

Gender Differences in Money Transfers within the Family. Evidence from Italy

Abstract

This paper explores the changes of women's contribution within the family in order to detect whether Italian females have become more supportive in the household or not during the last decades. Using two Italian sources of data (Echp and It-Silc), we studied this behavior firstly performing separate analysis by gender and by sub-groups, namely *receivers* (if the contribution is negative) and *givers* (if the contribution is positive), then estimating the two-fold Oaxaca decomposition. The results show that the attitude of females and males of transferring money to the family is different and persistent, as men are still breadwinners, even during the more recent years. The decomposition reveals that this gender differences are mainly due to labor market aspects, cultural norms and beliefs, rather than individual's characteristics.

Keywords: intra-household transfers, gender differences, Oaxaca decomposition.

Introduction

Over the last few decades the role of women both in the labor market and in the family has been changed. Several dimensions have contributed to this evolution: the increase in the levels of education, the availability of child care and flexible work arrangements, the delay in marriage and childbearing, and the cultural attitudes as well. Most of the empirical studies have focused on factors such as labor market conditions, marital status, schooling levels, wage rates, fertility rates, family friendly policies and time allocation to explain the determinants of female participation (see for an overview Addabbo 1999; Bratti 2003; Chiuri 2000; Del Boca 1997, 2002; Del Boca and Locatelli 2008).

In contrast with this literature, in this paper we analyze the role of women in the family. To provide evidence on this topic, we investigate, using the Italian component of two sources of data, namely the European Community Household Panel (Echp) and the Statistics on Income and Living Conditions (IT-Silc), if the amount of money transferred to the family components has changed over the last decades and if gender differences emerge. On the whole, the main scope is hence to detect how the discrepancy in the level of females' contribution versus all the other family members is explained by the bunch of factors observed during the sample period or not. The amount transferred to the family is defined as the logarithm of the absolute value of the difference between the personal income and the per-capita income. This procedure, in line with the unitary model of household decision

making, assumes an equal sharing of resources between all the family members (Samuelson 1956; Becker 1974, 1981). We are aware that the income pooling hypothesis is controversial in the literature (see for instance: Browning et al. 1994; Browning and Chiappori 1998, Jianakoplos and Bernasek 2008; Yusof and Duasa 2010), but in this exercise we are not interested to look at either the way resources are distributed between members or to the individual bargaining power. On the contrary, our research aims to point out if women have substantially modified their attitude to level – financially – family disparities, once intra-household allocation of consumption is equally shared between individuals. This aspect is captured looking at the trend of their amount given/received to/from the households over time.

There has been much debate about the extent to which better labor market conditions, higher levels of education as well as new social and cultural norms (for example the domestic division of labor) affect both the labor participation and the role of women in the family and in the society (Chan and Won 2005; Christie-Mizell 2006; Firestone et al. 1999; Hundley 2001). In particular, looking at these factors, it has been firmly established a connection between fertility and female labor supply - relatively low levels of fertility and of female labor force participation – for the Italian context (see for eg., Del Boca et al. 2005; Kohler et al. 2002;). An explanation of this tendency is clearly related to the specific characteristics of the Italian labor market, namely insecurity, rigidities, less

developed tertiary sector, high women and youth unemployment rates and lack of parental leave. The availability of more family friendly schemes and of job opportunities with flexible hours helps women to reconcile household responsibilities with work activities (Del Boca and Sauer 2009; Engelhardt and Prskawetz 2004; Gauthier and Hatzius 1997). The poor regional employment conditions, instead, discourage females' participation as it is more difficult for them to find a job, *ceteris paribus*.

The increase of women's participation is then positively associated with the levels of education achieved. Not surprisingly, more educated women increase their share in the labor force as the higher investments in human capital strengthen their attachment to the labor market, mainly because of the improved earnings prospects and work career (Becker 1991; Cigno 1991; Ermisch 2003).

Finally, the different gender ideology possessed by society, especially about family roles, influences female participation in paid work and gender wage gap. (Bird 1997; Marini 1989). For instance the marital status affects females' work outcomes since it is more likely that women decide to work if they are not married. However, the participation is not negatively impinged by the marital status if grandparents, in good health conditions, support their adult children providing time for child care, compensating for the existence of rigidity in the system, especially for Italy (Del Boca 2002; Pagani and Marenzi 2008). The total fertility rates (TFR) may help to proxy for culture, i.e. preferences and beliefs, about the appropriate role for women

in society. It has been found that after controlling for a number of women's characteristics, there is a quantitatively significant effect of culture on a woman's work which can be explained by the TFR (Fernandez 2007; Fernandez and Fogli 2006, 2009).

