

# How within Family Difference in Educational Attainment Associates with Labor Market Outcomes for Women After Their Firstborn Child

## – using administrative data in Sweden

*Discussion paper*

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### **Introduction**

Sweden has for a long time been considered as one of the world's most gender-equal countries.<sup>1</sup> The traditional male-breadwinner model is more or less not synonymous with the labour market in Sweden today. In 2024, it is more accepted with a dual-earner model. However, there still exists a perception of differences in gender equality both for paid work and unpaid work. Despite having a society with a dual-earner model, women in Sweden, as in large parts of the rest of the world, generally have lower income than men. On average, women earn 79.3 percent of men's disposable income (Medlingsinstitutet, 2023). There is a lot of academic literature that points out on how labour earnings evolve over time for women and men. For example, we have a situation in which before women become mothers, males and females are equal in many labour market outcomes (Kleven,

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<sup>1</sup> Every year, the [World Economic Forum](#) ranks around 150 countries based on the gap between women and men according to indicators within health, education, economy and politics. Since the report's inception in 2006, Sweden has [never ranked lower than fifth](#).

2019). But after women give birth, they fall behind men on the labour market, and it takes many years before women catch up (Kleven, 2019; Angelov, 2016).

Previously, income differences between genders have most often been studied from an individual perspective. At statistical agencies, the gender difference is primarily measured by calculating the median (mean) value for women and men, respectively. Secondly, the income difference is calculated from these two median values. However, if differences between men and women in different type of households are studied at the group level, it is not possible to answer the fundamental question of how economic equality within families looks, i.e., at the kitchen table where family decisions are made; such as who will stay home with the sick child and how that will affect economic equality in the households.

The analysis in this paper will focus on the difference in educational attainment (highest level of education) within the families, and in particular, women's labour market outcomes in the years following the birth of their first child.<sup>2</sup> The within family difference in educational attainment has largely been unexplored in the context of associating with labour market outcomes. Nonetheless, it is important to understand these dynamics of women behaviour, given that decisions regarding individuals' labour supply often are made, e.g., at the kitchen table. The gender difference is calculated in two steps: In the first step, *i*) we calculate the income difference in each family and based on these differences we calculate various measures of central tendency in a second step to *ii*) various measures of central tendency to describe gender differences within families.

## **Theory of spouses' interdependencies**

Traditionally, women's labour supply is mostly affected during the early years of their children's childhood, and this affect is probably reinforced if there are differences between parents in, for example, education and wage levels, since there is a higher chance for women to be economically dependent on the men if gaps within the family exist. Sullivan (2004) argues that mothers often have a weaker bargaining position *a priori* and in addition, there exists a normative behaviour that implies that mothers to a higher degree take care of the children and hence affect women's labour supply negatively.

We do not have information on how individuals choose each other and form households together. But, we do know which individuals live together and if they have children living in the household and through administrative registers we know what kind of other attribute they have. Most likely there

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<sup>2</sup> Since this paper focuses on income differences between women and men within families, the analysis only includes families consisting of a woman and a man who are registered in Sweden at the same address and are married or living in a marriage-like relationship. Furthermore, the survey population is based on those families where the woman is aged between 20 and 64, in 2020, regardless of the man's age.

exists some kind of sorting mechanism in the selection process (Welsh, 1974) of households' creation. One interesting and important individual attribute is educational attainment and hence also any difference in educational attainment within family. If educational attainment within family differ it may affect women's career choices, and other aspects of her labour supply outcomes. Therefore, it is important to consider educational attainment within family when we discuss gender differences and labour market outcomes for women. It is important to bring forward that the following arguments would most likely also be valid in the opposite direction, i.e., within families women may influence men. But since the paper's aim is to investigate women's position on the labour market, we use the women's perspective as a starting point.

Given that bargaining power sometimes arises from economic resources and there is a strong correlation between the level of education and wage/income, it ought also to be fruitful to explore if there are any different outcomes for women based on within family difference in educational attainment education. Within sociology/economics, there exist strands of skeletons that show that from a women's perspective their husbands' level of education may matter in several ways<sup>3</sup>:

**Economic impact:** A family member's level of education may have significant economic consequences on their spouse. If we have a case where the man has a relative high level of education, he is more likely to have better economic opportunities and can contribute more significantly to the household income and is able to share knowledge, such knowledge that has a bearing on economic impact, within the household (Benham, 1974).<sup>4</sup> It can also affect the family's financial stability and standard of living.

**Career opportunities:** Women can be influenced by their man's level of education in terms of their own career opportunities. If the man has a higher level of education, it can open doors to better job opportunities or networking within the industry, which can benefit the woman indirectly through access to resources and opportunities compared if the man had a lower educational attainment.

**Self-confidence and self-esteem (+/-?):** Given within family difference in educational attainment an individual may be psychologically affected by their partner's level of education. For example, if the man has a higher level of education, this may affect the woman's confidence and self-esteem, especially if there is a perception that the level of education is linked to social status or intellectual ability. Conversely, we are not sure about the direction. The opposite situation might be true; women

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<sup>3</sup> Of course, they may also be the opposite may be true – there is an endogenous process between the spouses. But that is beyond the purpose for this paper.

<sup>4</sup> Although, Benhem argue the mechanism went in opposite direction, but I believe that the mechanism ought also to be valid in the opposite direction. Welch made later a comment and argument that it is more about a selection process (Welch, 1974).

may feel inferior due to lower wages and lower education attainment, and this instead reduces their self-confidence and self-esteem.

We approach our research question with a holistic approach and investigate various gender differences and outcomes in the context of labour market outcomes for women.

## **Seven areas of quality of employment**

A very large part of our waking hours is related to work. Therefore, employment and in particular the quality of employment is interesting to study. Although, the quality of employment is a multifaceted area. To bring some structure to the question the area is split into seven spheres, see Figure 1. These spheres range from safety at work to workplace relationships and motivation, with no ranking of importance. Depending on how regulated a country's labour market is, some of the spheres are less significant. Many of these spheres may only be assessed through self-rated answers via questionnaire.

Swedish agencies have many administrative registers. Like the rest of the Nordic countries everyone has their own unique personal number, and the same applies for firms/organizations, and workplaces over time. This gives Sweden the possibility to build up a so-called employer-employee register; where we can follow both individuals, firms/organisations and workplaces over time. More or less all flows of financial transactions on a monthly basis to the individuals are covered in the Statistics Sweden's new register of Population by labour market status.<sup>5</sup>

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<sup>5</sup> [Population by Labour market status \(scb.se\)](https://www.scb.se/en/registers/population-by-labour-market-status)

Figure 1. Dimensions of quality of employment.



Source: Eurostat.

In the context of quality of employment, certain variables are more adequate than other to analyse. Since the purpose is to analyse various labour market outcomes in the context of relative education attainment within the couples, we focus on the following variables: their income from labour, both in levels and variations over time. But from a gender perspective we are also able to calculate each cohabiting woman's share of her husband's disposable income.

Work-life balance (WLB) is important to enhance, e.g., *i*) labour productivity, *ii*) human capital development, *iii*) reduce health care costs, *iv*) gender equality and participation in the workforce, *v*) employee recruitment and retention and *vi*) economic growth and innovation. One register variable valid for this is commuting time and distance between residential and workplace. Especially in larger cities, commuting may be very time-consuming. Since we have coordinates of both where people live and work, it is possible to use open streets maps (OSM) to calculate their distance and duration by car in minutes.<sup>6</sup> Unfortunately, we do not have information on which means of transportation individuals use. If the work-life balance is not at an accepted level due to various of reasons, one ultimate solution to enhance individual well-being is to get divorced from their spouse.

