will receive 75 per cent of their full-time income over a four-year period. This insurance-type scheme provides the flexibility that employees require while protecting them against fluctuations in their income, and gives assurance and stability to employers.

More creative approaches such as these demonstrate that there are effective ways to broker, develop, and harness the potential of flexible working.

2 <http://timewisefoundation.org.uk/>

- **A more progressive parental leave system would enable parents to make choices which work best for them and their families.**

Families could be better supported to make choices that work for them in the early years of childrearing by a more progressive parental leave system. Such a system would not only provide the mother with a leave entitlement sufficient to protect her health and that of her baby, but would also support a similar paid entitlement for fathers on a ‘use it or lose it’ basis. A third bloc of shared parental leave, also paid, could be split by parents in whatever way works best for them and their family. The Icelandic government recently passed legislation to, by 2016, transition to a system in which parents receive five months of maternity leave, five months of paternity leave, and two months of unassigned parental leave which parents themselves can decide how to use. This is far removed from current provision in the UK – a year-long period of maternity leave (paid at a low rate relative to other countries) which includes a period of up to six months’ transferable leave (making the father dependent on the mother’s entitlement to leave, which can be limited), and a separate two weeks of paid paternity leave.

- **More needs to be done to support relationships through times of transition.**

Our analysis clearly shows that relationships are now more fluid than those of previous generations, and that there are different pressure points for families to navigate. Relationships frequently come under strain from increased financial pressure, and couples’ relationship satisfaction can often deteriorate after they become parents. Solutions are rarely straightforward but, since there is a broad consensus that tension, instability and conflict in households is bad for children, there needs to be greater support for parents, particularly at key transition points such as redundancy, the birth of a child, the onset of a long-term illness or mental health issues such as depression.

Support for couples to improve the quality of their relationships, particularly at the time around a baby’s birth, could prove very effective. There are existing points of contact at which this support could be offered – for example, most hospitals run sessions to help parents prepare for the birth of their child. These courses are often focused on labour and birth, but could be better balanced to explore the post-birth period, adjustment to family life, and some of the pressure points of the coming months and years. Postnatal services, GP’s surgeries and Sure Start centres can also play a critical role not only in providing services but also in raising awareness and signposting couples to support services.



Our new analysis shows that more working mothers are breadwinning than ever before. This is because of higher employment among women, changes in family structures, and changes in men’s employment – especially that of low-paid men, who have largely seen their wages stagnate. This analysis also highlights the fact that the current policy landscape is not geared up to deal with the reality that many families now face.

With real wages not set to rise in the short term and living standards likely to remain squeezed, universal affordable childcare, genuinely flexible work, progressive family leave and better support for families during times of transition would go a long way towards responding effectively to the daily reality of people’s lives.

INTRODUCTION

The postwar era has seen women enter the workforce at rapid rates as a result of social changes, feminism and a changing labour market. This social transformation has changed everything – from household income, consumption patterns and the workplace to relationships themselves.

It has also changed what was assumed to be the ideal balance between breadwinning and caring: the model of the male breadwinner and the female carer in couple families has been eroded. As a result of the rise in the rates of women's – and particularly mothers' – employment outside the home, dual-earner couples have become more common. Most families need two earners simply to make ends meet, and, increasingly, women's earnings are a necessity. There has also been a rise in the employment rate of lone parents, which by definition means that more mothers are providing the sole income for their family.

The research presented in this report attempts to answer the question of who these new breadwinners are, and consider the policy implications of these changes. Our analysis highlights a greater diversity to breadwinning that reflects increasingly dynamic family lives. This research also demonstrates that the percentage of mothers who are breadwinning – that is, the proportion of working wives and partners who earn as much as or more than their male partners, and single mothers who provide the sole income for their family – is now 30 per cent, up from 18 per cent in 1996/97. This overall finding is mirrored by work carried out in the US which showed that 41.4 per cent of American working women are 'breadwinners' under a similar definition (Glynn 2012).

Attitudes have also changed. Data from the British Social Attitudes survey shows that the proportion of women who thought it was 'a man's job is to earn money and a woman's job is to look after the home' decreased from 46 per cent in 1986 to 15 per cent in 2006 (Dench 2010). Often in contrast to their mothers and grandmothers, women today are more likely to be accepting of and use formal childcare, and to have the expectation that men should make an equal contribution in the home (Lanning 2013).

Maternal breadwinning is now at its highest since records began, and this trend is unlikely to be reversed, at least in the short term. This shift has associated economic and social benefits – to household income, to levels of maternal employment, and to outcomes for children. An increase in the number of mothers in work is also important to the alleviation of poverty. However, these changes also bring additional pressures, both on peoples' time – which is often already stretched – and on maintaining stable, quality relationships.

So more needs to be done to close the gender pay gap, tackle low pay and improve the often poor nature of part-time work. We need to recognise that the changing dynamics of family life mean these trends are unlikely to reverse, and to fully understand how the policy landscape enables and constrains choices for many working mums and their families.

Method

To answer the questions of who is breadwinning, how this is changing, and what the policy implications of it are, the research in this report draws primarily on the Family and Resources Survey (FRS), an annual survey of households and families, to analyse the changing family types and the prevalence of maternal breadwinners across the UK. This dataset provides a rich account of family earnings and the relationships that

make up families, and allows us to construct a range of indicators which illustrate the changing role of maternal employment within families.³

The FRS has an annual sample of around 24,000 households. Each household is divided into one or more ‘benefit units’ (families), the main unit of analysis used in this paper. A benefit unit consists of one adult plus their spouse (for couple families), as well as the dependent children of either adult who live in the same household. Any other adults, independent children, or the dependent children of other adults that live in the same household comprise their own benefit units, and are therefore considered separately. The number of families included in each year’s survey is approximately 30,000, providing a robust sample size with which to conduct analysis.

The FRS also allows us to construct population estimates of the number of families of different relationship types. For instance, the FRS estimates that in 2010/11 there were 7.8 million families with dependent children in the UK. By comparison, ONS estimates for Q2 2010 using the household Labour Force Survey put this number at 7.7 million (ONS 2012a), which suggests that the FRS provides a good approximation of the numbers of families in the UK.

In this paper we use data from the FRS on the earnings of female adults from both employment and self-employment, as well as equivalent information about the earnings of their spouses, to calculate:

- **the maternal breadwinning rate**, measuring the share of family earnings contributed by mothers, and
- **the rate and number of ‘maternal breadwinners’**, defined as a mother who earns 50 per cent or more of the total employment earnings within a family. This includes employed lone mothers, who by definition earn 100 per cent of family earnings, as well as some married and cohabiting mothers. In this report we discuss changes in the number of maternal breadwinners, as well as the proportion of mothers in particular groups who are breadwinning.

It should be noted that earnings are just one income source for families. Most families also receive some level of income from the benefits system, including child benefit and, for lower-income households, working tax credits. Many families also draw an income from other sources, including accumulated wealth. However, in this paper we focus solely on earnings from the employment and self-employment of mothers and fathers.

We exclude from these calculations the income of those individuals who made a loss from self-employment (or had a ‘negative income’), and instead treat them as having effectively earned nothing in that year. As there are only a small number of such cases in each year’s sample (approximately 100) they are unlikely to significantly affect our estimates. We also remove same-sex families from the analysis. While this group is present in the FRS, and is of interest to the study of breadwinning, there is not a large enough sample size to capture their characteristics at the required level of detail.

While later versions of the FRS contain data on the whole of the UK, Northern Ireland was only included from 2003/04 onwards. In this report we use the whole survey for every year where possible, which means that, for years before 2003/04, Northern Ireland

3 Figures and data are derived from the Family Resources Survey (<http://dx.doi.org/10.5255/UKDA-SN-7085-1>) unless stated otherwise.

is not included. However, wherever we compare changes in absolute numbers over time, we include only Great Britain and exclude Northern Ireland for 2003/04 onwards.

In our analysis we examine the evolution of the maternal breadwinning rate and the number of maternal breadwinners over time, and between different groups of mothers and families, using variables in the FRS which describe the age, ethnicity and skill levels of mothers, and the relationship type and geographical location of families.

1. RISING MATERNAL BREADWINNING

SOCIAL AND ECONOMIC TRENDS

The perennial debate on whether mothers should work at all is outdated. Mixed messages, in part from the media, continue to make working mums feel guilty for not spending more time with their children, and stay-at-home mums feel guilty for not working. Dads continue to feel pressured to be the breadwinner responsible for family income, and to feel stigmatised if they don't fulfil that role. Yet ultimately, despite their prevalence these mixed messages are unlikely to dictate the reality for many women, who (like many men) want and need to work and spend time with their families.

Traditional breadwinner/carer models of work and care have lost much of their saliency: the postwar settlement between labour and capital, and men and women, that created and maintained the male breadwinner/female carer model has been eroded. Patterns of increasing female labour market participation, changes to employment such as the growth of the service sector, and the high availability of part-time jobs – combined with a decrease in men's labour market participation both in absolute terms and relative to women – have challenged existing concepts of breadwinning and caring. They have also contributed to changing expectations about men and women's roles.

There has been a notable shift towards 'adult worker' approaches, in which women as well as men are expected to be fully active in paid work (Lewis 2001, 2002). However, when viewed through a gender lens, the adult worker model raises questions regarding gender equality, as it does not adequately consider the relationship between paid and unpaid work. Although the adult worker model implies a gender-neutral worker, real gender disparities in work and in the home mean that, in application, it is a gendered concept. The wider context of how choices regarding work and care might be enabled or constrained by welfare policies, the availability of childcare, and the ways in which part-time jobs are structured and paid are all significant, and cannot be ignored.

