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CRISES AS DRIVERS OF CHANGE IN COUPLES' PAID WORK ARRANGEMENTS IN EUROPE

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Introduction

Over the last four decades, couples' paid work patterns in Europe have undergone significant transformation. The generalised increase in women's education and the associated improvement in their employment prospects have led to sustained increases in women's integration into paid labour. By the end of the twentieth century, women were outperforming men in tertiary education in a range of high- and middle-income countries, including most of Europe (De Hauw et al., 2017). Moreover, it has been women's increased employment rates that have driven rises in overall employment rates over the past four decades across Europe, while men's employment rates have remained stable (Cipollone et al., 2014). Simultaneously, dual-earning arrangements have gradually become the norm in Europe, rising from 39% of couple households in 1983 to 73% in 2019, while male-breadwinner households decreased from 52% to 20% over this period (Paugam, 2024). Women's earnings have become increasingly essential to household economies in the context of shifting consumption standards and rising costs of living (Leonce, 2020). However, despite some convergence in these trends, significant cross-national variation remains, with different countries showing distinct levels and patterns of couples' paid work arrangements (Dotti Sani, 2018; Sánchez-Mira & O'Reilly, 2019). Moreover, studies show that progress towards equality in gender relations in the household remains uneven and non-linear, with potential signs of backlash (Dieckhoff et al., 2016). Some evidence suggests that the gender revolution might have slowed down or even stalled in recent decades (England, 2010) and in some developed countries (Hook & Paek, 2020) the effect of partnership and motherhood on women's employment may be becoming more negative.

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Periods of crises might (re)shape long-term trends, as couples' paid work arrangements respond to the combined effects of economic needs and shifting employment opportunities (Sánchez-Mira, 2024). Economic downturns may modify and even reverse the relative weight of men's and women's earnings within households, as shown by the strong female added-worker effect observed in countries most affected by male employment destruction during the 2008 recession (Dotti Sani, 2018). However, different crises may generate distinct constraints in relation to employment opportunities, with varying impacts across labour market groups and countries (Blanton et al., 2019) and with varying consequences for couples' paid work arrangements. Women's contributions to household finances not only have important implications for inequalities in financial hardship across different household types, but also for gendered patterns of socio-economic vulnerability – two aspects often exacerbated by economic crises. In fact, dual-earner families are generally better able to absorb income shocks, as they benefit from multiple income streams, while one-earner couple households, particularly female-headed households, are more exposed to economic vulnerability (Kowalewska & Vitali, 2021).

In view of the continuing crises since 2008 and the ongoing socio-economic uncertainty, the evolution of couples' paid work arrangements across Europe is key to assessing the effects of these turbulent times on existing and emerging gendered patterns of inequality and vulnerability. Therefore, this chapter's main aim is to explore the role of crises as drivers of change in couples' long-term employment arrangements in Europe, taking into consideration differences across countries. After discussing the extant literature and presenting our data and methods, our three main empirical sections answer the following questions:

1a) How have the different types of couples' paid work arrangements evolved over the last two decades across periods of crises in Europe?
1b) How do these trends relate to the shifts in the couple's relative status in education?
2) How heterogeneous are these trajectories of change across countries?
3) Is there an association between couples' paid work arrangement and households' financial hardship, and how has this evolved over time, particularly during periods of crises, and across countries?

Together, these questions provide a multi-dimensional view of how crises interact with evolving couple-level employment dynamics – first by tracing broad structural trends, then unpacking cross-national variations and finally linking these patterns to financial vulnerability. In doing so, the chapter sets the stage for a broader understanding of how crises intersect with household configurations to shape gendered inequalities in new and underexplored ways.

The gendered effects of crises on couples' paid work arrangements

The gendered effects of crises on gender-segregated labour markets

Crises tend to have more negative repercussions on women, though these results vary by the type of crisis. Research on the consequences of financial crises in 68 countries from 1980 to 2010 found that, overall, crises undermine women's participation in employment and formal education, with long-lasting repercussions (Blanton et al., 2019). Nevertheless, the nature of each crisis has distinctive effects on couples' paid work arrangements, depending on their impact on employment reduction and patterns of recovery in gender-segregated labour markets, exposing men or women to different risks.