<sup>6</sup> The calculation is made in STATA by a Open Source Routing Machine code.

Other variables connected directly or indirectly to work-life balance are: employment status, established on the labour market, parental and sick leave, and whether if the individual is a student or not. For those individuals who are working we have information about their occupation, i.e., if they are a white-collar worker, a manager, or if they changed employers during the year.

*Table 1: Variables and their central tendency measure we use. Within each paratheses we try to categorise each variable and their belonging to sphere of quality of employment.*

<b>Median value</b>		<b>Mean Value</b>	
Income level	(2)	Parental leave	(4)
Income variation	(2)	Sick leave	(4)
Income gap*	(2)	Divorced	(3)
Commuting time	(3)	Employed	(3)
		Weakly attached employed	(2)
		Managers	(6)
		White-collar workers	(6)
		Job changer	(7)

Note: \* All individuals measured as disposable income.

## **Empirical approach**

The dataset is a cross-sectional with the purpose of study cross-sectional gender differences within families. To analyse women's longitudinal behaviour with respect to their firstborn child, a special methodological approach is used. In a first step, families are arranged according to the number of years since the woman had her first child. Each group of women represents a different cohort in the population. For example, all families where the woman is 40 years old or younger and have no children reflects the situation of women in the year before children are born (-1). The women who had children in 2020 has the 0 value, the women who had children in 2019 receive the value 1, and so on. The methodological approach creates an opportunity to illustrate a so-called life-cycle perspective based on cross-sectional data.

## **Data**

A specially designed dataset is used for the purpose of this paper.<sup>7</sup> As this paper focuses on income differences between women and men within families, the analysis only includes families consisting of a woman and a man who are registered as cohabiting (at the same residential address) and are married or living in a marriage-like relationship. Furthermore, the population is based on those families where the woman is aged between 20 and 64, in 2020, regardless of the age of the man. In order to analyse cohabiting couples from a gender perspective, the starting point will be the share of the woman's disposable income in the same family. A certain proportion (6.4 percent) of the families

<sup>7</sup> It is the same dataset which is used in Medlingsinstitutet (2023) chapter 3.

included in the population consists of a working woman and a retired man. In these families, the woman's share of the man's market income becomes extremely high or mathematically undefinable. Because of the latter, we also impose a requirement that both individuals in the included families must have a market income greater than zero.<sup>8</sup>

The family population surveyed consists of 1,160,000 families consisting of 2,320,000 adults and just over 1,500,000 children living at home.<sup>9</sup> In the population, the average age difference between cohabiting women and men is 2.7 years, with men more often older than women. We examined couples of all ages and found that the most common family constellation is that the woman has a post-secondary education and the man a lower level of education, and that they have two children living at home aged 19 or younger.

### **Household selection bias through occupation**

Our results may be biased if there is some selection bias in women's occupations. From Figure 2, we can see some form of visual confirmation of selection in occupations for women with secondary education attainment. This is because the proportion of occupations are not equal between women in each class (lower, equal or higher education than their husband). But we cannot observe a similar selection bias for women with post-secondary education.

For women with secondary education, there are signs of skewness, especially in occupations requiring 2) an advanced level of higher education or 3) higher education qualifications or equivalent, 4) administration and customer service clerks, 5) service, care and shop sales workers. Hence, women with secondary education who have the highest educational attainment within the family tend to be in a higher degree of occupations in service, care and shop sales workers than if women had the lowest educational attainment within the family.<sup>10</sup> This also applies to some degree to occupations requiring advanced level of higher education. Meanwhile, the opposite relationship is true for occupations requiring higher education qualifications or equivalent and administration and customer service clerks. These results point in the direction that the latter presented results for the women with secondary education may to some extent be affected by an occupation bias.

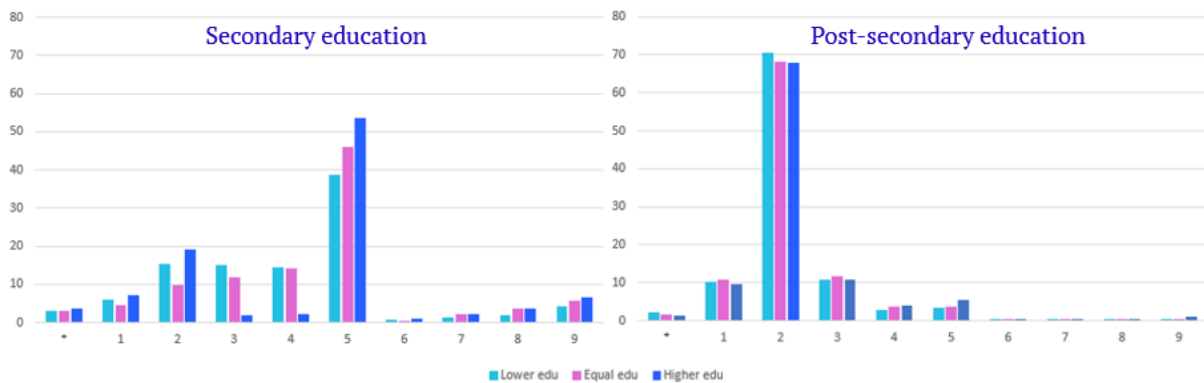
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<sup>8</sup> In market income we include labour income, business income, capital income and capital dividends.

<sup>9</sup> In Sweden have a population of 10,5 million.

<sup>10</sup> For some occupations there have over time been some changes in educational requirements. That is, earlier a lower level of formal education was required compared to current requirements.

Figure 2. Which occupations do women in various educational attainment have, percent, 2020.



## Results

In Sweden, a country which is more associated with a dual-earner model than the male breadwinner model. In a first attempt to describe women’s attachment to the labour market, the focus is to study their labour force partition, employment rate, and whether they are weakly attached to employment or not. As we can see in Tables 1 to 3, the results firstly split women into three groups depending on their educational attainment i) pre-secondary, ii) secondary, and iii) post-secondary education. Then each educational attainment group is also partitioned into subgroups, then in classes, according to whether women have a: a) lower, b) equal, or c) higher educational attainment compared to their husbands’ educational attainment.<sup>11</sup> In total, this method results in these nine different classes of women, with three classes in each group of educational attainment. The number of pre-secondary women is relatively smaller than in the other two groups. Hence, the results for these groups should be interpreted with caution and focused more on the trends in the results. We do not discuss these findings in the paper, although we depict it.

Before we analyse how our labour market outcome variables are associated with time after partum of the first child we divide the material into two groups: with or without child(ren); and perform a student’s *t-tests* to investigate if the mean values of these two groups differ regarding: i) labour force participation, ii) employment rate and iii) how many of the employed are weakly established on the labour market. From Table 1, we can see that women’s labour force participation is higher the higher their education attainment is. The drop in women’s labour force participation that may be associated with having a child(ren) is at the same time smaller for women’s with higher education attainment levels. We can also observe that if women form households with men that have higher education

<sup>11</sup> Individuals’ highest level of education (ISCED). In a first step we split women into three groups of education: pre-secondary, secondary and post-secondary education attainment. In order to obtain within differences in education attainment, we now use a categorical scale of seven educational groups. Then, e.g., it is possible to have a situation when women who have post-secondary education and men a with higher educational attainment, i.e., if they have a postgraduate education.



attainment, there seems to be a smaller drop in labour force participation than compared to the situation when women have a higher education attainment than their men. This intra-family behaviour is also consistent with the behaviour of employment ratios, and in additionally, for to women who are weakly attached to employment (see Tables 2–3).