Nancy Fraser (1994, 1997) argues for a radical transformation of breadwinning with the aim of dismantling the 'gendered opposition between breadwinning and caregiving'. Although utopian in aspiration, Fraser's 'universal caregiver' model starts from the position of people as carers rather than workers. She argues that were her model adopted, care work would be upheld as valuable to society, and the design of jobs would be based on the premise that employees may also have care responsibilities. This reconceptualisation challenges individuals, families and policymakers to think more creatively about the status and dynamics of care, and how these relate to work.

1.1 Family and social changes

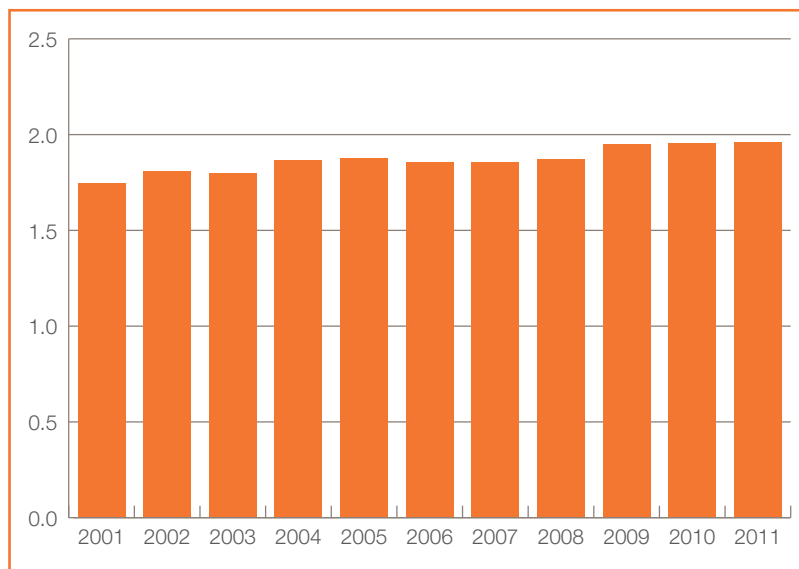
The wider context of changing family lives is important to gaining a better understanding of changes to breadwinning. Relationships have become more dynamic, leading to a larger number and variety of different household types, where previously married couples were strongly prevalent. Recorded marriages in England and Wales fell by over 40 per cent between 1971 and 2010, a figure which is consistent with other developed countries (Lloyd and Lacey 2012). This fall in marriage rates may be due to couples choosing to cohabit before marriage, thus delaying a potential marriage (ibid) – an increase in cohabitation rates has coincided with a decrease in marriage rates.

The increased prevalence of cohabitation has also contributed to a rise in the median age at which people get married: for women this has risen from 22 in 1970 to almost 31 in 2009, and for men it has risen from 24 to 33 over the same time period. Yet the average duration of marriage has stayed virtually the same – in 1971 it was 11.5 years, and in 2009 it remained almost unchanged, at 11.4 years (Lloyd and Lacey 2012).

Somewhat more dramatic is the recent rise in the number of cohabiting opposite-sex-couple families, which rose from 2.1 million in 2001 to 2.9 million in 2011 (ONS 2012a).

Over a similar time period the number of lone-parent families also grew steadily, from 1.7 million in 2001 to 2.0 million in 2011 (ONS 2012a) (see figure 1.1). The increase in the proportion of families that are headed by lone parents combined with changes to policy affecting the work incentives for lone parents (see section 2.1.2), has led to work becoming both a viable and a necessary option for this demographic. The majority of single-parent families (around 92 per cent) are headed by women, with only around 8 per cent headed by men (Gingerbread 2012).

Figure 1.1
Lone parents with dependent children (millions) 2001–2011



Source: ONS 2012a. <http://www.ons.gov.uk/ons/rel/family-demography/families-and-households/2011/sum-lone-parents.html>

There are other family types, many of which are difficult to capture in the wider data. For example, there are an increasing number of couples who have split up but continue to live together because neither can afford to move out (Hill 2012). It is also estimated that 9 per cent of adults in Britain are ‘living apart together’, meaning that they are in a long-term relationship but do not live together (Duncan et al 2013). And step-families are the fastest-growing family type: it is estimated that more than 10 per cent of families are now step-families.⁴ Trends seem to suggest that most children (over 80 per cent) living in step-families tend to live with their biological mother and a step-father (see table 1.1).

Table 1.1
Step families with dependent children, 1991/2 and 2001/02

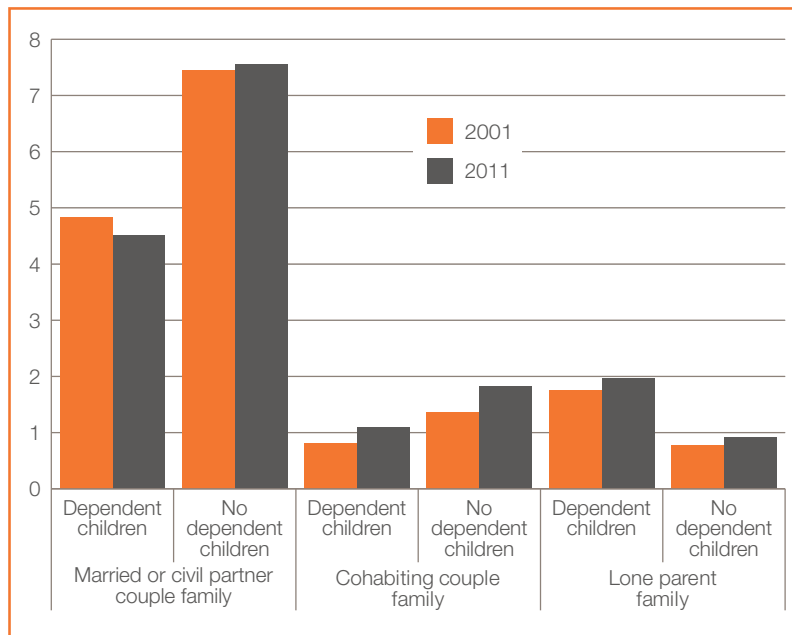
	1991/92	2001/02
Child(ren) from the woman’s previous marriage/cohabitation (%)	86	83
Child(ren) from the man’s previous marriage/cohabitation (%)	6	9
Child(ren) from both partners’ previous marriage/cohabitation (%)	6	8
Lone parent with child(ren) from a former partner’s previous marriage (%)	1	

Source: Summerfield and Babb 2004 (table 2.7).

⁴ http://www.oneplusone.org.uk/content_topic/committed-relationships/advice-articles/stepfamilies/

Taken together, these trends demonstrate a rise in all family types except married couples with children over the last 10 years (see figure 1.2).

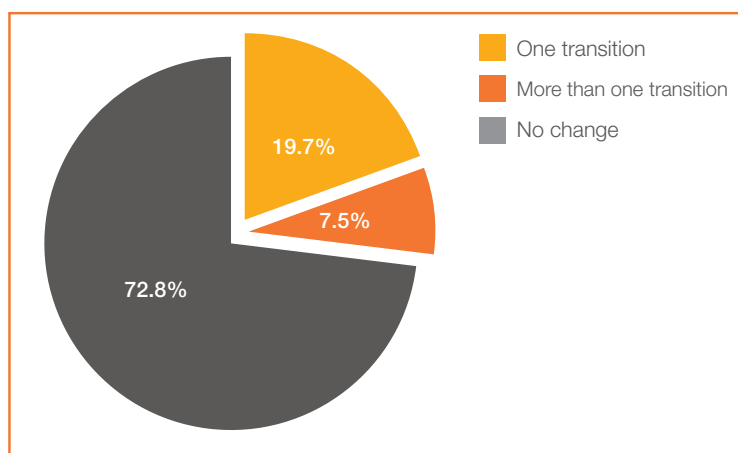
Figure 1.2
Families by family type,
2001 and 2011 (millions)



Source: ONS 2012a

This changing composition of family types also suggests that relationships have become, and are becoming, more fluid. Between 2005 and 2007, 27 per cent of children had experienced at least one family transition (a change in the relationship status of one or more of their parents) in the first five years of their life (Panico et al 2010) (see figure 1.3). This higher incidence of family transitions compared to previous generations means that more parents and children are exposed to the effects and implications of relationship breakdown. While the majority of children are able to adjust to a family transition, there is evidence to suggest that multiple transitions can be particularly difficult for children (Coleman and Glenn 2010).

Figure 1.3
Typologies of family
change over the first five
years of children's lives



Source: Panico et al 2010

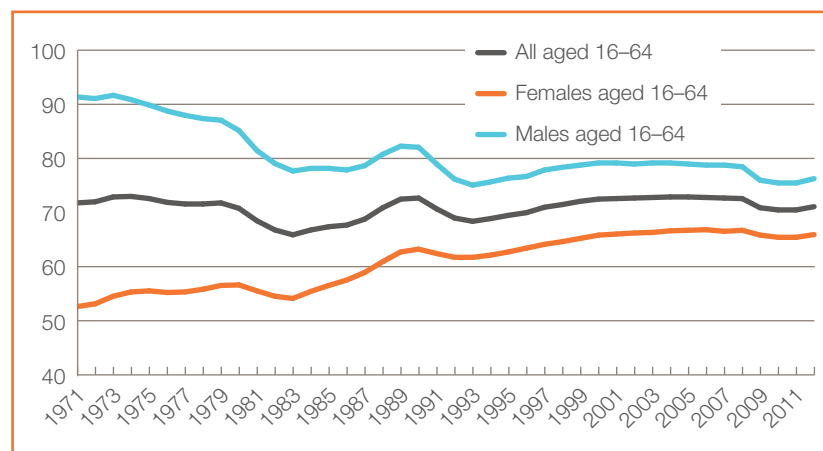
It is the quality of relationships, rather than relationship status, that is important for children. There is broad recognition that strong relationships can have significant benefits for the wellbeing of children and adults, and conversely that relationship breakdown can be associated with poor outcomes for children, though these effects are far from universal (Coleman and Glenn 2010). Constructively managing relationship breakdown and the quality of the parent-child relationship can mitigate some of the more negative impacts associated with relationship breakdown (ibid).