The objective of this paper is studied using the links mentioned earlier as determinants. To avoid a misleading interpretation of the temporal evolution of these regressors, which have been captured by using panel data, it is necessary to bear in mind few distinctive changes that the Italian labor market experienced over the last two decades, mainly after the 1990s occupational crisis. The first considerable intervention occurred in 1997 through the so-called Pacchetto Treu (L.196/1997) which has legalized temporary work agencies and has allowed to hire new staff through more flexible contractual conditions, such as fixed term contracts. Afterwards, through the Decree-Law n. 368/2001, the fixed term contracts were lightened. This path was then carried on with the Biagi Law (L.30/2003) which essentially introduced additional types of temporary contracts in the Italian legislation (for an overview Cappellari et al. 2010). These reforms have basically encouraged the labor force participation of women and youths and therefore we expect that they may have positively influenced the chances of these categories to transfer money to the family. Considering this scenario – improved in terms of opportunities of entering into the labor market –, we investigate the effects of individuals' characteristics and cultural factors on family's contribution, both for

women and men. Our research indicates that individuals behave differently according to gender. In particular females are more supportive in the family when they are more educated, despite the magnitude of these coefficients decreases in the recent years. Marital status appears to be relevant in terms of likelihood of transferring money, as married women are less economically independent since they may be more involved in non-paid works. Accordingly, the breadwinners in the household are still males. The aforementioned gender disparities in the contribution are also confirmed when we apply the Oaxaca decomposition approach. This technique highlights that gender differences in monetary contribution within the family are mainly related to unexplained factors, like gender ideology and institutional aspects.

The paper is organized as follows. The next section offers a description of the data. “Empirical Analysis” presents the econometric modeling and discusses the results. Conclusions are drawn in the last section.

Data

We use two panel surveys, namely the Italian questionnaire of the European Community Household Panel (Echp) and of the Statistics on Income and Living Conditions (IT-Silc), to investigate whether the monetary contribution within the family has underwent any substantial variation by gender over the sample period. Those data are based on a standardized questionnaire filled by individuals and households in several European countries and on diverse issues. The use of two

sources of data allows to handle a larger span of years in order to better capture the several changes occurred, such as personal, environmental and institutional factors, *ceteris paribus*. We use 7 waves for Echp (namely 1994-2000) and 4 waves for IT-Silc (namely 2005-2008). The empirical work that follows is based upon the sample resulted from some restrictions. We exclude the households composed by only one member as for them we clearly cannot calculate the entity of the monetary transfers to any component. Also self-employed are not included since this category of workers shows specific peculiarities compared to employees, for example in terms of number of hours worked or earnings declared as they depend on exogenous factors, i.e. level of tax evasion in the country. Finally, with regard to income, using the method of Hadi (1992, 1994), the outliers are excluded, too.

Dependent variable

Both Echp and IT-Silc surveys collect information on monetary transfers between families based on the assumption that this happens amongst heads of household; on the contrary information about intra-household contributions is not directly provided. However, despite the surveys do not directly collect such information, we can determine, under few assumptions, the variation of the individual's monetary contribution within the family, thanks to the availability of a comprehensive set of characteristics for individuals and their families for several waves. Consequently, the large period covered gives us the opportunity to grasp the

main determinants of the variation in the entity of this household's monetary transfers.

Monetary contributions within the family depend on different aspects, like the participation in the labor market and its characteristics (for instance earnings profile, rate of unemployment, etc.), the level of education, individuals' preferences, cultural and institutional aspects that both influence the role played within the family.

In order to define the monetary transfer within the family we apply the following strategy: first, we assume that the consumption of each member in the family is equal to the per-capita income. Per-capita income is calculated as the sum of personal income from labor and pension earned by each member in the household divided by the number of components (all the earnings are defined in real value, and 2000 is the reference year). Second, we compare individual personal income to per-capita income in order to define the contribution. In fact, according to the assumption, if the individual's personal income is higher than the per-capita one he/she gains more than he/she consumes, hence he/she is a net *giver*, the opposite is true for a net *receiver*. For each individual the absolute value of the contribution given or received is kept and divided by the equalized income. Afterwards the logarithm of this fraction is considered. Thence, the dependent variable used in our analysis is based on the logarithm of the absolute value of the contribution, which is replaced with one if it is equal to zero. As a consequence, individuals are

separated in different categories according to gender and whether a person transfers money to any other family members - *giver* - or he/she is supported by any other households - *receiver*. The logarithm of the equivalized income is instead included in the predictors selected, in order to control for the different levels of family financial conditions. Finally, regressions are run separately for each sub-sample defined.

Figure 1 shows the distribution of personal, per-capita and equivalized income by gender over the two periods considered. Individuals are also separated according to their status in the family, namely *givers* or *receivers*.

[FIGURE 1 AROUND HERE]

Since 1994, the first year considered in our sample, both equivalized, personal and per-capita income have greatly increased. The income's pattern of women and men is quite similar when they are receivers. However once men are *givers* they result to be the breadwinners as their personal income is much higher the one gained by their counterpart.

The personal contribution (by gender and status), calculated as the ratio of each individual's contribution and his/her equivalized household income, is reported in table 1. Looking at the group of *givers*, we notice remarkable gender differences as women generally contribute less than men. In 1994 women transfer to the other members only 42%, instead men about 80%, almost twice the entity of their counterpart. However, for both the sub-groups the entity is narrower as time passes

by, especially for males. By contrast, with regard to the category of receivers, we do not note considerable gender disparities, as the amount received by the other family components is almost equally distributed between males and females. In addition, both the sub-groups gradually become less a burden over time, but the reduction is more relevant for men.