*Table 1. Mean values of labour force participation, t-test, with or without child(ren), 2020.*

<b>Mean value</b>		Diff. (2)-(1)	p-value	Women	Education attainment Relative to her husband
No child	Child				
91.9	84.3	-7.6	0.00	Pre-secondary	Lower
91.6	82.8	-8.7	0.00	Pre-secondary	Equal
90.4	80.8	-9.6	0.00	Pre-secondary	Higher
95.1	91.3	-3.8	0.00	Secondary	Lower
96.4	92.6	-3.8	0.00	Secondary	Equal
96.4	91.1	-5.3	0.00	Secondary	Higher
94.9	94.7	-0.2	0.79	Post-secondary	Lower
96.2	95.8	-0.3	0.02	Post-secondary	Equal
97.1	96.3	-0.8	0.00	Post-secondary	Higher

*Table 2. Mean values of employment, t-test, with or without child(ren), 2020.*

<b>Mean value</b>		Diff. (2)-(1)	p-value	Women	Education attainment Relative to her husband
No child	Child				
82.9	68.7	-14.2	0.00	Pre-secondary	Lower
79.0	58.5	-20.5	0.00	Pre-secondary	Equal
67.7	49.8	-17.9	0.00	Pre-secondary	Higher
91.5	86.5	-5.0	0.00	Secondary	Lower
93.5	89.3	-4.2	0.00	Secondary	Equal
93.3	86.6	-6.7	0.00	Secondary	Higher
92.4	92.5	0.1	0.93	Post-secondary	Lower
93.8	94.1	0.4	0.03	Post-secondary	Equal
95.2	94.7	-0.5	0.00	Post-secondary	Higher

Table 3. Mean values of employed how are weakly attached, t-test, with or without child(ren), 2020.

<b>Mean value</b>		Diff. (2)-(1)	p-value	Women	<b>Education attainment</b>	
No child	Child				Relative	Relative to her husband
20.6	23.9	3.3	0.00	Pre-secondary	Lower	
24.4	28.5	4.0	0.01	Pre-secondary	Equal	
29.7	35.6	5.9	0.15	Pre-secondary	Higher	
12.7	14.8	2.1	0.00	Secondary	Lower	
12.6	15.0	2.4	0.00	Secondary	Equal	
10.4	13.1	2.7	0.00	Secondary	Higher	
8.1	6.2	-1.8	0.01	Post-secondary	Lower	
9.0	6.0	-2.9	0.00	Post-secondary	Equal	
7.5	6.0	-1.5	0.00	Post-secondary	Higher	

Note: weakly attached means that the individual's yearly labour related income is less than 200,400 SEK.

### **Women's labour supply – the years after firstborn child**

Now we also try to analyse the data with an additional dimension – women's behaviour over time, i.e., years after childbirth. As a kind of control group, we have women who does not have any children who are 40 years or younger. As we can clearly see in Figures 3 to 4, women's educational attainment at a group level is positively associated with being in the labour force and to being employed. Secondly, there seem to be few resemblances between the various relative educational attainments within each group of education attainment (i.e., the classes of women). For women with secondary or higher education attainment, there is a tendency for women with the same education attainment to be more employed to a higher degree, but the opposite seems to apply for women with lower educational attainment than their husband. Another notable aspect between these two groups of women is the different slopes of the curves, i.e., the increase in share of employed women. Women with higher attainment seem to have a higher probability of being employed after having a child, while at the same time, we can see that women with post-secondary education increase faster their share of employment after childbirth, especially compared to women with secondary education. In addition, approximate one out of three employed women with secondary educational are directly after childbirth only weakly attached employment. This ratio can be compared to one out of six women with post-secondary education. Once again, we see women with higher educational attainment are more rapidly becoming strongly attached.

Figure 3. Share of women who are in the labour force, percent, 2020.

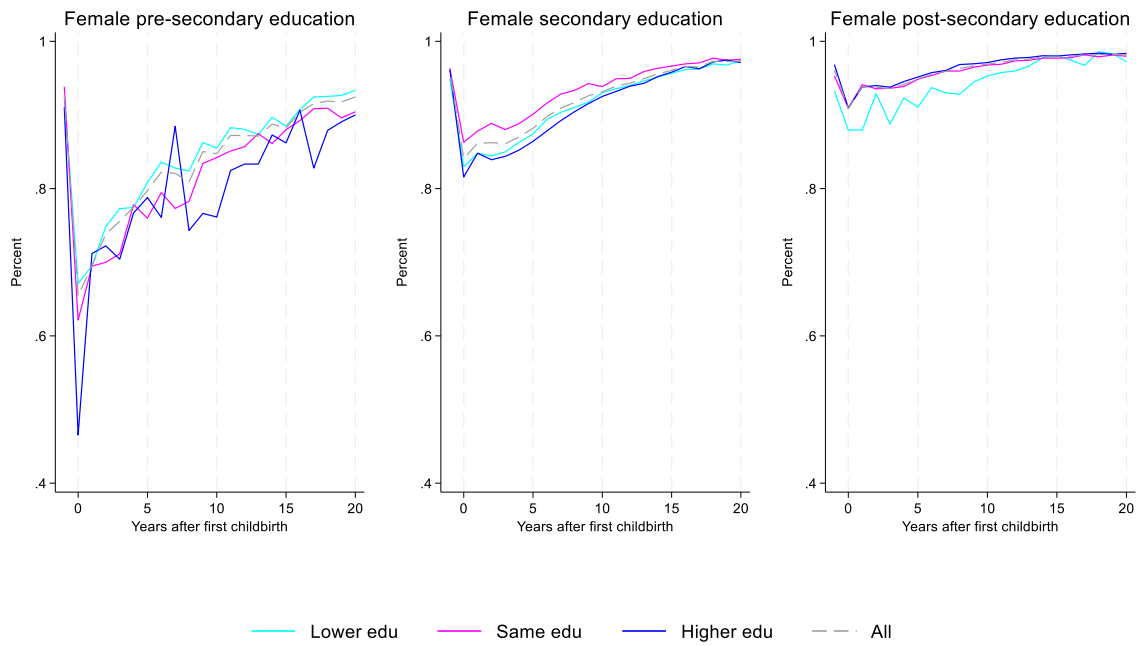


Figure 4. Share of women who are employed, percent, 2020.