Evidence from the Institute for Fiscal Studies suggests that although cohabiting couples are more likely to separate than married couples, the majority of the difference can be attributed to the characteristics of people that choose to get married – for example, higher levels of education and income – rather than to marriage itself playing a major role in promoting relationship stability (Crawford et al 2011). Similarly, factors such as parental age, education and income do more to account for differences in child outcomes than relationship status does (ibid).

1.2 Women and mothers at work

In recent decades the UK employment rate has remained largely stable at around 70 per cent, falling in the downturns of the early 1980s and 1990s but recovering in subsequent years. However, the change in employment by gender is stark (see figure 1.4). In 1971, just over half of working-age females had a job but, by contrast, over 90 per cent of working-age males were employed. In subsequent decades the gap between the two groups closed substantially, with male employment following a clear downward trajectory while female employment rose. The recent recession had a greater effect on the male employment rate, which fell to its lowest level since 1993, than on the female employment rate, which dipped only slightly from its 2006 peak. By 2012, while males were still more likely to have a job, the gap between male and female employment rates had narrowed to around 10 percentage points, the smallest since records began.

Figure 1.4
Employment rates (%)
by gender, 1971–2012

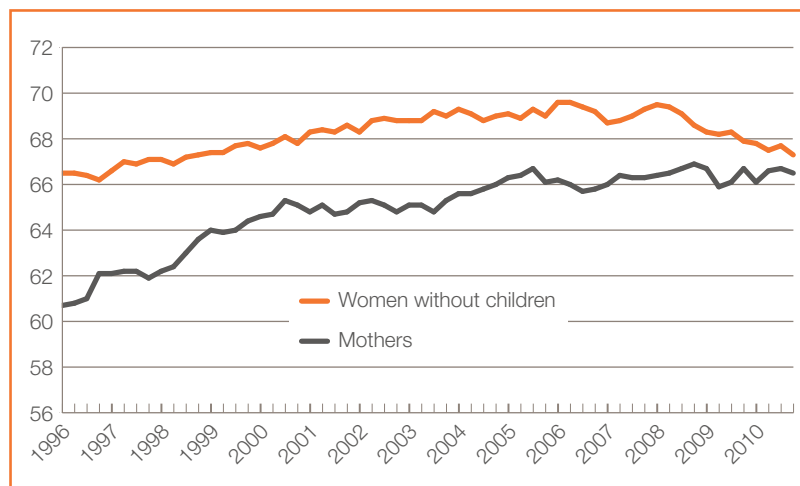


Source: ONS 2013b

Maternal employment rates are, of course, different from overall female employment rates, as they reflect many mothers' primary responsibility for caring. Data shows that while mothers tend to have a lower employment rate than women in general, the gap between the two has closed considerably in recent years (see figure 1.5). Maternal

employment rates have remained stable throughout the 2008–2009 recession and its aftermath, even as female employment as a whole has fallen.

Figure 1.5
Employment rates
(%) for mothers and
women without children,
1996–2010



Source: ONS 2011a

This structural change in the UK labour market has been driven both by shifting societal attitudes towards female employment, and by changes in the work opportunities available for women. Male-dominated industries like manufacturing have declined substantially as a share of the UK economy over recent decades, while at the same time service sectors such as retail and hospitality – which tend to employ a higher number of women – have expanded.

However, within these overall employment rates there are significant gender differences in terms of the number of hours worked. Women in the UK are substantially more likely than men to work part-time. In 2011 almost 40 per cent of women in employment worked part-time hours – the third highest level in the OECD – compared with less than 12 per cent of men. There are numerous explanations for why this is the case, but chief among them is the fact that the greater care responsibilities shouldered by both mothers and older women affects their preferences regarding full-time work, and limits their ability to move into it. The disparity is also likely to be related to the structure of jobs and hours available to women in the labour market.

Over the longer term, the substantial rise in maternal employment and breadwinning has been driven by a wide range of social, economic and policy changes. These changes have combined to increase the availability of employment opportunities for women in particular, and women’s ability to take up these opportunities.

Alongside the changes in family life described above, there have also been major increases in women’s levels of educational attainment as opportunities for higher-level study have expanded and become socially normalised. For many years, the participation rates of women in higher education were below those of men. However, by the early 1990s equal proportions of men and women were studying for a degree, and by 2005/06 the ‘gender revolution’ in higher education had led to women’s participation rates being 7 percentage points higher than men’s. This change has several causes, but was driven primarily by the better educational attainment of women in the earlier years of education, at GCSE and A-level (Broecke and Hamed 2008).

Furthermore, employment opportunities for women have increased in a range of sectors and occupations. Research commissioned by the UK Commission for Employment and Skills found that there were significant expansions in occupations predominated by women between 1990 and 2010. The number of jobs in caring, leisure and other service jobs – 80 per cent of which were held by women in 1990 – almost doubled over this period, with the vast majority of those extra positions being filled by women. At the same time there have also been opportunities for women in occupations which were traditionally the preserve of men. The share of managers who are female rose from 23 to 33 per cent between 1990 and 2010, by which time almost half of all people in professional occupations were women. These trends are expected to continue, with continued expansion in the female share of the labour market (Wilson and Homenidou 2012).

Social expectations and aspirations – especially those of mothers – have also changed. IPPR's research on women across three generations suggested that although many of the grandmothers we interviewed did work, their traditional role as mother and wife remained clearly defined. For their daughters, coming of age in the 1970s, there was more diversity – with wider university access and higher career aspirations, many had opportunities that their mothers could only have dreamed of. Their expectations – particularly at work – were more ambitious, with many aiming to climb the career ladder. While some managed to break through the 'glass ceiling', others found it impossible to 'have it all'. As one 49-year-old mum said, 'If you choose to get married and have children, something has to give, you can't have it all ... or you can but the cost is very high' (Lanning 2013). For the current generation of young women there is more ambiguity. Girls are outperforming boys at school and at university, and the gender pay gap has almost disappeared for women in their 20s. It is arguably easier for women to succeed in today's workplace than it was for previous generations. However, while gender may be less of a barrier at the beginning of the modern woman's career, parenthood presents both a potential limit to career progression, and a situation in which the lines between 'mother' and 'worker' become increasingly blurred.

Reproductive technology offers some women the option of delaying parenthood, or going it alone. In contrast to previous generations, many women delay getting married as well as having children; some choose not to marry, and there are a growing number of women who don't have children; some are 'child-free' by choice, whereas others may feel their 'childlessness' acutely.

However, despite all of the changes that have occurred, women's increased participation in the labour market has not necessarily reduced either their caring responsibilities or the amount of work they do outside of employment. Women put in more hours of housework than men even as their share of household earnings increase – evidence from the Understanding Society study shows that when women earn more than 65 per cent of family income, the time that they spend on housework actually increases (Yee Kan 2012), and recent IPPR research found that eight out of 10 married women do more housework than their husbands (Lanning 2013).

Nevertheless, the increasing prevalence of women in work has had an impact on their roles as carers. For example, in 1993 around 15 per cent of working-age women stated that their reason for not working or looking for a job was that they were looking after their family or home full-time but, after a steady fall, by 2011 only 10 per cent of women said that they were outside of the labour force for this reason (ONS 2013b). Figures suggest that the number of stay-at-home mothers is at an all-time low, with many more mums

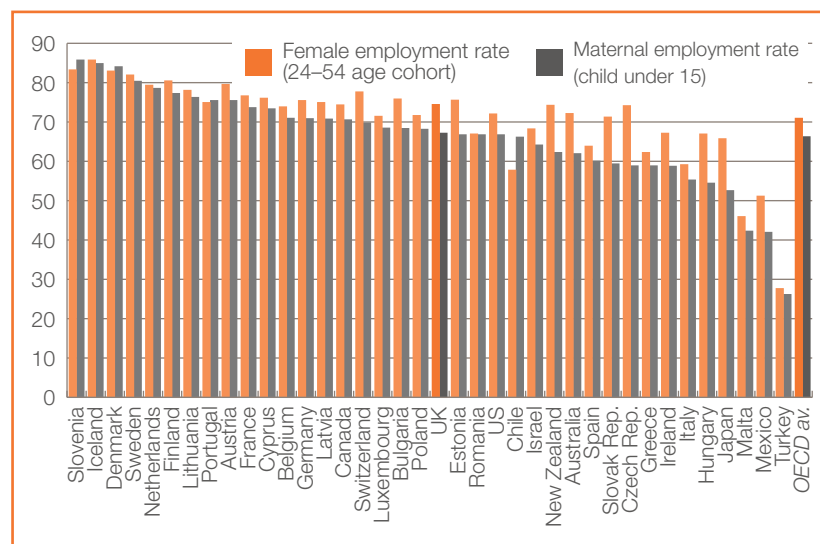
seeking work for a range of reasons – some because they want to, and others because they feel they need to (Peacock 2013). It is likely that the recession has exacerbated the negative pressures that force, as opposed to facilitate, female employment. Research from the Centre for the Modern Family (2012) found that 78 per cent of families are finding family life harder than they did a decade ago; 21 per cent are ‘finding it difficult to cope’, 39 per cent are ‘just about getting by’, and only 7 per cent are ‘living comfortably’.