[TABLE 1 AROUND HERE]

Explanatory variables

Both Echn and IT-Silc contain information on household and individuals: demographic characteristics, personal income, housing conditions, employment. Clearly due to the existing differences between the two data sources, all the variables used have been made homogeneous¹. To disentangle the gender differences in the level of the contribution to the family, four groups of covariables have been considered. The first set of explanatory variables describes individual characteristics including age dummies, education, health conditions and area of residence. The second group of controls aims to capture the labor market trends. In particular we take into account the rate of unemployment and the portion of labor force occupied in the tertiary sector. All these variables are helpful to identify the regional labor market opportunities, for example a large value of the fraction of

¹ Details about the procedures adopted to reconcile and make comparable the variables between the two surveys, especially information about income, are not reported for the sake of brevity but are available upon request.

employed in the tertiary sector underlines better job chances, especially for the groups that are generally more discriminated, such as women and youths.

The third set of covariates includes the natality rates, the household composition and the overall financial conditions of the family. With regard to the household we consider the following variables: marital status, whether the person is a parent or not, number of women, of unemployed, of elderly persons, of individuals aged less than fifteen. It is noticeable to stress that each aforementioned variable is defined without counting the respondent. The baseline idea is hence to control both for the social and the cultural norms, the family size and characteristics which may affect the responsibility for house work or market work.

As previously mentioned, according to whether they transfer money to the household or they receive economic support from any other family member, we define two sub-samples, respectively *givers* and *receivers*. Moreover each category is divided between men and women and estimates are performed separately for those four groups.

Those sub-categories differ by a number of characteristics: in particular we notice that women are over represented in the sample of *receivers* (see Table 2), and the aforementioned sub-group is also composed mainly by younger individuals (Figure 2). As we can see in Table 2, *givers* are mainly parents, while *receivers* are more likely to be in the group of non-parents samples. The differences between the sub-samples are also statistically different from zero.

[FIGURE 2 AROUND HERE]

The final Echp sample is composed by 35,667 *givers* (whereof 11,173 women and 24,494 men) and 31,743 *receivers* (whereof 23,172 women and 8,571 men). The IT-Silc sample contains 35,871 *givers* (whereof 11,968 females and 23,903 males) and 30,152 *receivers* (whereof 22,159 females and 7,993 males).

[TABLE 2 AROUND HERE]

Empirical Analysis

Econometric Modeling

As already stated, two longitudinal datasets (Echp and IT-Silc) have been used; therefore panel data technique is performed to estimate how the selection of variables considered affects the money contribution within the family.

In particular four different equations for both men and women and *givers* and *receivers* are estimated. Furthermore, the regressions are run separately according to the two surveys, namely Echp and IT-Silc. Let y_{it} be the logarithm of the absolute value of the money contribution for any man (woman) net *giver* (*receiver*).

The model can be written:

$$y_{it} = \alpha_0 + x_{it}\beta_1 + u_i + \varepsilon_{it}$$

where

$$E(u_i|x_i) = 0$$

And

$$E(u_i^2|x_i) = \sigma_u^2$$

The composite error can be written as:

$$v_{it} = u_i + \varepsilon_{it}$$

Panel data method gives the opportunity to look at time-invariant individual effect.

On the one hand, the fixed effect model allows the individual effect to be correlated with the regressors, removing the bias that would result. It uses the within variation but it needs sufficient variation over time and can only estimate coefficients on time-varying covariates. On the other hand, the between-group regression uses only the between-group variation hence the estimates might be biased by the potential correlation between individual effect and regressors. A more general panel data technique is the random effect (RE) model where the use of the generalized least squares method weights the between and the within variation providing the efficient combination of the two. Considering that several variables in our sample do not vary across years, like area of residence and education, we apply the random effect model in order to estimate time-invariant covariates.

Econometric Results

The bunch of explanatory variables considered in our regressions plays a different role on the dependent variable (namely entity of the monetary contribution in log) according to gender and whether an individual transfers/receives money to/from any other family member. Table 4 reports the results of those who transfer money

to other family members, by gender. Several estimates are not very informative and serve mainly to confirm the results in the literature. Family characteristics, such as whether parent or not, number of women, unemployed or elderly, or economic variables, like number of earners and income, are always statistically significant and their signs are as expected. For instance, the higher is the number of women or unemployed people in the family the greater is the contribution given, the same logic can be applied to the equivalized income as the contribution is positively correlated with its value.

With regard to the age we include the linear splines of it, which allow to estimate the relationship between age and contribution as a piecewise linear function. It is noticeable that the patterns are quite similar for both men and women over time as it emerges that the entity of contribution is higher at the beginning of the work career, instead it decreases when they are close to retirement. Finally, looking at the sub-sample of females, we notice, in line with the empirical evidence (see, for Italy, Del Boca 2002; Pagani and Marenzi 2008), that the coefficients associated to the age group 30-40 are not statistically significant as in this age-bracket women are more likely to experience job interruption because of maternity, therefore reducing their financial resources.

Looking at the geographical area of residence and the health conditions, regardless of gender, we note that there are no differences amongst the *givers* sup-sample: these determinants do not influence the amount transferred to the family.

Not surprisingly, the level of education is generally positively correlated with the monetary contribution, suggesting that more educated people - at least with a level of education beyond compulsory schooling - are more able to contribute within the family and this is true especially for women (40% and 33% in the Echp and IT-Silc, respectively). Moreover, the reduction in the level of contribution, observed in both the two surveys, highlights that women have become less supportive within the household in the recent year. This result may be partly explained by a diffusion of a larger number of flexible job opportunities during the last decades which have had the merit, on the one hand, of helping them to reconcile time allocation between paid and unpaid work and increasing the chances of entry into the labor market. On the other hand, the weak work conditions associated to this category of job may have contributed to foster the gender wage gap (Del Bono and Vuri 2008), so their possibility to economically support the own family.