The 2008 financial crisis, for example, exhibited strong gendered dynamics, which have been labelled he-cession/she-austerity (Karamessini & Rubery, 2014). This is because its stronger initial phase hit traditionally male-dominated sectors, such as manufacturing, while the subsequent implementation of austerity policies had a substantial effect on women's employment (Périvier, 2018). Overall, the 2008 recession was marked by a female added-worker effect and the resulting increase in gender-atypical arrangements such as female full-time only employed couples (Dotti Sani, 2018; Vitali & Arpino, 2016). In contrast, the Covid-19 pandemic hit specific sectors in which women were overrepresented, such as hospitality, restaurants, personal services, entertainment and retail services as well as legal, social and cultural professionals – resulting in a larger decline in women's employment rates in advanced countries (Bluedorn et al., 2021; Rubery & Tavora, 2020). Women were also more likely to reduce working hours, stop working for pay or request furlough to take on the bulk of the additional childcare and housework, thereby suffering most from the blurring of boundaries across work and family life (Collins et al., 2021; Rubery & Tavora, 2020). Among women, the groups most impacted by the labour market restrictions were those with lower levels of education, migrant backgrounds, as well as those in part-time and temporary employment (Alon et al., 2020; Rubery & Tavora, 2020). These characteristics led scholars to refer to the Covid-19 pandemic as a she-cession, although evidence in this respect is still mixed (Bluedorn et al., 2021).

At the household level, short-term shocks may turn into lasting changes in couples' employment behaviour, as previous research on the mobilisation of women during the colonial wars in Portugal has illustrated (Tavora & Rubery, 2013). Thus, recent waves of crises might have contributed to fuelling long-term trends towards dual earning, given their enduring impact and the associated rising importance of women's income for household economies, particularly during the financial crisis (Sánchez-Mira, 2024). In this sense, crises may reinforce pre-existing dynamics that intersect with long-term changes in couples' internal status hierarchies, particularly shifts in women's educational and employment standing, setting the stage for new configurations of gendered couple-level dynamics.

Changes in partners' relative status and the effects of crises on couple-level dynamics

Women's rising educational attainment has occurred in a context where other structural transformations have been reshaping the gendered structuring of employment opportunities in the labour market. Up until the 1980s in Europe, it was the male partner who was often the most educated, but by the early 2000s, growing shares of women were highly educated and typically partnered with highly educated and employed men (De Hauw et al., 2017; England et al., 2012). Relatedly, the observed long-term rise in dual earning arrangements was initially led by couples with high relative educational and employment statuses, resulting in some degree of polarisation across households (Paugam, 2024). Indeed, several studies showed that the division between households with high and low work intensity arrangements in Europe tended to reflect a polarisation along educational lines, although to different extents across countries (Hook, 2015; Sánchez-Mira & O'Reilly, 2019).

However, dual-earning has also become more common among lower-skilled households over time, as processes of economic restructuring, crises and related pressures to maintain living standards have likely played a role in driving the expansion of this model (Rubery, 1988; Sánchez-Mira, 2020). Indeed, the steep increase in dual earning has occurred in parallel with the drastic reduction of the male-dominated industrial sector since the 1980s and the consequent weakening of men's labour market position, which is also reflected at the couple level. A steep rise across almost all European countries in couples with both partners working in the service sector has led to the dominance of the "dual-service-earning" couple. Even in countries with resilient male-industrial jobs, there has been a rise in "industry-services dual-earning" couples, rather than a persistence of the traditional "male-single-industry-earning" (Paugam, 2024). These compositional shifts have thus contributed to reshaping heterosexual work arrangements patterns away from the traditional male-breadwinner model. This pattern was particularly notable in the countries most affected by the financial crisis (Dotti Sani, 2018) and also primarily among working-class couples (Sánchez-Mira, 2020).