A flipside of the transformation in the gender structure of the labour market in recent decades is that the opportunities for male employment are not what they once were. Many men, particularly those with lower skill levels and educational attainment, find it increasingly hard to remain in sustainable work. For the most part this can be attributed to a decline in male-dominated manufacturing industries, and to a relative stagnation in other sectors that employ significant numbers of men, such as construction. Job creation now tends to be polarised between highly-skilled professional occupations and low-skill, low-wage personal and customer service and elementary roles. This has reduced the opportunities for career progression and wage growth for the lower-skilled of both genders, and means that many women now have to work in order to complement the wages of their partner, or simply to maintain sufficient living standards.

1.3 The international context

Internationally, the UK performs well on female employment, with an above-average proportion of women in work: across all OECD countries, the employment rate for women aged 25–54 is 71 per cent, whereas in the UK it is 74 per cent (see figure 1.6). However, despite this above-average level of maternal employment, the employment rate of UK mothers – measured as women with at least one child under 15 years old – is merely middling when compared those of other advanced economies. At 67 per cent, the proportion of UK mothers who have a job is only slightly higher than the OECD average of 66 per cent.⁵ Though this may partly be a reflection of different familial preferences between countries, it is also likely to be caused in part by factors such as the particularly high cost of childcare in the UK, which limit the work choices of families.

Figure 1.6
Employment rates (%)
for women and mothers
in the OECD, 2009



Source: OECD Family Database, <http://www.oecd.org/els/soc/oecdfamilydatabase.htm>

⁵ <http://www.oecd.org/els/soc/oecdfamilydatabase.htm>

Indeed, among mothers of under-fives, employment rates are particularly low in the UK relative to some other countries, particularly those with well-established systems of universal affordable childcare. Sweden, for example, has an employment rate of over 80 per cent among mothers of three- to five-year-olds, and in Denmark the rate is 78 per cent. The UK, on the other hand, has a much lower employment rate for mothers of pre-school children, at 58 per cent (OECD 2013).

Conclusion

Together, these trends shed light on contemporary family experiences across the UK. The evidence demonstrates that families are diverse and dynamic (perhaps more so than they have ever been), and that while women's work expectations and experiences are likely to be shaped less by childrearing than they once were, it remains more of a determining influence for them than it is for men.

2. CHANGING PATTERNS

WHAT DID WE FIND, AND WHAT MIGHT EXPLAIN IT?

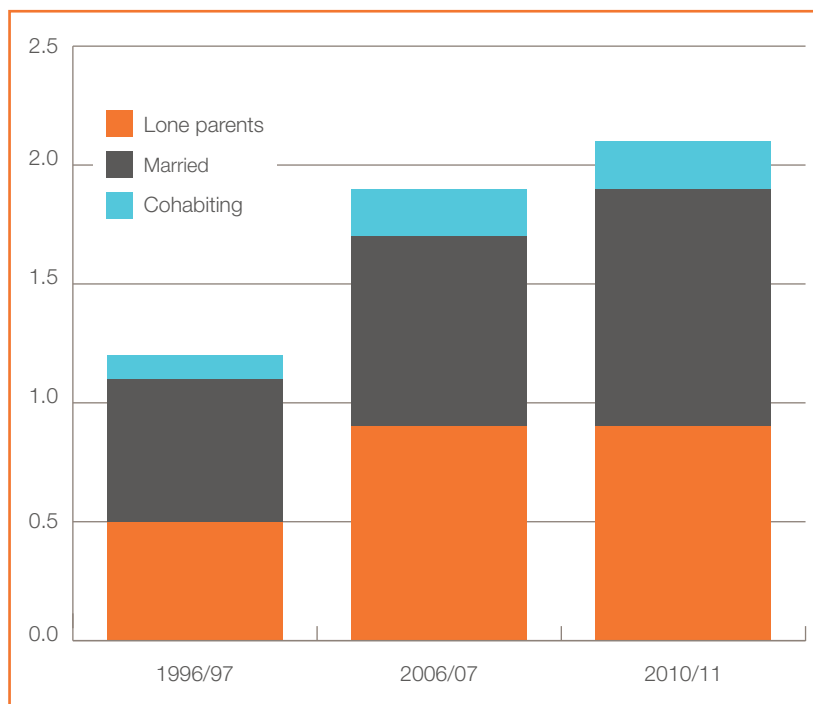
2.1 Maternal breadwinning and relationships

It is no surprise that the revolution in female and maternal employment in the UK has had an impact on the distribution of incomes within families. To examine exactly how the level of maternal breadwinning (the number of households in which the maternal share of family earnings is the larger or only source of income) has changed in recent years, we used the Family Resources Survey for the years 1996/97 to 2010/11.

Over this 15-year period, the number of maternal breadwinners – mothers earning 50 per cent or more of family income – has increased dramatically. In 1996/97 there were approximately 1.2 million breadwinning mothers, a number which by 2010/11 had increased by 1 million, or 83 per cent.

By breaking this figure down by family and relationship type (see figure 2.1), we see that this increase was driven by single and married mothers in equal measure, with the number of maternal breadwinners in both groups increasing by 400,000. The number of cohabiting breadwinner mothers doubled, increasing by 100,000.⁶

Figure 2.1
Number of female breadwinners by relationship type (millions), 1996/97–2010/11



Source: IPPR analysis using the Family Resources Survey

This has been caused in part by a rise in the number of mothers in the general population. Yet even as a proportion of mothers, female breadwinners have become more prevalent: in 1996/97, 18 per cent of mothers were breadwinners, but this increased to 30 per cent by 2010/11. Mothers are breadwinning in greater numbers than ever before, and are increasingly likely to be the main or sole breadwinner.

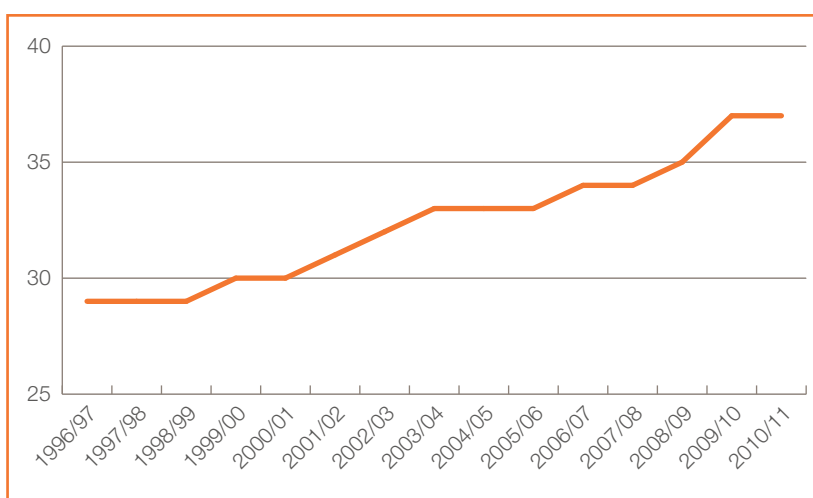
Since mothers in couples and lone mothers are different groups, and often face different pressures, we now focus on each in turn.

⁶ Totals do not sum to 1 million due to rounding

2.1.1 Breadwinning in couples

Of all coupled mothers of dependent children, 13 per cent earned the majority of family earnings in 1996/97, which rose to 23 per cent in 2010/11. In terms of the maternal breadwinning rate, there has been a distinct upwards shift in the proportion of family earnings earned by mothers (see figure 2.2). In 1996/97, working mothers contributed a median of 29 per cent of family earnings, which rose to 37 per cent in 2010/11.

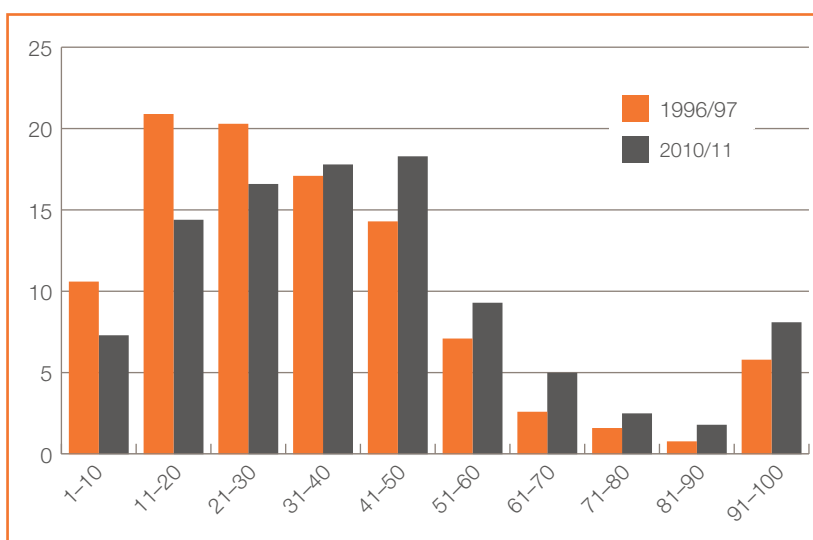
Figure 2.2
Median maternal share
of earnings in couple
families, 1996/97–
2010/11 (%)



Source: IPPR analysis using the Family Resources Survey

However, these figures mask a wide variation between mothers in couples. While less than a quarter earn as much or more than their partner, a far greater proportion of mothers are now contributing a significant amount to family earnings than in the past. Figure 2.3 plots the distribution of the share of household earnings contributed by working mothers in both 1996/97 and 2010/11. There has been a distinct upwards trend in this maternal earnings share, with increases at all levels over 31–40 per cent and declines at lower rates.