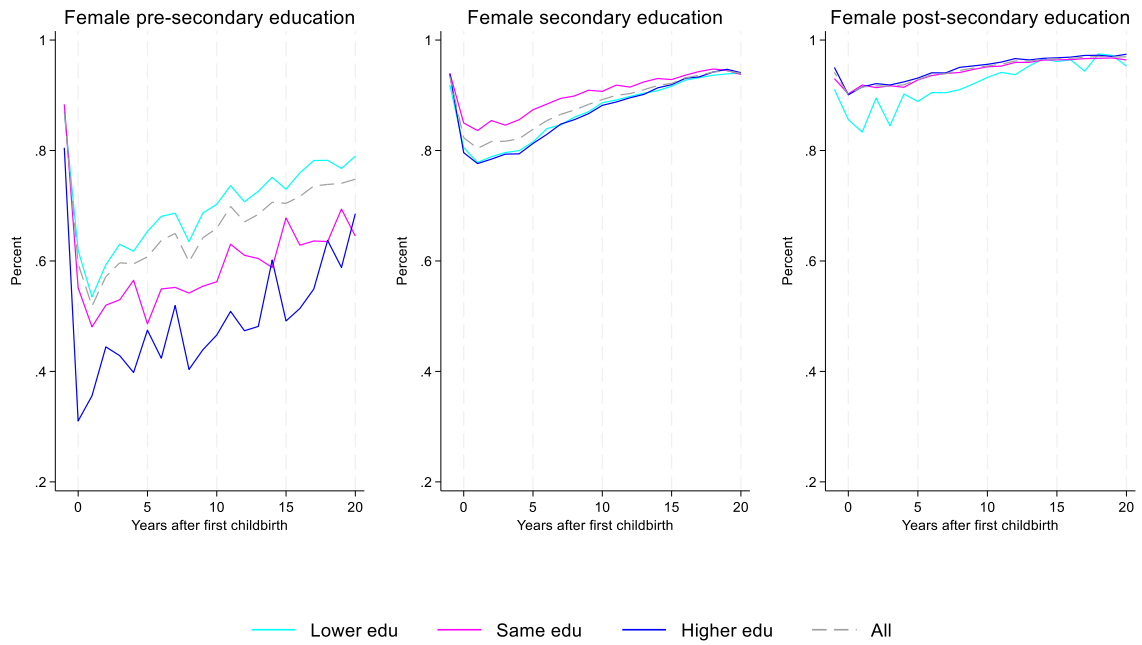
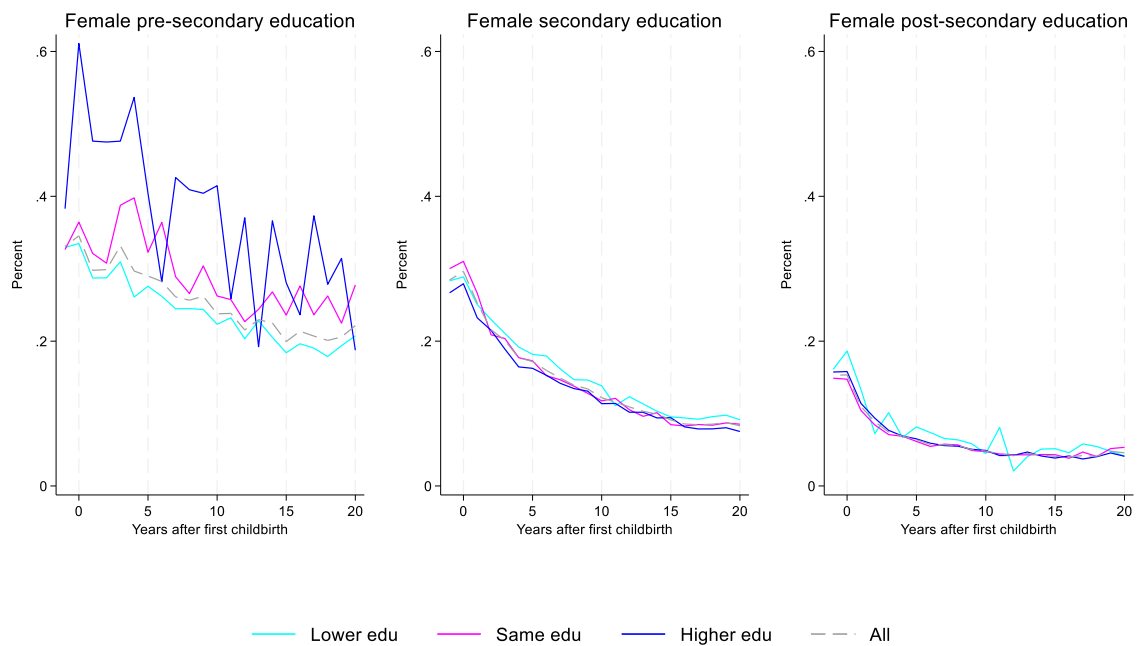


Figure 5. Share of women who are weakly attached to employment, percent, 2020.



### ***Income relatedness outcomes***

When we next analyse the women’s share of their husband’s disposable income, we can see differences at the group level (see Figure 6). The higher the education level of women, the less economic inequality within families. In addition, we also notice a more distinct impact associated with the women’s relative educational attainment on the inequality. It is now obvious that relative education attainment is important in the context of income equality. Women with higher educational attainment within families have also lower economic inequality, and the difference is quite distinct. This pattern is unambiguous. Notable is that we can observe a higher impact on men’s parental leave for post-secondary education women than for women with secondary education.

When we next turn to studying women’s level of disposable income (yearly), see Figure 7, we can observe that women who have lower educational attainment within families, while at the same time having a lower share of their husbands’ disposable income, tend to have the highest level of income within their educational attainment group. This is especially true for women with post-secondary educational level.

One remarkable observation is that women with a higher educational attainment within families generally have the lowest level of income in their educational attainment group. Could there be socioeconomic selection behaviour behind this finding? Yet again we observe results that show how

important education is. The level of income starts at a higher level and is at the same time the curvature steeper for women with higher educational attainment.

When we measure income variation in terms of standard deviation of income changes (Dynan et al., 2012), expressed in percentage points, we are able to study within group sensitivity to income changes. Income changes may arise from various aspects such as childcare due to sickness or changes in labour supply. For women with either secondary or post-secondary education attainment, we observe a situation where women with lower educational attainment have a higher standard deviation (see Figure 8). This may signal that women with lower relative education attainment take a higher proportion of childcare or have greater income variation because they are less established on the labour market. The latter argument seems to be valid while not the former, since women with relatively lower education attainment on average have fewer paid days of childcare allowance (see Figure 9). Unfortunately, we are not able to measure the number of unpaid days for childcare. But certainly, the number of days of unpaid childcare days affects income variation.

Figure 6. Women share of husbands' disposable income, percent, 2020.