Looking at the marital status we note that such variable has a different effect on women and men with reference to their ability to transfer money. In particular, men who are married are more likely to transfer money (about 20%) than females, although only in IT-Silc the coefficient is statistically significant and positively associated to the contribution. By contrast, the coefficient associated to married women is always negative, underling that they are less able to transfer money, probably because they are mainly responsible of the house and child care, so they have less time to do paid work.

The natality rate, which it is used as a proxy for the cultural norms, does not affect the probability of any *giver* to transfer money.

[TABLE 3 AROUND HERE]

The estimates of the *receivers'* category by gender are reported in Table 4. According to the age pattern the probability of getting money for men is lower during the beginning of the work career while, looking at the female sub-sample, the likelihood of receiving money is greater if they are younger.

With regard to the area of residence, the entity of the contribution received captures the heterogeneity of the efficiency of the economic and public services available. In fact, in the south where the job opportunities are narrower and child care services are not widespread women up to 2000 and men after 2005 are a burden compared to the other family members (35% and 17%, respectively). Accordingly, the monetary transfer received by females residing in the north is lower compared to the reference category - individuals who live in the centre - at least in the Echp survey (about 12%). In the IT-Silc sample, instead, the monetary contribution received by females appears not to be affected by the geographical area of residence, as the corresponding coefficients are not statistically significant. About the health conditions, unhealthy men seem to be the category that needs the economically support of the other family members in both samples. Good health conditions reduce the level of money received only for males in the Echp sample.

The effect of the level of education is different according to gender. Higher education reduces the entity of the contribution received by females (about 13% in Echp and 12% in IT-Silc). The magnitude is lower once the level of education is equal to the upper secondary school. The fact that more educated women are less a burden to the other family members is in line with the empirical evidence (for Italy, among others see Addabbo 1999; Bettio and Villa1999; Bratti 2003) that suggests that investment in education, especially for women, enhances the job opportunity and reduces the interruption over time. With regard to men: if they are better educated they absorb more money than all the other categories, this result potentially being driven by the delay entry into the labor market, while less educated people may easily have found a job, instead. In line with what has emerged for the category of *receivers*, men who are married are less a burden in the household than all the other components, by contrast women, at least in the IT-Silc sample, are more likely to be financially supported by the other family members.

The unemployment rates seem to be relevant only for males in the Echp, as weak labor market prospects highly enhance the probability of being a burden for the other family members. By contrast, the labor market conditions do not affect the likelihood of receiving money both for males and females in IT-Silc.

Looking at the family composition, we underline that the level of contribution received by females is lower if in the household there is an extra member without a job and one more child in Echp, or one more woman and an additional elderly

person in IT-Silc. By contrast, for males living in a household composed by an additional elderly person (only in IT-Silc) increases by about 6% the contribution received, instead the amount received is lower if there is one more unemployed and a child (only in IT-Silc). The presence of another woman in the family appears to be irrelevant in terms of money received.

Looking at the natality rates, if this variable is high the monetary contribution received is narrow. In fact, this covariate has been included as a proxy for both the social/cultural norms and the labor market conditions. In the first case we argue that a high natality rate enhances the likelihood of having a child especially for more altruistic adults (we then expected higher contribution). A second argument is based on the fact that a high natality rate may be associated with better labor market conditions; as a result also in this context people face more chances to work and so to be less a burden in the family.

Finally, looking at the family financial conditions it is noticeable that living in a family with one more component with a salary enhances the probability of receiving money both for men and women (about 3.3% and 3% up to 2000 and 8% and 13% after 2005 for males and females, respectively).

[TABLE 4 AROUND HERE]

Oaxaca decomposition

We apply empirical methods developed in the labor market literature (Oaxaca 1973) to estimate how much of the gender differences in the contribution can be due to the observable circumstances or to the unexplained components.

In fact, we decompose the difference in the mean prediction of men and women as follows:

$$t_m - t_w = (\bar{X}_m - \bar{X}_w) \hat{\beta}_m + \bar{X}_w (\hat{\beta}_m - \hat{\beta}_w)$$

The first part of the equation is the explained term of such difference (i.e it is the difference given by the endowments) and it is attributable to the fact that women have worse X's than men. The second part of the equation is the unexplained term (i.e it is the difference given by the coefficients) The estimates indicate that a negative value both in the explained and in the unexplained part contribute to reduce the gender differences.

[TABLE 5 AROUND HERE]

The results of the Oaxaca decomposition are shown in Table 5. In the first two rows are reported the mean prediction of men and women calculated as the difference between the personal income and the per-capita income for the group of *givers*, whilst the opposite happens or *receivers*.

According to the results it emerges that the financial role of women and men within the family is definitely different. Men are definitely breadwinners within the family since they economically support any component, regardless of their characteristics.

This gender gap is persistent as it has been found both in the Echp and in the IT-Silc sample, and it increases over the sample period.