Figure 2.3
Frequency distribution
of maternal family
earnings share (% of
all working mothers in
couples), 1996/97 and
2010/11



Source: IPPR analysis using the Family Resources Survey

There are several key factors driving this shift:

- **Declining earnings differentials between men and women in couples**
In 1996/97, the median earnings of working fathers were 45 per cent higher per hour than those of their working female partner. This shrank to a low of 25 per cent in 2010/11, the latest year of available data. While the narrowing of the gender pay gap within couples has undoubtedly increased the importance of female earnings to families, it should be considered within the wider context of gendered wage variations. In 2012 the overall gender gap in hourly pay for all full-time employees was 20 per cent (ONS 2012b) – therefore, while gender hourly wage inequality within couple families has fallen, it remains greater for parents than it is for all workers. Recent IPPR research, which found that childbirth has a long-lasting negative impact on maternal wages (Lanning 2013), backs this up.
- **A shrinking gap in hours worked between men and women in couple families**
One cause of the gender earnings gap within couples is the relatively high proportion of mothers undertaking part-time work, which is associated with both lower total earnings and lower hourly wages. However, our data shows that the gap between the hours worked by men and women in couple families, while still large, has decreased. In 1996/97, the average gap in hours worked in couple families with two earners was 18 hours; by 2010/11 this had fallen to 13 hours. This is partly due to a three-hour increase in the average hours worked by mothers in dual-earner families, and partly by a two-hour fall in the average worked by fathers.
- **Rising rates of sole female earning in couple families**
Particularly in the last few years, there has been a small but significant rise in the number of couple families headed by a sole female breadwinner. Likely a result of the recession, the proportion of parent couples in which the father is out of work and the mother is in work rose from 3 per cent in 1997/98 to 6 per cent in 2009/10. Though this shift is small, it has an impact on the median maternal share of couple family earnings.
- **An increase in the employment rate of mothers**
Though the employment rate of mothers in couple families has risen slightly since 1996/97, it is unclear what effect this has had on breadwinning: the growing number of mothers moving into work since 1996/97 may or may not earn more than their partners. Nevertheless, the rising maternal share of family earnings suggests that it has either had a positive impact, or been outweighed by other factors.

The recent rise in the maternal contribution to family earnings represents a continuation of longer-term trends. Research by the Institute for Fiscal Studies found that in 1968 about 15 per cent of total household income came from working women, against 68 per cent from men, with the remainder derived from other sources including family wealth and benefit receipts. By contrast, in 2008/09 female earnings accounted for 26 per cent of household income and male earnings 46 per cent (Brewer and Wren-Lewis 2011). While not directly comparable to the figures presented above, these figures support the finding that there is a continuing long-term structural shift towards women's earnings becoming more important to family incomes, and those of males relatively less so.

Beyond the factors listed above, the increase in opportunities for low-skilled women in the labour market is also significant. Recent research, which used the Family Resources Survey's data from 1994 to 2004, looked at the female share of earnings in all couples, not just those with children. They found that a primary driver of the rise in the female share of couple earnings was an improvement in the labour market prospects of women

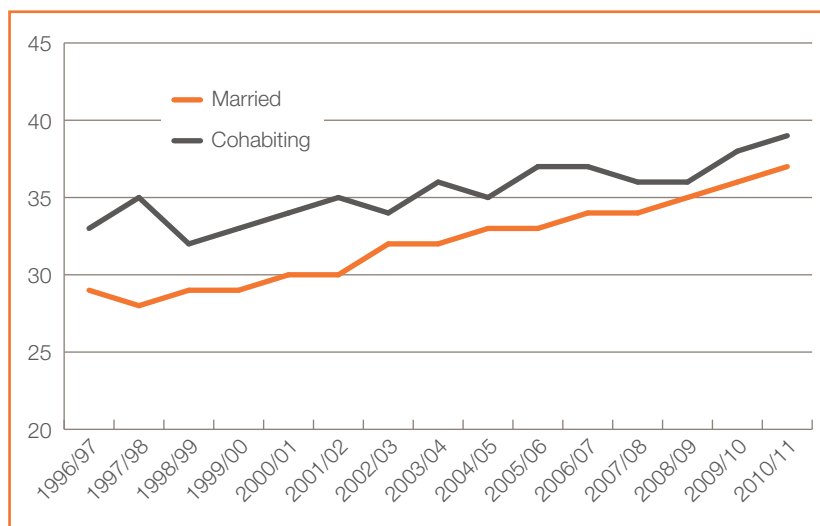
with low levels of education, who tend to earn more than their similarly-educated partners (Soobedar 2011). A similar result was found by Kanji (2013), who looked at the association between the maternal share of family earnings and father's working hours. Among couples with no qualifications she found that, in those families with a higher share of maternal earnings, fathers tend to work fewer hours than mothers.

Taken together, these findings suggest that at the same time as mothers' employment rate increased, so too did their contribution to family earnings. This has been driven by a rapid narrowing of the gap in both wages and hours between mothers and fathers in couples.

As discussed in chapter 1 of this report, working mothers' relationships have changed in line with wider societal changes in relationship and family formation patterns. In 1996/97, only 7 per cent of working mothers were in a cohabiting relationship, but by 2010/11 this had increased to 14 per cent. The proportion of working mothers that were married fell from 65 to 57 per cent over the same period.

In all of the years for which we have data, cohabiting working mothers have contributed more to household finances than married working mothers, although the breadwinning rate has increased for both groups since 1996/97 (see figure 2.4).

Figure 2.4
Proportion (%) of family income from employment earned by working mothers by relationship status (median)



Source: IPPR analysis using the Family Resources Survey

There are several possible reasons for this disparity. It does not appear to be the case that cohabiting mothers earn more than married mothers – in fact, data from the FRS shows that, in 2010/11, working mothers who were married earned around 23 per cent *more* per hour than those in a cohabiting relationship. The difference is that the husbands of working mothers earned a median of 26 per cent more than their wives per hour, whereas cohabiting males earned only 20 per cent more than their working partner. So rather than larger absolute earnings among cohabiting mothers, the higher rate of breadwinning of mothers in cohabiting couples is more reflective of greater equality in earnings.

The greater equality of earnings among this group could be caused by several factors. Generational differences in the attitudes towards work may play a part: working mothers in cohabiting relationships tend to be younger, with 36 per cent aged 25–34 years old,

compared with only 23 per cent of working married mothers. This age gap may also explain some of the difference in earnings between the two groups: older, married working mothers are likely to have more years of experience, and therefore command a higher salary.

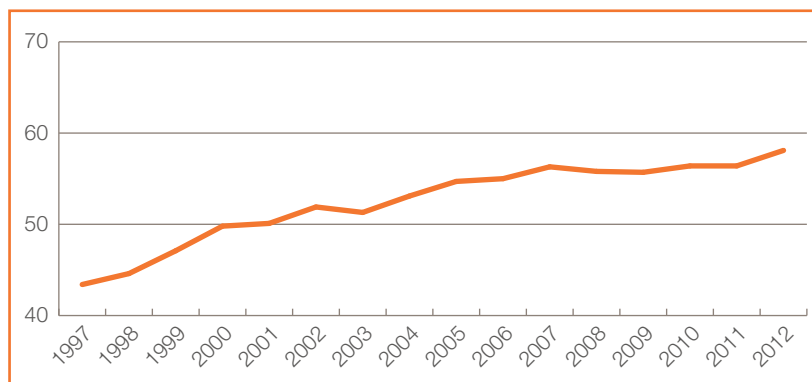
The rise of cohabitation is also an explanatory factor. Cohabitation is now more common, with most couples living together before marrying, and this may contribute to fewer relationships progressing to marriage (Beaujouan and Bhrolchain 2011), and a lower incidence of relationship breakdown for married couples compared to cohabiting couples. Higher-income and more highly educated groups are more likely to get married, and to marry later, compared to lower-income groups. This further explains the breadwinning gap between cohabiting and married working mums.

2.1.2 Single working mothers

A significant portion of the increase in breadwinning has been caused by increasing numbers of working single mothers.

Looking at employment rates by family type, it is clear that mothers in couples are consistently more likely to be employed than single mothers. Nevertheless, lone parents are much more likely to be employed now than they were 15 years ago – 58 per cent were working in 2012, compared to 43 per cent in 1997 (see figure 2.5). One key factor in this change are policies which have greatly expanded support for lone-parent employment.

Figure 2.5
Lone-parent
employment rates (%),
Q2 1997–2012



Source: IPPR calculations using the ONS Labour Force Survey Household Dataset

Specifically, it is likely that this change was caused at least in part by the substantial policy reform which affected the work incentives offered to lone parents – the majority of whom are female – that occurred immediately after 1997. The New Deal for Lone Parents, introduced in 1998, provided structured support to this group through Job Centre Plus to improve their employability and job-search skills. More significantly, the Working Families Tax Credit substantially increased the generosity of the in-work benefit system to those on low incomes, as well as extending financial help higher up the income distribution and providing support for childcare costs.

One study, which looked at the period 1998–2002, found that these reforms alone may have increased lone parent employment rates by 5 percentage points (Gregg and Harkness 2003). It is likely that other policy changes, including the right to request flexible working, also had an impact. At the same time, the opportunities available to lone parents in the labour market have increased, with a greater number of part-time

and flexible jobs available. These factors combined have increased the ability of lone parents to enter and remain in paid work.