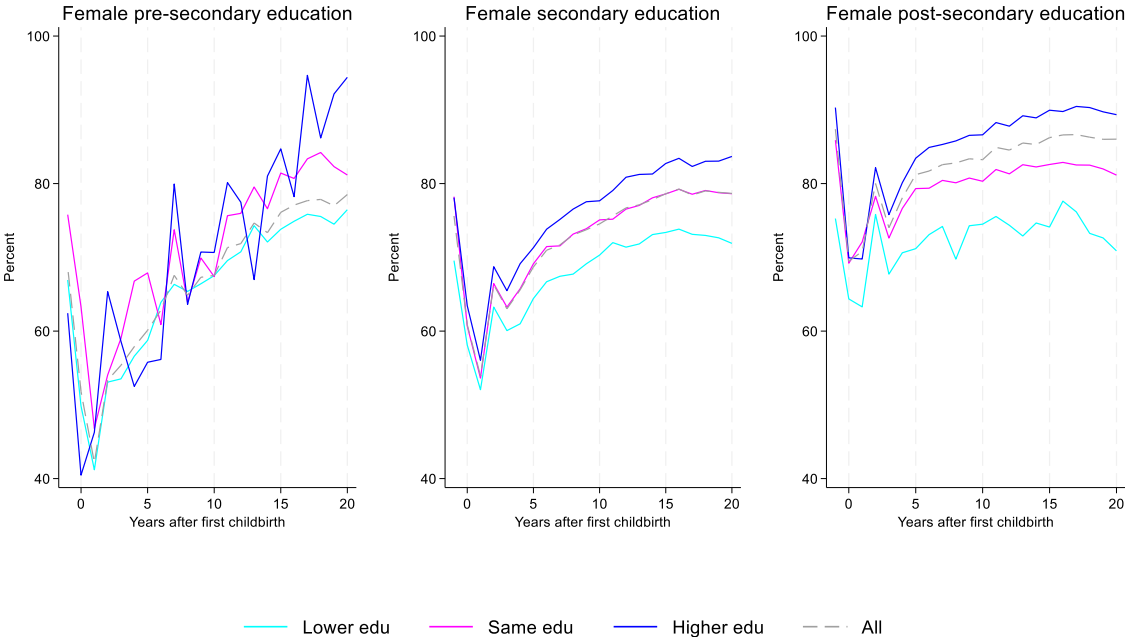
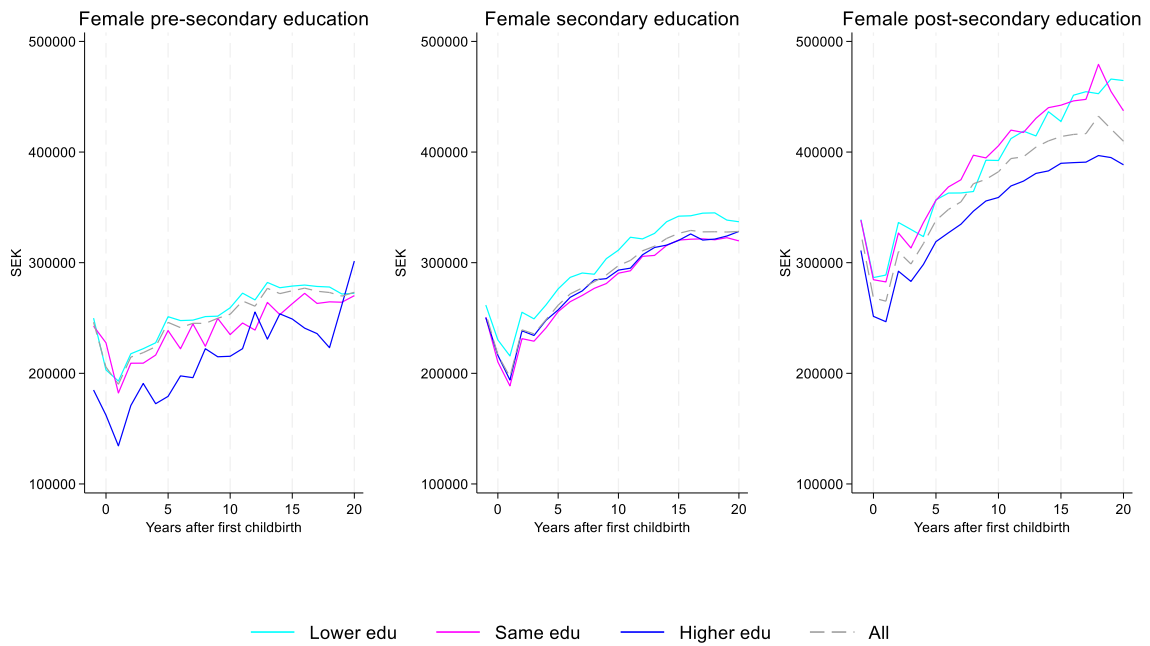
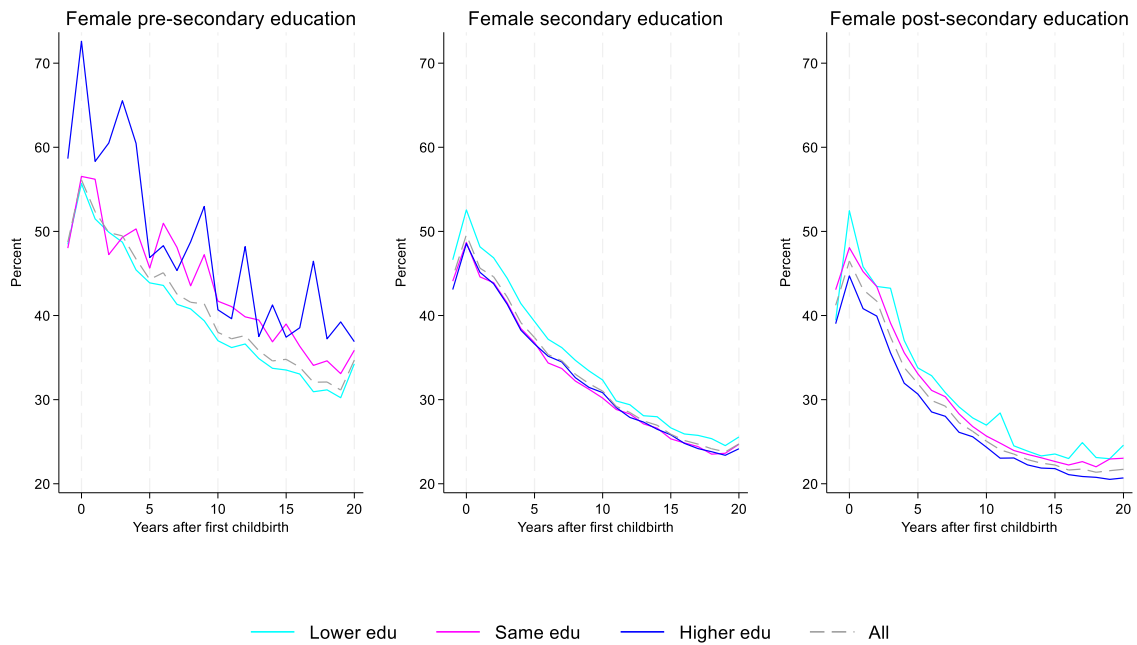


Figure 7. Women's level of disposable income, median value, SEK, 2020.



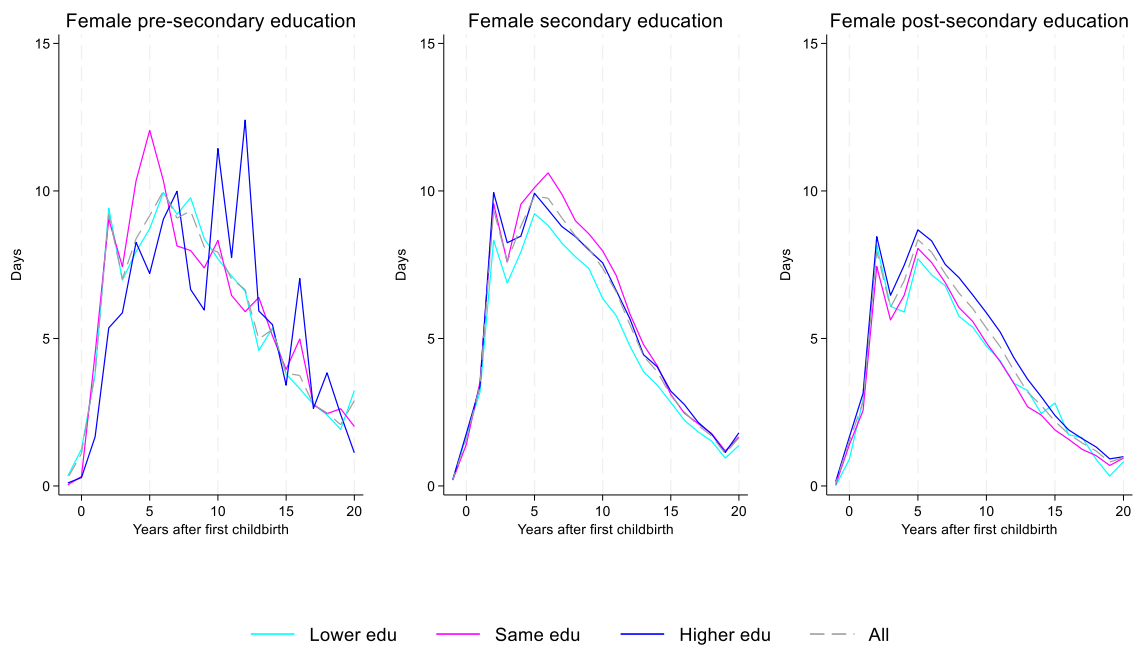
Note: 1 Euro is approximately 12.3 SEK.