In fact, in the countries most affected by an acute male job loss in the financial crisis, the paradigmatic female breadwinner couple is found not to be a highly skilled but rather a semi-skilled woman employed in services, whose male partner was previously employed in industrial work (Sánchez-Mira, 2020). Indeed, recent evidence confirms that couples where the woman is the only earner are not only associated with higher educated women but also with male employment instability and precariousness, and not with the diffusion of gender-egalitarian attitudes (Kowalewska & Vitali, 2021). This pattern is especially evident in contexts of crises, which tend to foster female breadwinning and might have enduring effects on gender relations, with some evidence of long-lasting changes in attitudes within couples (Sánchez-Mira, 2024), possibly also fuelled by increased labour market risks and cost of living pressures, as we discuss next.

Dual earning against labour market risks and households' financial hardship in contexts of crises

The long-term rise in the dual-earner model has occurred alongside broader transformations in the structure of labour markets, most notably the spread of non-standard employment. From the 1990s to the 2010s, more than half of all jobs created in developed countries involved part-time, temporary or self-employed work. This trend was accelerated by the 2008 recession and measures of labour market deregulation that ensued, particularly in those European countries most affected by structural adjustment policies (International Labour Organization [ILO], 2012; Organisation for Economic Co-operation and Development [OECD], 2015). These jobs are generally associated with reduced employment protection, lower wages and reduced benefits (Horemans, 2018). Consequently, people in non-standard work are also more likely to be poor, especially if they live in a household with other non-standard or non-employed workers (OECD, 2015). Furthermore, while non-standard employment used to be primarily a complement to a standard (typically male) job within couples or a transitional phase for young people, it has become increasingly common for it to be a couple's sole source of labour income (Paugam, 2024). Indeed, economic vulnerability has been shifting away from dual-worklessness towards couples whose only source of labour income is from non-standard work (Horemans, 2018). This shift has a key gender bias because women are, on average, overrepresented in non-standard work in Europe, with 22% of women employed in part-time work in OECD countries compared to 9% of men, while women's temporary employment rates are above men's in about three-quarters of OECD countries (OECD, 2021). In many advanced economies, the rise in non-standard employment has become a key structural factor shaping both the vulnerability and the gendered configuration of couples' work arrangements, particularly through the widespread reliance on part-time work (Insarauto, 2021). While part-time employment can take distinct forms, as primarily a form of employer flexibility and/or strategy of work–family reconciliation, depending on the country, sector and the occupational level, it is also likely to reinforce the adoption of a dual-earner model as on its own is unlikely to generate sufficient income for a couple. More generally, research suggests that growing insecurity associated with widespread non-standard employment is favouring the adoption of the dual-earner model as a way for couples to protect against labour market risks (Gorbachev, 2016).

Alongside the restructuring of labour markets, shifting consumption standards combined with rising costs of living may also render traditional male breadwinning unviable for many households. Dual-earning arrangements are increasingly considered financially more secure than households reliant on one income

(Leonce, 2020), and crises may favour this perception. Both the 2008 recession and the Covid-19 pandemic were respectively associated with rising costs of living that extended beyond the acute crisis phase (Bengali & Duzhak, 2024). Moreover, frequent crises may heighten perceptions of economic insecurity associated with temporary and other non-standard forms of employment. In particular, reductions in working hours, non-renewal of temporary contracts and layoffs in both contexts of crisis have led to increased job insecurity and precariousness (Matysiak & Vignoli, 2024). Research also finds that income losses from unemployment are more persistent and severe when they occur during recessions (Davis & Von Wachter, 2011). Therefore, crises may have long-term consequences for couples' work arrangements. Furthermore, due to growing precarious employment, the effects are not limited to those who lose their jobs but extend to new labour market entrants (e.g., the Millennials during the Great Recession). Overall, heightened employment insecurity and prolonged labour market transitions for younger generations on the one hand, and increased costs of living, on the other, are likely to constrain the types of arrangements couples can realistically achieve and maintain, thereby amplifying their vulnerability in a context of turbulence.

Data and methods

This chapter draws on cross-sectional data from the EU Statistics on Income and Living Conditions survey (EU-Silc) which is a representative annual survey conducted across 31 European countries and includes a wide range of socio-economic and demographic information (Eurostat, n.d.). Data is collected from both co-resident partners whenever present, allowing a measure of couples' work arrangements based on the individual self-reports of each partner's employment situation. Our analysis includes the years from 2005 to 2022, covering the 2008 financial crisis as well as the Covid-19 pandemic and the ensuing cost-of-living crisis.