2.2 Variations in breadwinning across different groups of mothers

Maternal breadwinning has increased overall, but there are differences between groups of mothers that need to be explored in order to deepen our understanding of this fundamental shift in work and family life, and provide a stronger foundation for policy recommendations.

2.2.1 Ethnicity

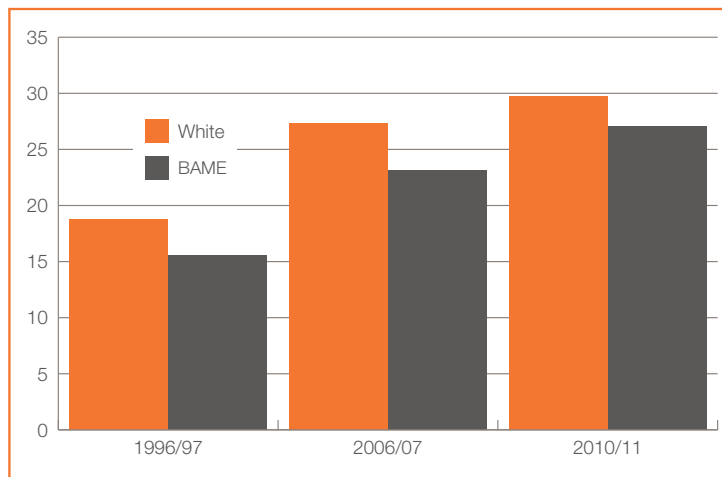
Although black, Asian and minority ethnic (BAME) mothers are less likely to be breadwinning than white mothers, the proportion of mothers in this group who are breadwinning has increased by around 11 percentage points since 1996/97, from 16 to 27 per cent.

Indeed, the maternal breadwinning rates for both white and BAME groups have increased. Almost 30 per cent of white mothers are now breadwinning, which represents an increase of more than 10 percentage points since 1996/97. Likewise, the proportion of breadwinning BAME mothers increased by 11 percentage points between 1996/97 and 2010/11, to 27 per cent (see figure 2.6).

This appears to reflect wider patterns in working-age employment. The overall employment rate for ethnic minority groups as a whole is significantly lower than that for white people (59 per cent compared to 71 per cent), and is lower for ethnic minority women than for men (51 per cent and 68 per cent respectively) (DWP 2012). However, these figures mask considerable diversity between groups. Black women, for example, have a lower employment rate than black men (56 per cent compared to 61 per cent), but the gap is much wider among Pakistani and Bangladeshi men and women, with 29 per cent of women employed compared to 69 per cent of their male counterparts (*ibid*). There is also concern that the employment of Black, Pakistani and Bangladeshi women may be disproportionately affected by recent and planned cuts to public sector employment, given the high numbers of women from these groups working in the public sector (APPG on Race and Community 2012).

Evidence submitted to the All-Party Parliamentary Group (APPG) on Race and Community highlighted culture, language, lack of networks and particularly discrimination as key barriers to employment among BAME groups (APPG on Race and Community 2012). Education also plays a part, with better-qualified BAME women much more likely to be in employment than those with few or no qualifications (Lindley et al 2006). Attitudes to childcare have also been highlighted as a potential barrier to employment: data from the most recent Department for Education childcare survey suggests that ethnicity is a factor in determining the use of formal childcare by families, with those from Bangladeshi backgrounds less likely than those from white British backgrounds to use formal childcare. However, this was not necessarily the case for families from other Asian backgrounds, who were no less likely to use formal childcare than white British families (Huskinson et al 2013).

Figure 2.6
Proportion (%) of mothers earning 50 per cent or more of family employment income, by ethnicity



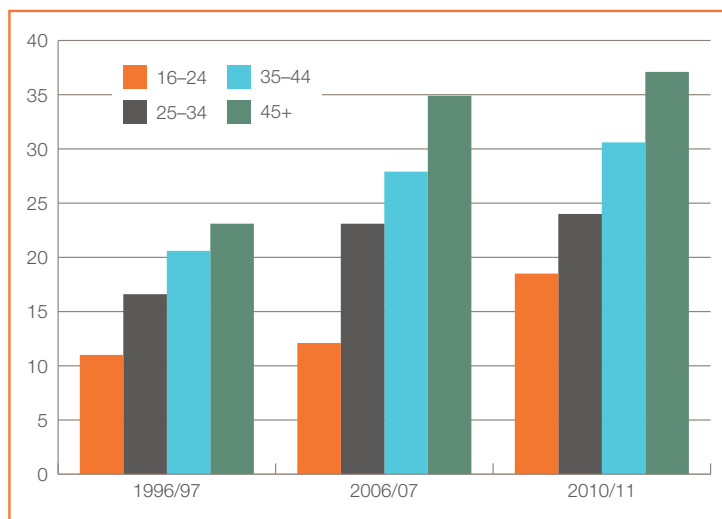
Source: IPPR analysis using the Family Resources Survey

2.2.2 The age of mother and child

The proportion of mothers who are breadwinning is largest among mothers aged over 45, although it has increased among all age groups since 1997. In 2011, 37 per cent of mothers aged 44 or older earned more than 50 per cent of household income. This is likely to reflect the fact that mothers with older children (see figure 2.7) tend to have fewer childcare responsibilities, and are likely to be more advanced in terms of their career progression and therefore command higher earnings. However, the pressure on this cohort of working mothers may grow, as an increasing number are being 'sandwiched' with caring responsibilities for children and grandchildren as well as for elderly parents.

Mothers in the youngest age group are likely to have greater caring commitments outside of work. But since the onset of the financial crisis the proportion of young mothers who are also breadwinning has increased sharply, by more than 5 percentage points, after remaining fairly steady at 11 per cent between 1997 and 2007.

Figure 2.7
Proportion (%) of mothers earning 50 per cent or more of family income, by age

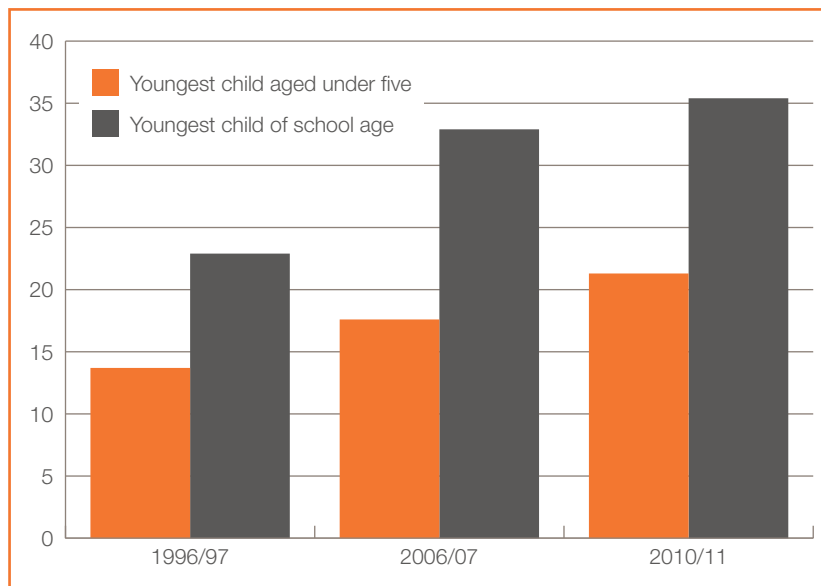


Source: IPPR analysis using the Family Resources Survey

Unsurprisingly, the breadwinning rate among mothers with a child under the age of five is substantially lower than that among the working mothers of older children. In 2010/11, around 21 per cent of mothers of one- to four-year-olds earned the majority of family income. Breaking this down by relationship status reveals that around one-third of the breadwinning mothers of young children are lone parents, and two-thirds are married or cohabiting. This low level of maternal breadwinning among families with younger children suggest that the age of a mother’s youngest child is an important factor in shaping family decisions around work and care.

While breadwinning among mothers of younger children was significantly lower than among mothers of older children (35 per cent of whom were breadwinning in 2010/11), it has increased by around 8 percentage points since 1996/97. While we don’t know for certain what is driving this increase, there are likely to be a number of factors in play. Government support for childcare increased over this period, through the Early Years Entitlement for three- and four-year-olds and increases in the childcare element of the Working Tax Credit. The UK has also moved towards a system of more generous maternity leave in recent years, whereby new mothers have the right to return to the same or similar job, which has re-enforced women’s attachment to the labour market following childbirth. Deteriorating relationship quality after couples become parents (Walker et al 2010) and financial pressures on families may also have shaped different decisions about work. The extra support offered to lone parents, described above, is also likely to have had an impact on younger mothers.