Figure 8. Variation of future labour income (January 2021 to December 2023), percentage points.



Note: Standard deviation of income changes, percentage points.

Figure 9. Number of days with childcare allowance, 2020.



### Women's work-life balance (WLB)

There is a large adaption process after becoming parents. Responsibilities increases and life is never the same after the birth of the firstborn. As a parent there is a simple equation; time away from home means less time in the household and with the child(ren). This implies, at the same time, parents may “buy” themselves a higher probability of better organizing their day-to-day puzzle through changing employers and hence reducing commuting time between residence and workplace. As we can see in Figure 10 this is exactly what we can see women doing after having children. The result in Figure 11 points in the direction that this adoptive behaviour cannot be observed in men. And more, men with post-secondary educational attainment seems to over time find workplaces further away from the residence. Hence, men do not reduce their commuting time given their new domestic situation. A natural question is whether men lack job opportunities closer to their homes?

One other variable connected to WBL is for example women's sick leave, see Figure 12. Once again, we observe that women's educational attainment is associated with sick leave, i.e., higher educational attainment reduces women's risk to be on sick leave. At the same time we do not observe a higher risk of sick leave over time, nor directly, and no differences depending on differences within the household regarding educational attainment.

Figure 10. Commuting time (one way) for women between residential and workplace, mean value, minutes 2020.

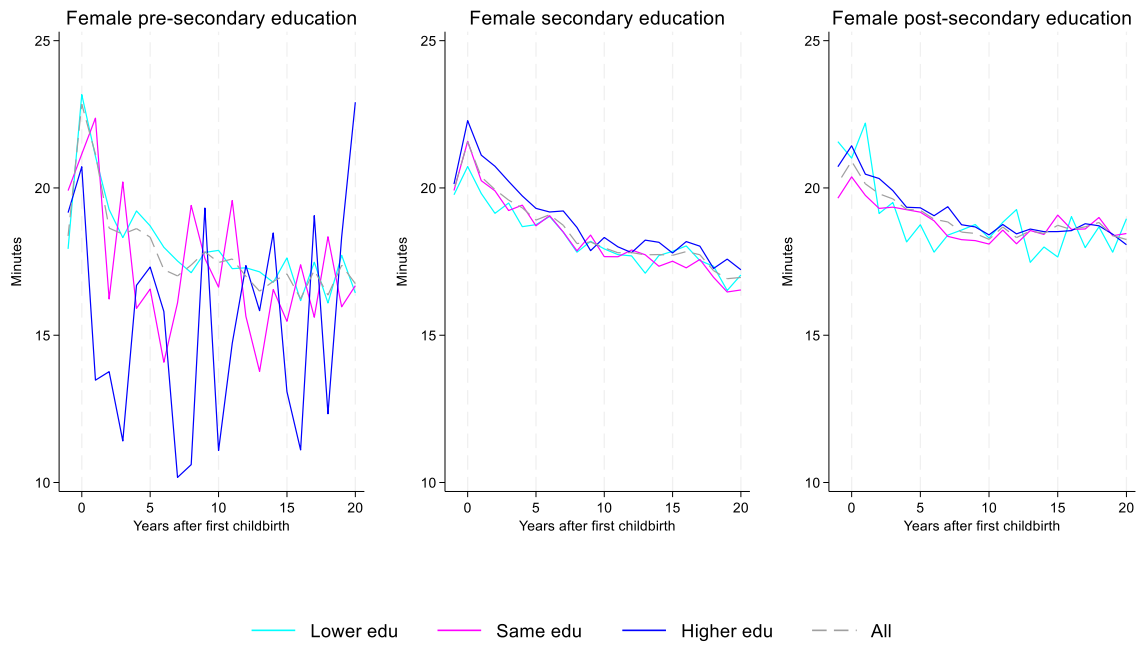


Figure 11. Commuting time (one way) for men between residential and workplace, mean value, minutes 2020.

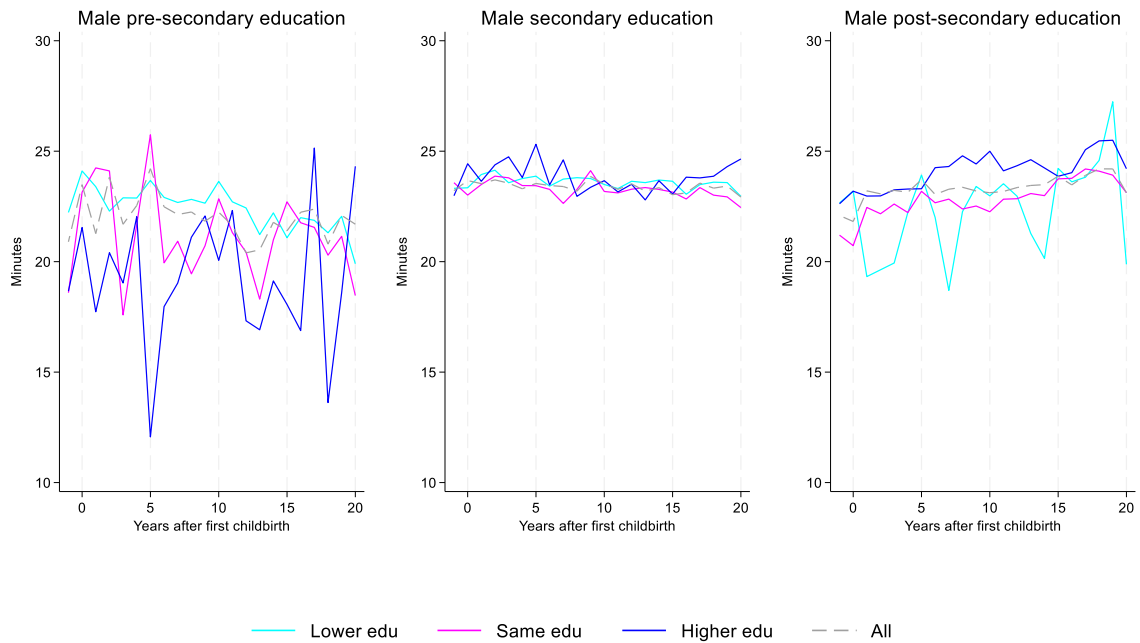
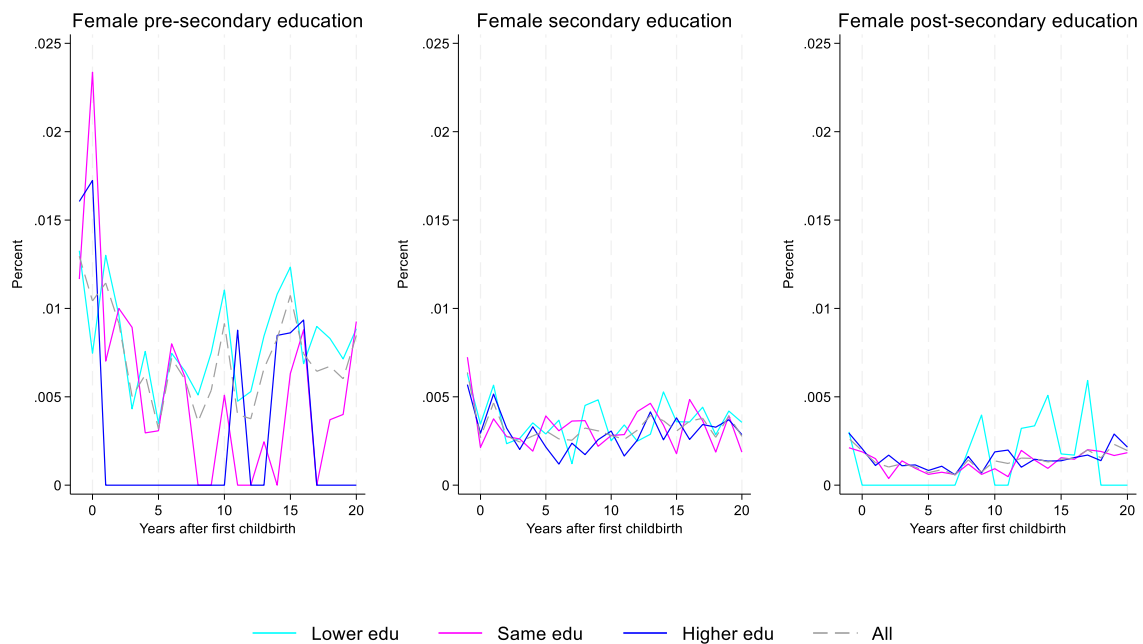




