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Unequal distribution of wealth—in favor of men— in heterosexual couples with at least one child

Inequalities between men and women tend to increase within couples, particularly with the development of marital property law in France, including agreements that individualize spouses' wealth. Given that having a child tends to move couple members to pool their incomes, a reduction in wealth inequalities might be found in couples with at least one child. Angèle Jannot, a doctoral student hosted at INED, has investigated the influence of income and education levels on wealth inequalities within such couples. While imbalances in favor of men are greater in wealthy couples, unequal distribution is also found in couples with more modest incomes, where the man is usually the sole owner of the couple's primary residence despite the fact that it was acquired during a period of spouse or partner income pooling. For Jannot, this amounts to male appropriation of the household's possessions.

Among wealthy couples, more men than women report having higher savings or financial investments than their spouse

On the basis of INSEE's "Family budget" survey (2016), based on a nationally representative sample, it can be observed that the higher a couple is within the upper class, the more frequently its members report different levels of investment (in savings accounts, stocks, life insurance policies, etc.). Among the least wealthy 20% of these couples, 35% report equal investment levels. Among the wealthiest 20%, only 10% report equal investment levels. Moreover, more men report higher investments than their spouse or partner the higher they are on the income scale—even as the richest actually tend to underestimate their wealth.

Among the wealthiest couples, the gap narrows when the woman's educational attainment is higher than the man's

Analyzing relations between partner differences in education, income, and savings or financial investment levels by household resources brings out correlations. When the woman in a particularly wealthy household has higher educational attainment than her spouse or partner and a good position on the labor market, she tends to report a higher investment level than he does. In couples where the woman has invested more than her spouse or partner (as in those where the opposite is true), we find amounts at least twice as high. However, the absolute figures are much lower for women. They tend to report investment amounts below 50,000€ whereas for men the amounts are above 100,000€. Money distribution within the household is therefore the most sharply unequal in couples where the man has both higher income and higher educational attainment than his female partner. Moreover couples showing much higher male educational attainment, incomes, and investment amounts constitute the largest single category: 35.7% of survey couples with at least one child.

In lower-income couples, other types of unequal distribution of household wealth appear

Most spouses or partners in the poorest 20% of couples report equal investment levels—either very low or nil. In these families, gender still determines who chooses and imposes the household spending model and who has to adapt. Women are only in charge of purchasing immediate consumables. When spending constitutes an economic investment—in the form of mortgage payments, for example—men are more involved than women and may be the only ones to make decisions and manage spending. This distribution of spending categories bolsters inequality in household wealth appropriation, the level of which depends once again on disparities in spouses' or partners' income and educational attainment. In couples where the man's are higher, those men may claim that they alone own wealth that was nonetheless acquired during a long resource-pooling period. Specifically, they may claim ownership of the family's primary residence, even if the household is still pooling its income and the mortgage is still being paid off.

Men more often claim ownership certain goods acquired during the resource-pooling period

Analysis of wealth inequalities between members of different-sex couples with at least one child—couples who might be expected to pool their resources in conjunction with the plan to grow a family— shows instead marked inequalities in wealth between male and female spouses. These inequalities are found up and down the social scale, though they manifest differently. There are two non-contradictory explanations for these findings. On the one hand, in couples where the income gap is wide, partners do not pool those incomes entirely, especially when the man's is higher. The fact that gender norms specialize women in unpaid domestic work and men in paid work increases wealth inequalities within couples in cases where spouses' incomes are not pooled. On the other, when incomes are pooled and it is observed that men claim to own certain goods acquired during the pooling period, we are dealing with male appropriation of household goods. This can turn out to be particularly problematic if the partners decide to separate, as women then find themselves more vulnerable economically.

DATA USED

The article draws on data from INSEE's "Budget de famille" [Family budget] survey (2016), which collects information on socio-demographic, consumption, household wealth, spending, and income characteristics as well as opinions on household financial situation on a representative sample of the French population. Moreover, couple members were asked to indicate individually what they hold in savings or financial investments. The article is based on a survey subsample: cohabiting different-sex parents with at least one dependent child. Three variables were constructed to investigate the interdependency of intra-couple gaps in income, educational attainment, and investment. Reported income and investment level differences were staggered (75% higher, 50% higher, 10% higher), and an income or investment less than 10% higher than partner's was considered equal. Multiple correspondences analysis was used to determine how relative incomes, education levels, and wealth levels within the couple were related by position on the income scale. The variables used were income difference, educational attainment difference, reported investment level difference, household income quintiles, man's educational attainment, woman's educational attainment, man's income, woman's income, man's stated investment amount, woman's stated investment amount, man's socio-occupational category, woman's socio-occupational category, man's occupational status, woman's occupational status, man's age, woman's age, marital status, number of children, and age difference. Using these variables made it possible to describe and compare households with the most sharply unequal characteristics to those whose members were relatively equal. To the statistical processing findings were added those of a field survey of ten either stable working-class or middle-class cohabiting families with at least one child s. Each family was interviewed two or three times and filled out two or three spending and weekly income tables.

For more information, see:

Angèle Jannot, 2021, [Elle dépense, il\(s\) consomme\(nt\), il place, qui possède ?](#), Sociétés Contemporaines: 155-187.

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