Figure 2.8
Proportion of mothers (%) earning 50 per cent or more of family employment income, by age of youngest child



Source: IPPR analysis using the Family Resources Survey

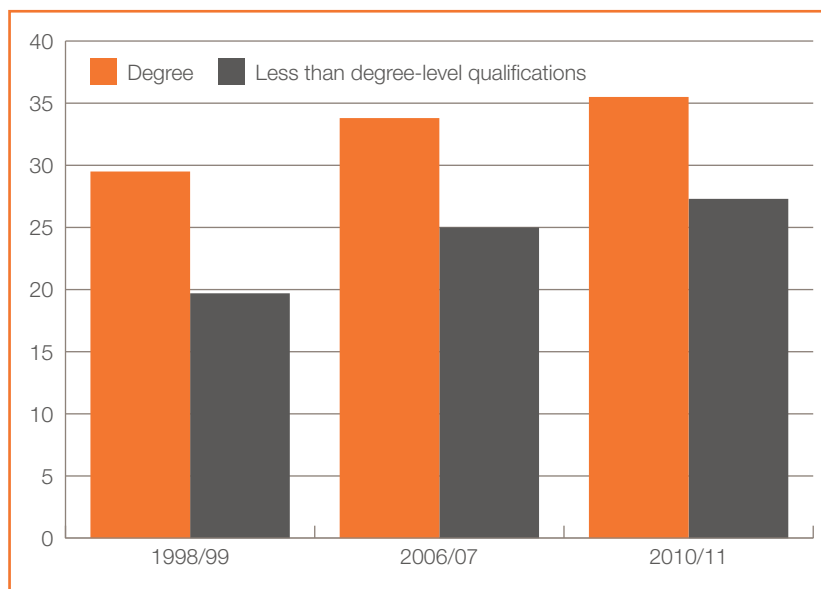
2.2.3 Educational qualifications and income

More than one-third of mothers with a degree-level qualification earn more than their partner, a figure which has risen from 29 per cent in 1998/99 to 35 per cent in 2010/11. The higher level of human capital among highly-educated (and often married) mothers commands higher wages in the labour market, and so makes it more likely that this group of mothers will be both in work and earning a relatively high share of family earnings. Recent research by IPPR found that there is greater gender equality of earnings between men and women with degrees than there is among the lower-skilled. Female graduates

(born in 1970) earned approximately 75 per cent of male graduates' wages. However, the pay gap between women with and without degrees was higher than between men: graduate women earned 32 per cent more than women without degrees, whereas for men the difference was only 17 per cent (Lanning 2013).

Lower-skilled mothers, on the other hand, are less likely to be breadwinning. In 2010/11 just over a quarter of mothers without a degree earned more than 50 per cent of family income, although this represents a significant rise from less than 19 per cent in 1999.

Figure 2.9
Proportion of mothers (%) earning 50 per cent or more of family income, by educational level



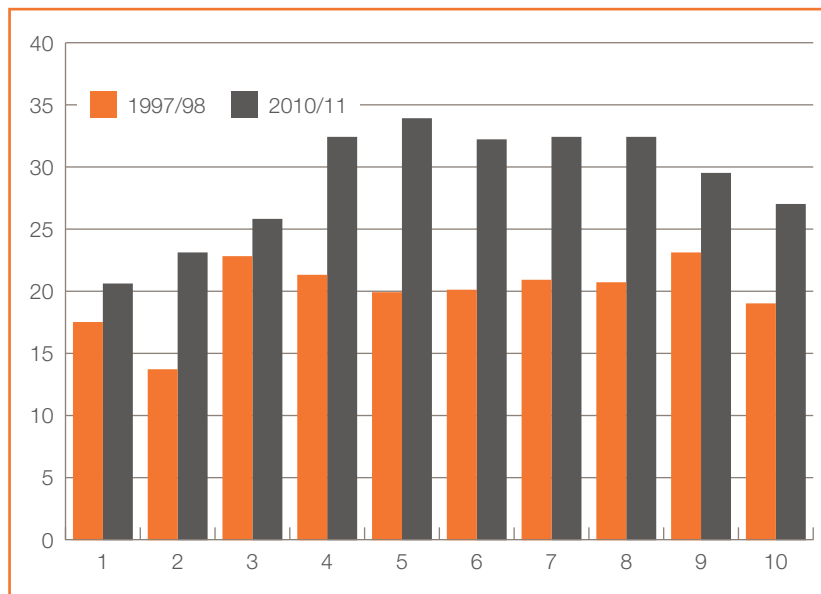
Source: IPPR analysis using the Family Resources Survey

2.2.4 There have been increases in maternal breadwinning across the income distribution

There have been increases in the maternal share of family earnings at all income levels (see figure 2.10), but the greatest gains have gone to the middle of the income distribution. Between the fourth and sixth deciles of family income, the proportion of mothers earning at least 50 per cent of family earnings grew from 20 per cent in 1997/98 to one-third in 2010/11. Among families in the top 40 per cent of the income distribution (the seventh to tenth deciles) around 30 per cent of families have a breadwinning mother, a figure which has increased from 21 per cent in 1998.

Among families at the bottom of the income distribution, maternal breadwinning is less prevalent. This is likely to be related to high levels of worklessness – a significant factor in determining which families fall into the bottom of the income distribution – among both mothers and fathers in this group. Seventy per cent of all households in the bottom decile have no-one in work, and just 4 per cent have two or more earners (ONS 2011b).

Figure 2.10
Proportion of mothers (%) earning 50 per cent or more of family employment income, by family income deciles



Source: IPPR analysis using the Family Resources Survey

Note: The x-axis of the chart shows families divided into equivalised (adjusted for household size) income deciles, which measures not only income from employment but also income from benefit receipt and from wealth

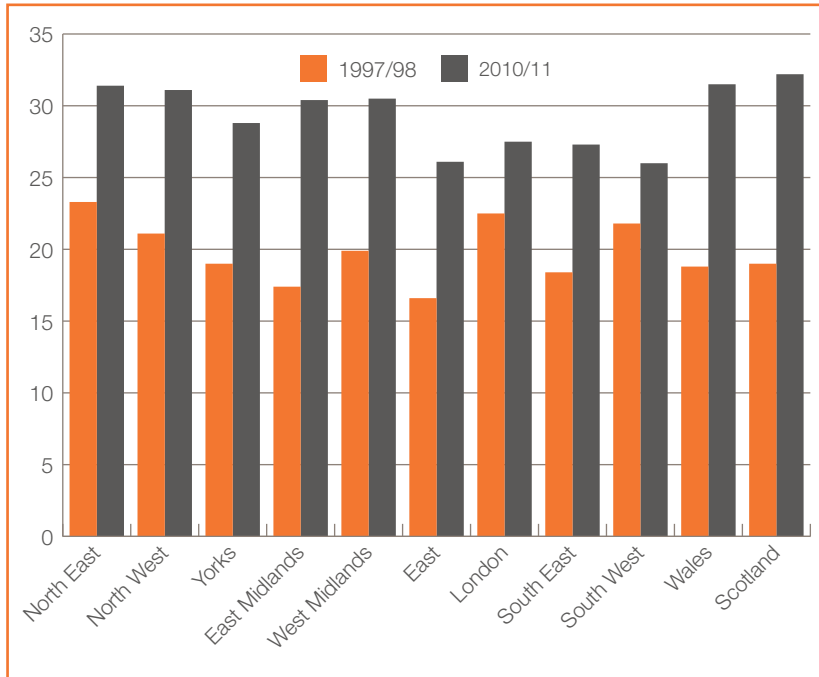
2.2.5 Mothers in the North and devolved nations earn a greater share of family earnings⁷

The highest levels of maternal breadwinning are in the North East, the North West, Scotland and Wales, although it has increased across all regions since 1997/98. This may partly reflect greater levels of male worklessness in these areas, which saw large structural rises in economic inactivity and long-term health problems following deindustrialisation. For example, the economic inactivity rate for males in the North East in January 2013 was 20 per cent, compared to 13 per cent in the east of England (ONS 2013b). The relatively high level of maternal breadwinning in these areas may also be the result of larger public sectors, which employ proportionately more women. Nationally, 19 per cent of people are employed in the public sector, but in the regions of higher maternal breadwinning this proportion is higher. For example, the public sector in Wales employs just over 25 per cent of the workforce; in Scotland it is 24, in the North East 22 per cent, and in the North West just over 20 per cent (ONS 2013a). Even though the public sector has shed jobs recently, national pay agreements might account for why, in these areas, the wages of women who work in the public sector have held up relative to those of their partners who work in the private sector.

Therefore it is likely that many families in these regions rely more heavily on a maternal breadwinner than those elsewhere. The lowest levels of maternal breadwinning are seen in London, the greater South East and the South West (see figure 2.11).

⁷ Northern Ireland was excluded from the analysis since it was not included in the Family Resources Survey until 2002/03.

Figure 2.11
 Proportion of mothers
 (%) earning 50 per
 cent or more of family
 employment income by
 region



Source: IPPR analysis using the Family Resources Survey

3. IMPLICATIONS AND POLICY SOLUTIONS

Our analysis has demonstrated that there is a great diversity in patterns of breadwinning in the UK, which reflects increasingly dynamic family lives. Mothers' incomes – in both couple and lone-parent families – are vital to the economic survival and wellbeing of many families. As a result of social and economic changes, almost one in three mothers are taking primary responsibility for the financial wellbeing of their families, and it is hard to see how this trend could ever be reversed in future.

Yet despite these changes, many working mums face significant barriers to either staying in or re-entering work after having children, such as the high cost of childcare and the lack of flexible work. These are important issues for all working families – lone parent and dual-earning alike – but mothers who are not in work face particularly acute difficulties with re-entering the labour market if they have been out of work for a period of time. As the data has shown, the UK has a relatively low maternal employment rate compared to other OECD countries. Therefore, government policy must do more to enable women to make choices about work, and to mitigate the obstacles which face working mums as well as mums who are not currently working.

At the very least this means tackling the gender pay gap – particularly at the point at which women become mothers – by increasing the accessibility and affordability of high-quality early-years provision; creating more genuinely flexible job opportunities; moving towards a more progressive parental leave system; and supporting families during times of transition. The current policy landscape is undermining the livelihood of many mothers, fathers and families.

The gender pay gap, for example, undermines the earnings of both women and their families. As Glynn (2012) says, 'It is not difficult to imagine how many more women would be breadwinners – and how much better off our families would be – if the gender wage gap were closed.'