Figure 12. Proportion of women with paid sick leave allowance, percent, 2020.



### Women's job characteristics

Previously, we focused on income-related outcomes. Now, we will look at the type of job women have, e.g., white-collar, manager or if they have changed employer and whether there are differences within and across groups and classes women.

As we can see in Figure 13, it is obvious that the women's education attainment has an impact on the proportion of women in white-collar occupations. For women with secondary education who more often start their career path as blue-collar we can see that five years after childbirth more women become white-collar. While women with post-secondary education seems to have made their choice on blue- vs white-collar. One interesting observation is that women with secondary education who has a lower educational attainment than their husband are more often white-collar compared to women with equal or higher educational attainment than their husbands. For women with post-secondary education, it is more natural to have white-collar jobs, and therefore we do not observe much variation within women with post-secondary education and over time.

The years just after women's childbirth show not a huge difference in the proportion of women in managerial positions. But over time, we can see from Figure 14 that more women with post-secondary education attain managerial positions. Once again, we see that women with secondary educational who live together with husbands who have a higher educational attainment are more likely to have a managerial position. Is there some kind of job aspiration that arises from their husbands' educational attainment? Since women with secondary education who lives with husbands who have higher

educational attainment (more likely to themselves be white-collar) are more likely to have white-collar occupations and have managerial positions.

When we later study how many women change employer, we can conclude from Figure 15 that there is no large difference within each educational attainment group. But at the same time, it is a bit more common for women with secondary education to change employer than women with post-secondary education.

Figure 13. Proportion of women in white-collar occupations, per cent, 2020.

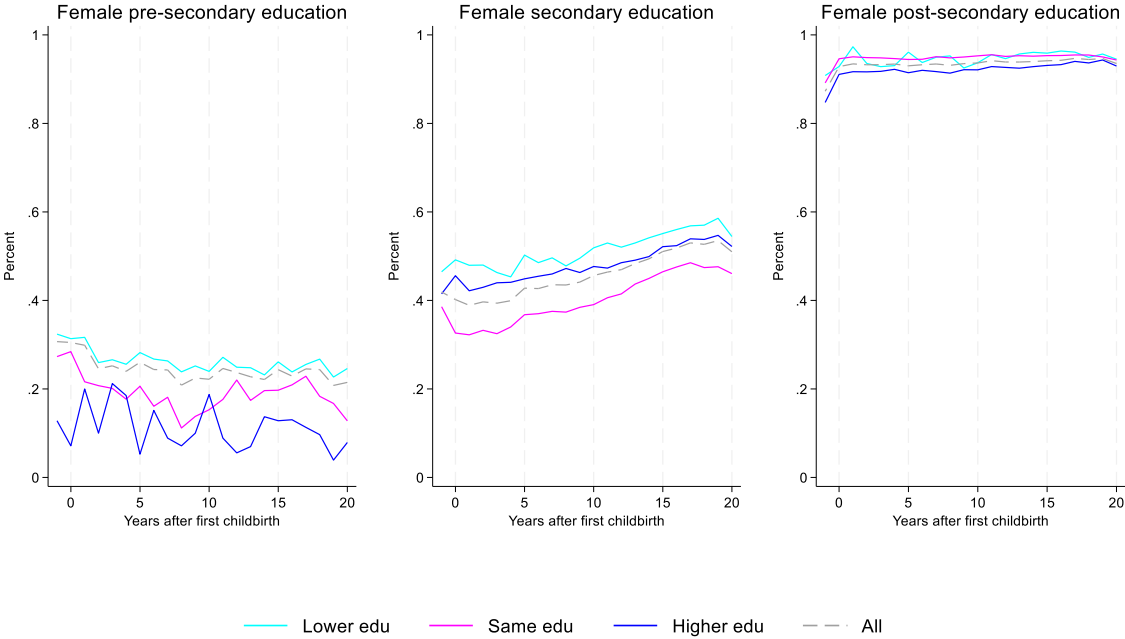


Figure 14. Proportion of women in managerial positions, per cent, 2020.