With regard to the sub-sample of *givers* the entity of the contribution transferred to the other family components is lower for females as they give less money than their counterpart (about 2,200 euros and about 2,350 euros in Echp and IT-Silc, respectively).

Considering the group of *receivers* we still find gender differences with regard to the magnitude of the monetary contribution received. Overall, females collect from the other household members more than men and this amount is large over the sample period, which is 250 euros before 2001 and about 750 euros after 2005. It is important to notice that the raw differential is always positive as the better-off category, in our case the higher mean value, is the reference one. As a result, the reference group is composed by men for the *givers* and women for the *receivers* sub-samples.

As we stated before, the raw differential is decomposed by the explained and the unexplained part. Considering the endowment term, the difference between men and women should have been negative of 280 euros during the 1995-2000. This result means that men should have been contributed less than their counterpart. Also in more recent years, according to the characteristics, men should have contributed to the other family members less than women given that the difference is almost zero (26 euros).

Looking at the *receivers* we notice that in the Echp sample, according to the endowment estimate, women should receive less than men, in fact the difference is negative (114 euros). While in more recent years the disparity is still positive as women, according to their characteristics, receive more than men (280 euros) but they obtain less than the raw differential.

Overall, it emerges that the gender difference in the level of contribution is chiefly unexplained by individuals' characteristics but it is mostly due to a combination of additional factors. Firstly, the specific features of the labor market and institutions resulting in gender wage gap; secondly, the role that a person plays in the domestic division of labor as women devote more time to non-paid work which can explain their preferences to more flexible work conditions. Finally, the cultural norms and beliefs, such as the appropriate role of women in society, may also help to clarify the motivations behind such gender differences (Beutel and Marini 1996; Bielby and Bielby 1992; Bird 1997; Marini et al. 1996). To sum up, it is hence necessary to be careful in the interpretation of the results, because a large part of the variations in the monetary contribution is mostly related to unexplained components.

Concluding remarks

During the last two decades several aspects have changed, for instance in the labor market more flexible work conditions have been introduced, so women received the incentive to modify the time allocation between non-paid and paid work.

Overall, all these changes, introduced at different levels, have facilitated the females labor market participation and the evolution of their role within the family. Exploiting two sources of data, namely Echn and IT-Silc, we provide evidence on whether all these changes have had any effects on the monetary contribution within the family, accordingly to gender. To do so, we include in our estimates both personal characteristics, household composition and some macro-economic indicators. The estimates show that women did not experience important changes in their likelihood to transfer money to the other family members over the sample period, despite several reforms have attempted to encourage their participation in the labor market. In particular, it is noticeable that females in the age bracket 30-40 are not supportive for the other family members, probably because of maternity, which it may still imply job interruption in the Italian context. In addition, women who are married are less supportive in the household, signaling that they are still mainly devoted to non-paid work - child care, housework - and that the breadwinner is represented by their counterpart. Not surprisingly, we find then that more educated women are more able to make a financial contribution within the family as they face a larger probability of being active in the labor market. However, the probability of transferring money is lower in the more recent years, suggesting that the overall increase in the level of education does not facilitate their participation in the labor market and/or the reduction of the gender wage gap.

Finally, the Oaxaca decomposition confirms that gender differences in the monetary transfer within the family are persistent over time. It is interesting to underline that the major motivations of these differences are due not to individual's characteristics, but mainly to institutional aspects, such as labor market conditions, job discrimination against women and cultural norms and beliefs. If all the aforementioned factors, as it has been shown, are the driving force behind the poor attitude of women to support their family components, then policies aimed to promote the female participation in the labor market will continue to have little effect on their ability to transfer money to the household. Our results then suggest the need of more comprehensive set of interventions. In particular, all the policies should have to promote the inclusion of women in the labor market especially through plans that aim to reconcile their role in the family, in the society and in the labor context, for instance increasing the child care services, reducing the wage disparities and stimulating a better division of household work between its members.

References

- Addabbo, T. (1999). Labor supply and employment probabilities in Italy: A gender analysis in a regional perspective. *Economia e Lavoro*, 33, 189–207.
- Becker, G. (1974). A Theory of Social Interactions. *Journal of Political Economy*, 82 (6), 1063-1093.
- Becker, G. (1981). Altruism in the Family and Selfishness in the Market Place. *Economica*, 48 (1), 1-15.

- Becker, G. (1991). *A Treatise on the Family*. Cambridge Mass.: Harvard University Press.
- Bettio, F., & Villa, P. (1999). To what extent does it pay to be better educated? Education and market work for women in Italy. *South European Society and Politics*, 4, 150–171.
- Beutel, A., & Marini, M. M. (1996). Gender and values. *American Sociological Review*, 60, 436–448.
- Bielby, W. T., & Bielby, D. D. (1992). I will follow him: Family ties, gender-role beliefs, and reluctance to relocate for a better job. *American Journal of Sociology*, 97, 1241–1267.
- Bird, C. (1997). Gender differences in the social and economic burdens of parenting and psychological distress. *Journal of Marriage and the Family*, 59, 809–823.
- Bratti, M. (2003). Female labor force participation and marital fertility of Italian women: The role of education. *Journal of Population Economics*, 16, 525–554.
- Browning, M., Bourguignon, F., Chiappori, P.A., & Lechene, V. (1994). Income and Outcomes: A Structural Model of Intra-household Allocation. *Journal of Political Economy*, 102 (6), 1067-1096.
- Browning, M., & Chiappori, P.A. (1998). Efficient Intra-Household Allocations: A General Characterization and Empirical Tests. *Econometrica*, 66 (6), 1241-1278.
- Cappellari, L., Dell’Arling, C., & Leonardi, M. (2010). *Flexible, Employment, Job Flows and Labour Productivity*. Quaderni dell’Istituto di Economia dell’Impresa e del Lavoro, Università Cattolica del Sacro Cuore, Dipartimenti e Istituti di Scienze Economiche (DISCE).
- Chan, K., & Wong, O. (2005). Introduction Private and Public: Gender, Generation and Family Life in Flux. *Journal of Family and Economic Issues*, 26(4),447-464.
- Chiuri, M. C. (2000). Quality and demand of child care and female labor supply in Italy. *Labour*, 97–118.