Our analytical sample consists of married or cohabiting women with a male partner in 23 European countries. We focus on heterosexual couples, with or without children, as they remain central for understanding household formation and dynamics of gender inequalities in employment, and represent 40%, on average, of all household types in Europe (Eurostat, n.d). Additionally, we restrict our sample to those aged 25 to 54 to minimise cross-country variations in durations of studies and retirement patterns. As we use single point in time measurement, we exclude couples where either partner is self-employed, as this often involves fluctuating work patterns throughout the year.

All couples in our sample were grouped into six categories according to both partners' employment status, defined as:

1. **Dual full-time employed**: both partners work full-time;
2. **Male full-time main employed**: the male partner works full-time, while the female partner works part-time;

3. **Male full-time only employed**: the male partner works full-time, while the female partner is either inactive or unemployed;
4. **Female full-time main/only employed**: the female partner works full-time, while the male partner works part-time, is inactive or unemployed;
5. **Part-time employed**: both partners work part-time, or one works part-time and the other is inactive or unemployed;
6. **Workless household**: both partners are either unemployed or inactive.

Our first step is a descriptive analysis: curve graphs trace the evolution of these six couple types over the past two decades, starting with aggregate European level trends and examining how they relate to changes in couples' relative status in education. Then, we explore these trends in four selected countries – Poland, Sweden, Germany and Spain – each exemplifying a distinct cluster of household work arrangements in Europe, following Sánchez-Mira and O'Reilly (2019).

1. **Poland** represents the **dual-earner full-time** country cluster, where households with both partners in full-time employment predominate. This cluster includes other Eastern and Central European countries, Portugal and Finland;
2. **Sweden** exemplifies the **dual-earner mixed** country cluster, characterised by a high prevalence of dual-earner full-time households but alongside a large share of male full-time main-employed arrangements where women are working part-time. This cluster also includes other Nordic countries (except Finland), France and the UK;
3. **Germany** illustrates the **multiple modes** country cluster, where male full-time main-employed arrangements are dominant but alongside significant yet varying shares of dual full-time and male full-time only employed arrangements. This cluster also includes the Netherlands, other Continental European countries, and Ireland;
4. **Spain** represents the **polarised** country cluster, characterised by a pronounced polarisation, often driven by educational attainment, between dual full-time and male full-time only employed arrangements. This cluster also includes Greece and, to a lesser extent, Italy.

By investigating these four representative countries, our analysis provides a nuanced understanding of how structural differences shape couples' heterogeneous responses to socio-economic disruptions across Europe and over time.

For the second step in our analytical strategy, we employ OLS regression to examine the relationship between couples' paid work arrangements and their household financial hardship over the analysed period. The outcome variable is the perceived financial hardship experienced by the household, assessed through responses to the following question: "Considering your household's total monthly or weekly income, is your household able to make ends meet and cover your usual expenses?". Responses range from: very easily, easily, fairly easily, with some difficulty, with difficulty and with great difficulty. The primary explanatory variable is household work arrangements, that is, the six couple types already outlined. We allow this couple-type variable to interact with the year to assess how the association between work arrangement and financial hardship evolves over time and during the crises. In addition, we control for the female partner's age, educational level, marital status (married vs. cohabiting) and the number of children under six years of age in the household. We include only women's characteristics – not men's – as control variables in our models, since partners' characteristics are often correlated, and prior research suggests that women's characteristics tend to have a stronger influence on household work arrangements (Klesment & Van Bavel, 2017). We also include a set of country dummies to account for cross-national differences in our model estimating at the European level. Next, we complement this regression analysis with descriptive bar graphs showing changes in financial hardship over time for three main types of arrangements in the four selected countries. EU-Silc survey weights are applied in both the descriptive analyses and the regression models to account for differential selection probabilities and ensure representativeness.