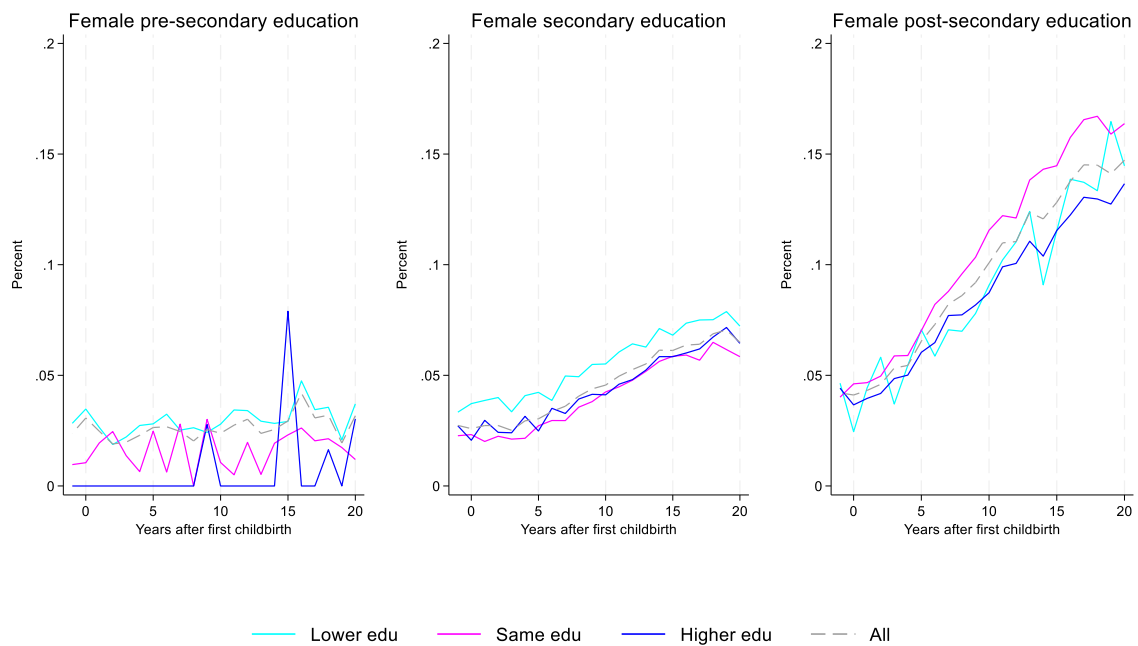
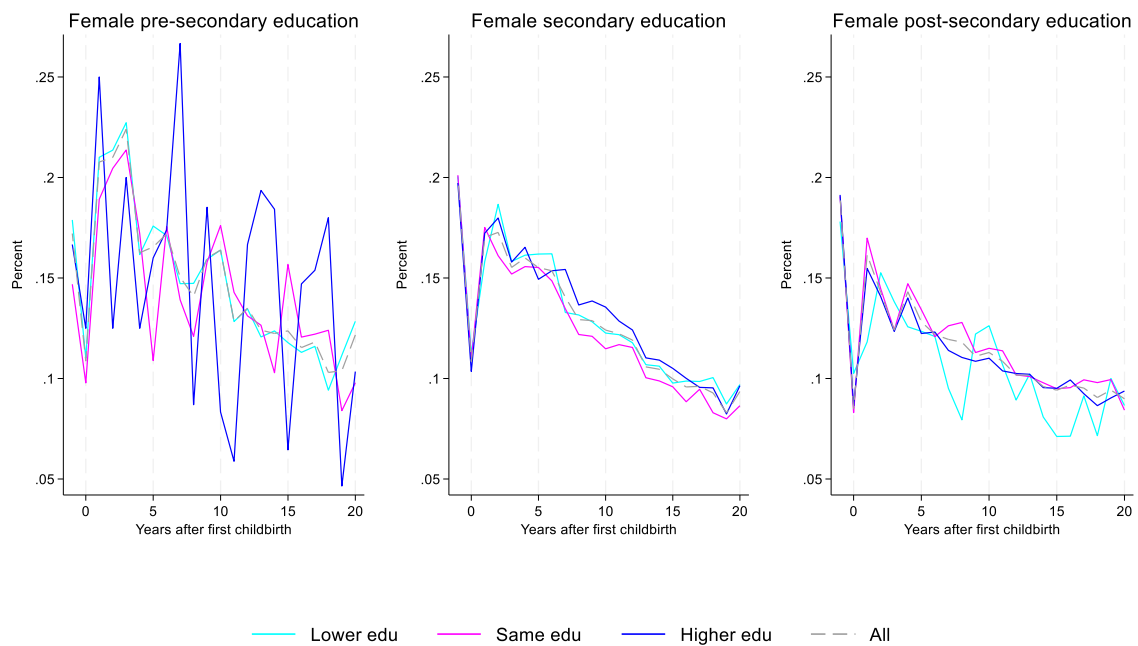


Figure 15. Proportion of women who changed employer, per cent, 2020.

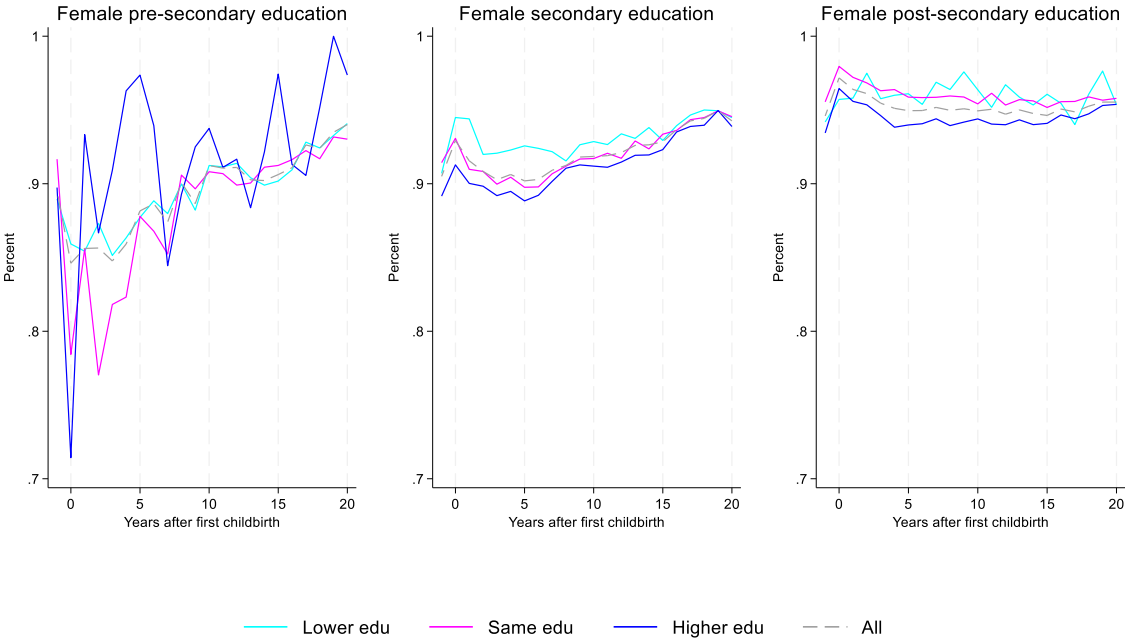


### Well-being - as remaining in the same relationship

Individuals' well-being is a product between quality of employment aspects, work-life balance, and in particular on the quality of the relationship between their spouses in the household. If the domestic situation is not sufficiently good, there can be a separation between the spouses. As we can see in Figure 16 women with higher education attainment have a lower separation risk. We can also see that

the curvature differs between women’s educational attainment. Within both secondary and post-secondary attainment, we are able to see that women with relatively lower educational attainment in the household also have the lowest risk of separation. These are also the women with the lowest share of their husbands’ disposable income and at the same time with a higher level of income. This ought to mean that these are the women who loses economically the most upon a separation.

Figure 16. Proportion of women remaining in the relationship, per cent, 2020.



## Conclusion and discussion

We present in a rather novel way how various labour market outcomes of women are associated with within household difference in educational attainment. If we measure women's economic equality as their share of their husbands' disposable income, we find that, in line with earlier research, the higher the education attainment women have, the more equal income they receive. At the same time, we find that the relative education attainment within the family has a positive impact on the level of their husbands' disposable income. However, when we instead analyse the level of incomes of those women with relatively lower educational attainment, we find that they have at the same time higher incomes. This is especially true for women with secondary education. It is then important to note that women with secondary education who has a relative lower educational attainment have, to some degree, more often taken up occupations that requires a higher (post-secondary) education. When we measure these women's future labour income, we notice that their income variation, measured as standard deviation of income changes (percentage points) is higher. This indicate that women may spend more time home caring for, e.g., sick children. But, at the same time, the number of days with paid childcare allowance, due to a sick child, is not higher for this group, which is counterintuitive and may therefore indicate that the income variation arises from other types of labour supply behaviour.

A lifestyle with children is diametrically apart from a lifestyle without children. Childcare is time consuming. One interesting observation is that women with secondary education seem to reduce their commuting time after childbirth, which may indicate that they are in some way downgrading their career opportunities in favour of spending time with their children. This behaviour is not observed among their husbands.

We also saw that women with secondary education have some selection bias in their occupations regarding within family differences in educational attainment. Women who have lower educational attainment than their husbands are to some degree in more qualified occupations. This difference follows persist later in the analyse. In turn, these women are also more likely to be managers and white-collar workers.

In summary, what is interesting to see is that these women are also more inclined to remain in their marriage/cohabiting situations than those who instead have equal or higher educational attainment than their husbands. At the same time, our statistical analysis has also shown that this is the group of women who lose most consumption power if they get separated compared to other women with secondary education.

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