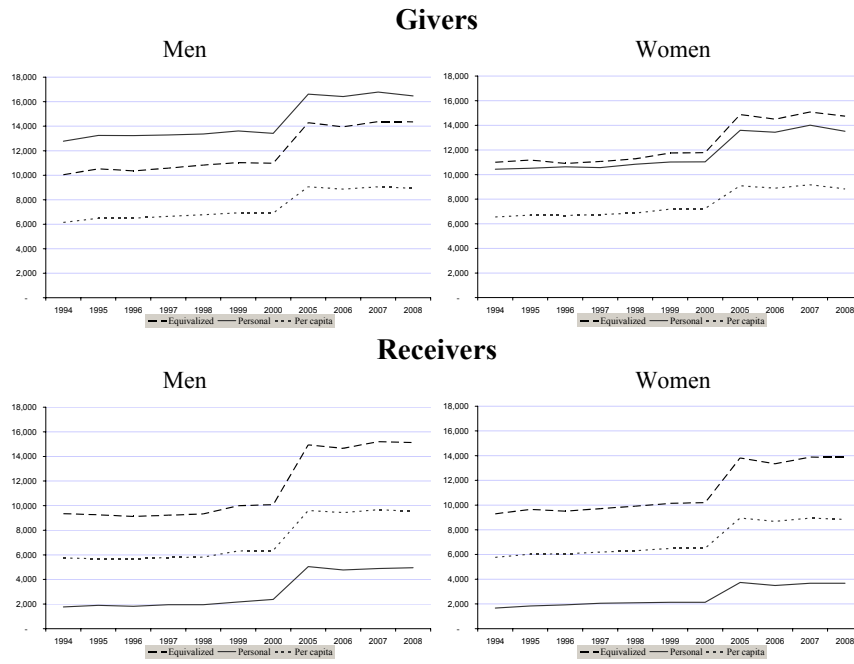
- Christie-Mizell, C.A. (2006). The Effects of Traditional Family and Gender Ideology on Earnings: Race and Gender Differences. *Journal of Family and Economic Issues*, 27(1), 48-71.
- Cigno, A. (1991). *Economics of the Family*, Oxford: University Press.
- Del Boca, D. (1997). *Intrahousehold distribution of resources and labor market participation decisions*. In I. Persson & C. Jonung (Eds.), *Economics of the family and family policies* (pp. 65–83). London: Routledge Press.
- Del Boca, D. (2002). The effect of child care and part-time opportunities on participation and fertility decisions in Italy. *Journal of Population Economics*, 15 (3), 549-573.
- Del Boca, D., & Locatelli, M. (2008). *Motherhood and Participation*. In D. Del Boca and C. Wetzels (eds.), *Social Policies, Labor Markets and Motherhood*, Cambridge University Press 155-180.
- Del Boca, D., Pasqua, S., & Pronzato, C. (2005). Employment and Fertility in Italy, France and the UK. *Labour*, 4 (3), 1432-1475.
- Del Boca, D., & Sauer, R.M. (2009). Life cycle employment and fertility across institutional environments. *European Economic Review*, 53, 274-292.
- Del Bono, E., & Vuri, D. (2008). *Job Mobility and the Gender Wage Gap in Italy*. CESifo Working Paper N.2435.
- Engelhardt, H., & Prskawetz, A. (2004). On the Changing Correlation Between Fertility and Female Employment over Space and Time. *The European Journal of Population*, 20, 35-62.
- Ermisch, J. (2003). *An Economic Analysis of the Family*, Princeton: University Press.
- Fernandez, R. (2007). *Culture as Learning: The Evolution of Female Labor Force Participation Over a Century*. NBER Working Paper n.W13373.
- Fernandez, R., & Fogli, A. (2006). Fertility: The Role of Culture and Family Experience. *Journal of the European Economic Association*, 4, 552-561.