Women in their twenties have seen the gender pay gap almost disappear – it is only when women become mothers that a pervasive and persistent motherhood pay penalty takes hold. IPPR analysis has shown the effect of motherhood on women's earnings. In their late thirties, mothers born in 1958 could expect to earn 14 per cent less than they would have if they hadn't had children. This penalty appeared to lessen slightly for women born in 1970, who, at a similar age, lost around 11 per cent. The gap between women and men with children, however, was much larger: a mother born in 1958 who had children by the age of 40 could expect to earn 32 per cent less than a father born in the same year. This penalty has also declined slightly over time: mothers in their late thirties (born in 1970) could expect to earn 26 per cent less than the average father of the same age (Lanning 2013).

Yet despite this substantial and persistent gender pay gap, many mothers are supporting their families. There are therefore huge gains to be made if the barriers to mothers entering and re-entering work are removed. The remainder of this report outlines some of the main barriers, and suggests how they could be tackled.

3.1 Universal childcare that is affordable and accessible could enable families to better balance work and caring responsibilities

Universal and accessible early-years provision could also help to promote higher maternal employment rates, reduce gender inequalities and support children's development. Yet the cost of childcare has increased by over 6 per cent in the last year alone, more than double the rate of inflation (2.7 per cent), and a nursery place costs 77 per cent more in real terms

now than it did in 2003 (Daycare Trust 2013). With earnings stalling, families are finding it harder than ever to cover the costs of childcare.

The high cost of childcare exacerbates the pay penalty for mothers. Working women often bear the brunt of childcare costs in both the short and long term through reduced earnings that are cumulative throughout their working lives. This is particularly true of unskilled women, as IPPR research has illustrated: for women born in 1958 and working full-time, at the age of 41–42 professional women earned nearly three times as much as (or 198 per cent more than) women in unskilled jobs born in the same year (Lanning 2013). For women born in 1970 this earnings gap closed slightly, with professional women likely to earn a more modest 80 per cent more than unskilled women at this age.

Universal and affordable childcare would offer better support for families, and enable them to better balance work and caring responsibilities. Universal early-years provision is also a key element of policy frameworks aimed at achieving social justice more widely. Provision can also have a real impact on boosting maternal employment rates, enabling women to use their skills more productively. IPPR analysis has shown that universal childcare could also bring a net return to the exchequer in terms of tax revenue – mothers returning to work full-time could return £20,050 over four years; and for those returning part-time the additional income to the exchequer could be £4,860 over four years. This income could be reinvested to deliver more ambitious childcare. However, political spending choices are necessary in order to make the investment needed to take this agenda forward: for example, billions of pounds a year could come from restricting tax relief for pension contributions to the basic rate.

3.2 Raising the quality and accessibility of flexible work

In the UK, women tend to be concentrated in low-paid and often part-time or flexible work. Many women switch to working flexibly after having children. While flexible work can offer an opportunity to remain in work when this would otherwise not be possible (and while it is the preferred option for some women), there are disadvantages commonly associated with it: women are more likely to experience pay penalties and downward career mobility as a result of taking on a part-time role.

In some European countries, part-time work has been adopted as a tool to retain workers and promote family-friendly working. In the UK, by contrast, the growth of part-time work since the mid-1980s has largely been the result of an increasingly 'flexible' labour market, and lacks a strong statutory framework (Lanning 2013). Part-time work opportunities in the UK tend to be concentrated in low-pay occupations, and while the proportion of women working part-time has fallen since the mid-1990s to 39 per cent (below the Netherlands and Switzerland) (Plunkett 2011), it remains the third-highest in the OECD. The pay gap between full- and part-time workers remains stubbornly high at over 36 per cent, and this is one of the main barriers to closing the gender pay gap (TUC 2012). The lack of flexible working, and the low pay associated with part-time working, in the UK will continue to constrain choices for many women – and mothers in particular – in the labour market.

Women with lower qualifications and those who have children at a younger age find it harder to secure good jobs and opportunities at work: many may not have the option to reduce their working hours due to the potential loss of income, or concern that they would be seen to be less committed.

Flexible work opportunities are needed to provide women (and men) with more genuine choices regarding work and care. More high-quality, better paid part-time jobs are required

in order to address increased flexibility' at the bottom end of the labour market. This would be of particular benefit to lone-parent families and families with lower-level qualifications, who are often concentrated in part-time work. The quality and status of the jobs that women do must be raised by creating flexible job opportunities at all levels and in a range of sectors, and by supporting women (and men) to find those opportunities. The Timewise Foundation⁸ sets an example – its aim is to stimulate part-time and flexible work opportunities by working with employers to focus on job design and recruitment strategies, as well as supporting women (and men) to find work that fits with their caring responsibilities.

However, the problem cannot be solved without thinking more creatively to move beyond existing understandings of flexible work. A more radical example would be to consider how a scheme like the German *Familienpflegezeit* ('family caring time') could be adapted to the UK (Blum and Erler 2012). Introduced in 2012, the German scheme enables eligible employees to reduce their working time, to a minimum of 15 hours, for up to two years if they need to care for a dependent. During this time, employees are paid a lower income, though the reduction in income is less than the reduction in hours; pension contributions also continue to be accrued. When they return to full-time work, employees continue to receive reduced earnings in order to pay back the difference. In practice, this means that if an employee reduces their hours from full-time to half-time for two years, then they will receive 75 per cent of their income over a four-year period. This insurance-type scheme provides the flexibility that employees require while protecting them against fluctuations in their income, and gives assurance and stability to employers.

This more creative approach demonstrates that there are ways to develop the potential of more flexible work.

3.3 Progressive parental leave

A more progressive parental leave system could give families better support to make choices that work for them in the early years of childrearing. Such a system would not only provide the mother with a leave entitlement sufficient to protect her health and that of her baby, but would also support a similar paid entitlement for fathers on a 'use it or lose it' basis. A third bloc of shared parental leave, also paid, could be split by parents in a way that works best for them and their family. The Icelandic government recently passed legislation to transition, by 2016, from their current system (three months of maternity leave, three months of paternity leave and three months of shared parental leave) to a system of five months of maternity leave, five months of paternity leave and two months of parental leave for parents to use as they see fit (Eydal and Gislason 2013). This is a far cry from the UK's current parental leave provision: a year-long maternity leave (paid at a relatively low rate), two weeks of paid paternity leave, and a period of transferrable leave (up to six months, which can be transferred from the mother to the father). Allowing the mother to transfer leave to the father in this way reflects strong assumptions about maternal and paternal needs and responsibilities. It also means that fathers don't have their own entitlement to paternity leave – they are dependent on the eligibility of their partner. Unless fathers are given greater rights to paid parental leave, more fundamental inequalities will persist.

3.4 Supporting relationships through times of transition

Our analysis clearly shows that relationships are now more fluid compared to those of previous generations, and that there are different pressure points for families to navigate.

8 <http://timewisefoundation.org.uk/>

Relationships frequently come under strain from increased financial pressures. The current economic downturn and subsequent squeeze on family incomes has cast a sharp lens on the quality of relationships. The increase in maternal breadwinning among couples is likely to in part reflect the additional financial pressure that many families face. YouGov/Relate polling at the end of 2012 showed that 65 per cent of women and 53 per cent of men were worried about the economic prospects of their families in 2013. The same poll showed that 38 per cent of respondents felt that their financial concerns frequently had a negative impact on their relationship (Relate 2013). This has translated to more couples from across the income spectrum seeking support and counselling (Hill 2012), and is cause for concern for children, who are at risk of greater child poverty, enduring parental conflict and father absence (Walker et al 2010). The squeeze on incomes is also exacting a severe toll on separated, divorced and blended families: some parents (mostly men) often can't afford to contribute financially to two households, and many women still face a high risk of poverty if they divorce rather than stay married (Coleman and Glenn 2010).

Couples' relationship satisfaction can often deteriorate as they become parents (Walker et al 2010). Solutions are rarely straightforward, but there is a broad consensus that tension, instability and conflict in households is bad for children. Therefore greater support needs to be made available to parents at key transition points such as redundancy, the birth of a child, a long-term illness or mental health issues such as depression.

Support for couples to improve the quality of their relationships, particularly at the time around a baby's birth, could prove to be particularly effective. There are existing touch-points where this support could be offered – for example, most hospitals run sessions to help parents prepare for the birth of their child. These courses are often focused on labour and birth, but could be better balanced to explore the post-birth period, adjustment to family life, and some of the pressure points of the coming months. Postnatal services, GP surgeries and Sure Start centres can also play a critical role not only in potentially providing such services, but also in raising awareness and signposting couples to support services.

The Early Intervention Foundation has recently been launched, with the aim of 'championing and supporting early intervention measures to tackle the root causes of social problems amongst children and young people' (Early Intervention Foundation 2013). In developing and disseminating effective strategies, the foundation will almost certainly explore the role of supporting relationships. The way in which this work is disseminated and funded could have a significant impact.

Conclusion

The new analysis presented in this report has shown that more mothers are breadwinning than ever before. This change is due to a higher rate of female employment, changes in family structures, and shifts in men's employment – especially the employment of low-paid men, whose wages have largely stagnated. Our analysis has also highlighted the fact that the current policy landscape is not geared up to deal with the difficult reality that currently faces many families.

With wages not set to rise in the short-term and living standards likely to remain squeezed, universal affordable childcare, genuinely flexible work, progressive parental leave and better support for families going through periods of transition would go a long way towards responding to the daily reality of people's lives.

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