- Fernandez, R., & Fogli, A. (2009). Culture: An Empirical Investigation of Beliefs, Work, and Fertility. *American Economic Journal: Macroeconomics*, 1(1), 146-177.
- Firestone, J. M., Harris, R. J., & Lambert, L. C. (1999). Gender role ideology and the gender base differences in earnings. *Journal of Family and Economic Issues*, 20, 191–215
- Gauthier, A.H., & Hatzius, J. (1997). Family Benefits and fertility: An econometric analysis. *Population Studies*, 51, 295-306.
- Hadi, A. S. (1992). Identifying multiple outliers in multivariate data. *Journal of the Royal Statistical Society, Series (B)*, 54, 761-771.
- Hadi, A. S. (1994). A Modification of a method for the detection of outliers in multivariate samples, *Journal of the Royal Statistical Society, Series (B)*. 56, 393-396.
- Hundley, G. (2001). Domestic division of labor and self/organizationally employed differences in job attitudes and earnings. *Journal of Family and Economic Issues*, 22, 121–139.
- Jianakoplos, N. A., & Bernasek, A. (2008). Family financial risk taking when the wife earns more. *Journal of Family and Economic Issues*, 29, 289–306.
- Kohler, H.P., Billari, F.C., & Ortega, J.A. (2002). The Emergence of Lowest-Low Fertility in Europe during the 1990s. *Population and Development Review*, 28,641-680.
- Marini, M. M. (1989). Sex differences in earnings in the United States. *Annual Review of Sociology*, 15, 343–380.
- Marini, M. M., Fan, P., Finley, E., & Beutel, A. (1996). Gender and job values. *Sociology of Education*, 69, 49–65.
- Pagani, L., & Marenzi, A. (2008). The Labor Market Participation of Sandwich Generation Italian Women. *Journal of Family and Economic Issues*, 29, 427–444.
- Samuelson, P. (1956). Social Indifference curves. *Quarterly Journal of Economics*, 70 (1), 1-22.

Yusof, S.A., & Duasa, J. (2010). Household Decision-Making and Expenditure Patterns of Married Men and Women in Malaysia. *Journal of Family and Economic Issues*, 31, 371–38

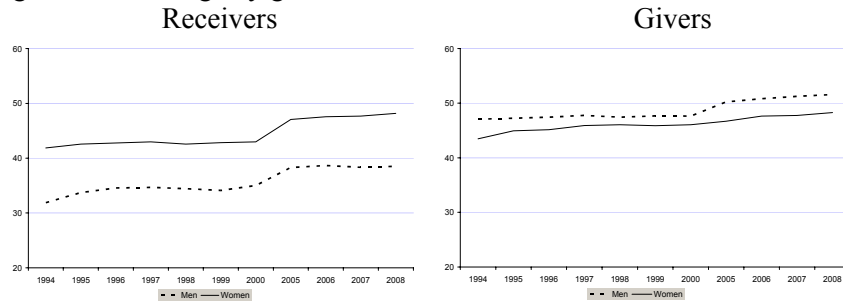
Figures and tables

Figure 1 - Distribution of real income by status (ref. year 2000). Period:1994-2000 and 2005-2008



Source: Own elaboration with Echp and IT-Silc data

Figure 2 - Mean age by gender and status. Period:1994-2000 and 2005-2008



Source: Own elaborations with ECHP and IT-Silc data

Table 1 - Distribution of the contribution over the two periods (values in %)

	Givers		Receivers	
	Women	Men	Women	Men
Echp				
1994	42.30	80.18	48.33	47.49
1995	41.68	77.59	47.74	46.54
1996	45.31	77.93	47.63	47.79
1997	43.54	75.82	47.38	47.31
1998	43.87	73.80	47.37	47.13
1999	39.40	73.74	47.36	46.42
2000	39.58	72.23	47.46	45.53
IT-Silc				
2005	35.12	61.74	41.78	34.85
2006	36.82	62.75	42.51	36.16
2007	36.10	61.73	41.62	35.04
2008	36.30	59.47	40.41	34.72

Source: Own elaborations with Echp and IT-Silc data

Table 2 Summary statistics by gender and status over the two periods

Echp	Givers				Receivers			
	Men	Women	Diff#		Men	Women	Diff	
Age	48.66	46.42	-2.24	***	33.92	43.90	9.98	***
North	0.37	0.40	0.03	***	0.26	0.33	0.07	***
South	0.44	0.43	-0.01	***	0.57	0.49	-0.08	***
Centre	0.19	0.17	-0.02	***	0.17	0.18	0.01	***
Tertiary education	0.07	0.10	0.03	***	0.04	0.03	-0.01	***
High school diploma	0.32	0.41	0.09	***	0.39	0.29	-0.10	***
Lower education	0.60	0.49	-0.11	***	0.56	0.68	0.12	***
Married	0.83	0.64	-0.19	***	0.25	0.67	0.42	***
Parent	0.62	0.69	0.07	***	0.16	0.51	0.35	***
Personal Income	13,263	10,706	-2,557	***	1,973	1,963	-10	
N. of obs.	24,494	11,173			8,571	23,172		
It Silc	Men	Women	Diff		Men	Women	Diff	
Age	52.60	48.91	-3.69	***	39.65	49.39	9.74	***
North	0.46	0.46	0.00		0.39	0.43	0.04	***
South	0.30	0.29	-0.01		0.37	0.34	-0.03	***
Centre	0.24	0.25	0.01		0.24	0.24	0.00	
Tertiary education	0.08	0.13	0.05	***	0.08	0.06	-0.02	***
High school diploma	0.35	0.44	0.09	***	0.41	0.31	-0.10	***
Lower education	0.57	0.43	-0.14	***	0.51	0.63	0.12	***
Married	0.80	0.57	-0.23	***	0.31	0.68	0.37	***
Parent	0.54	0.66	0.12	***	0.18	0.44	0.26	***
Personal Income	16,584	13,671	-2,913	***	4,897	3,636	-1,261	***
N. of obs.	23,903	11,968			7,993	22,159		

legend: * p<.1; ** p<.05; *** p<.01 Source: Own elaborations with Echp and IT-Silc data # Diff stands for difference

Table 3 Estimates of RE model for contribution “given” to the family

Contribution in log	Echp		It-Silc	
	Men	Women	Men	Women
<i>Demographic characteristics</i>				
Age 17-30	0.031***	0.060***	0.049***	0.048***
Age 30-40	0.015***	0.004	0.003	0.003
Age 40-50	0.013**	0.002	0.021***	0.028***
Age 50-60	-0.016***	-0.066***	-0.015***	-0.024***
Age 60 and over	-0.042***	-0.003	-0.030***	-0.027***
North#	-0.081	0.24	0.037	-0.107
South	-0.098	-0.578	0.081	0.051
Good health #	0.011	0.051	0.016	0.032
Bad health	-0.001	0.027	0.028	0.108
Tertiary education #	0.092*	0.400***	0.057	0.332***
High School Diploma	0.018	0.332***	0.085***	0.190***
<i>Labor market conditions</i>				
Unemployment rate	0.249	2.456	-0.2	-0.703
Occupation in service	0.076	0.845	0.707	0.021
<i>Family characteristics</i>				
Married #	-0.12	-0.302**	0.205***	-0.314***
Single	0.423***	0.702***	0.089	-0.11
Widowed	-0.22	0.303**	0.266***	0.456***
Parent#	0.834***	1.394***	0.458***	0.397***
Number women	0.361***	0.426***	0.292***	0.301***
Number unemployed	0.161***	0.160***	0.076***	0.154***
Number of elderly	0.076***	0.201***	0.142***	0.135***
Number of components under 15 years	0.084***	0.005	0.141***	0.130***
Natality rate	0.012	0.103	0.032	0.038
<i>Income</i>				
Number of earner	-0.579***	-0.566***	-0.476***	-0.373***
Equivalentized income	1.010***	0.758***	0.961***	1.098***
Constant	-2.659***	-3.956***	-3.414***	-4.627***
Number of observations	24,494	11,173	23,903	11,968
Log likelihood	- 37,000	- 20,300	- 31,300	- 19,700

Note: * p<.1; ** p<.05; *** p<.01 # Reference categories: center, fair health, compulsory education, divorced, other family members. Own elaborations with Echp and IT-Silc data

Table 4 Estimates of random effect model for contribution “received” by the family components

Contribution in log	Echp		It-silc	
	Men	Women	Men	Women
<i>Demographic characteristics</i>				
Age 17-30	-0.049***	-0.047***	-0.089***	-0.060***
Age 30-40	-0.021**	0.003	0	-0.009**
Age 40-50	-0.003	0.010**	0.016	0.025***
Age 50-60	-0.035***	-0.014***	-0.019*	0.004
Age 60 and over	0.030***	-0.005**	-0.020***	-0.020***
North #	0.006	-0.115**	-0.085	-0.004
South	-0.304	0.350***	0.168*	0.065
Good health #	-0.081***	0.004	-0.05	-0.013
Bad health	0.091**	-0.022	0.078*	-0.036*
Tertiary education #	0.197***	-0.125***	0.365***	-0.115***
High School Diploma	0.084***	-0.013	0.128***	-0.035*
<i>Labor market conditions</i>				
Unemployment rate	3.193**	-0.958	0.615	0.389
Occupation in service	0.892	0.811	-0.453	0.322
<i>Family characteristics</i>				
Married #	-0.359**	0.04	-0.320***	0.247***
Single	0.014	0.088	-0.016	0.160**
Widowed	-0.378**	-0.405***	0.159	-0.177**
Parent #	0.278***	0.220***	0.135**	0.119***
Number women	-0.002	-0.019	0.017	-0.042***
Number unemployed	-0.037*	-0.046***	-0.048*	-0.012
Number of elderly	0.002	-0.018	0.064**	-0.055***
Number of components under 15 years	-0.019	-0.039***	-0.065*	-0.018
Nativity rate	0.037	-0.052**	-0.202***	-0.074**
<i>Income</i>				
Number of earner	0.033*	0.030***	0.083***	0.134***
Equivalentized income	0.525***	0.711***	0.534***	0.619***
Constant	3.362***	2.731***	7.245***	4.078***
Number of observations	8,571	23,172	7,993	22,159
Log likelihood	- 10,600	- 24,800	- 10,800	- 25,600

Note: * p<.1; ** p<.05; *** p<.01 # Reference categories: center, fair health, compulsory education, divorced, other family members. Own elaborations with Echp and IT-Silc data

Table 5 Oaxaca decomposition

	Echp		IT-Silc	
	Givers	Receivers	Givers	Receivers
Mean prediction men	3,786	2,583	4,640	2,670
Mean prediction women	1,588	2.833	2,286	3,424
Raw differential	2,198	250	2,354	753
due to endowment	- 281	- 114	26	280
due to discrimination	2,479	364	2,328	473

Source: Own elaborations with ECHP and IT-Silc data