Results

Long-term trends in couples' paid work arrangements over periods of crises

Figure 6.1 shows the evolution of couples' paid work arrangements in Europe from 2005 to 2022 where we observe a steady decline in the share of male full-time only employed households and a parallel increasing share of dual full-time employed households, while the share of male full-time, female part-time households remained rather stable over most of the period. These trends are consistent with abundant literature pointing to the long-term decline of the male only breadwinner/female caregiver family model, in practice and normatively (Brewster & Padavic, 2000; Cunningham, 2008).

Also consistent with existing research (Klesment & Van Bavel, 2017), our data show that households' paid work arrangements are strongly related to women's educational attainment, which has continued to increase over the analysed period (Figure A6-1 in the online appendix). More specifically, the bar graph (Figure 6.2) uses the average values over the analysed period to show the distribution of the different paid work arrangements by educational assortative mating patterns for three types: hypergamous couples (male partner has a higher educational level than the female partner), homogamous couples (both partners have the same educational level) and hypogamous couples (the female partner has a higher educational level than the male partner). Hypergamous couples are found to align more with traditional work arrangements, because in 59% of these households the male partner is the only (31%) or main (28%) full-time employed person and

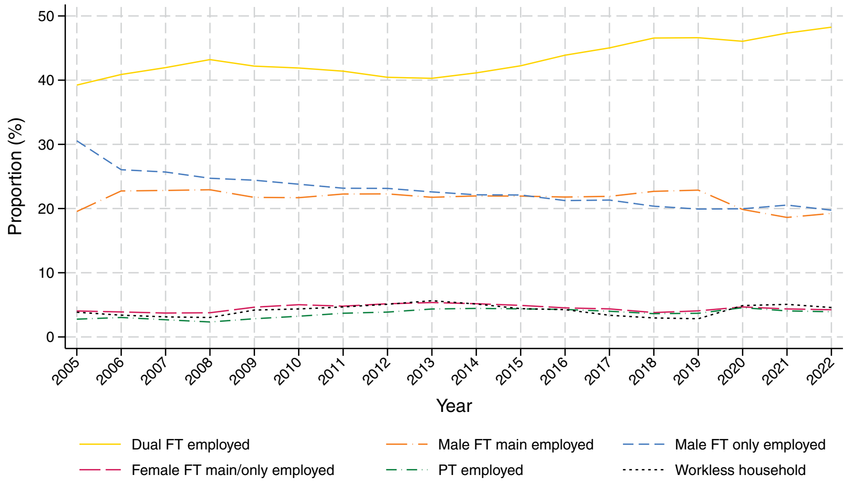

FIGURE 6.1 Trends in Couples' Paid Work Arrangements (European Average, 2005–2022).

Source: Authors' calculation based on EU-Silc cross-sectional 2005–2022.

Note: The Y-axis represents the proportion of each couple type within all couples in our sample.

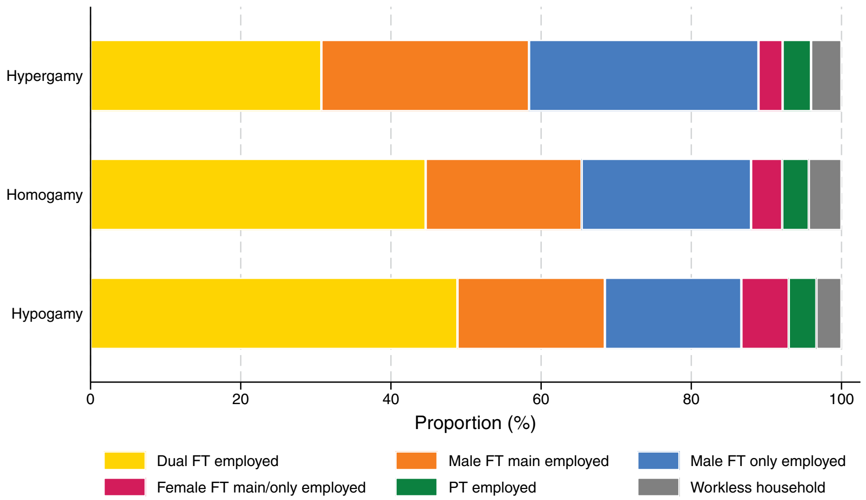

FIGURE 6.2 Couples' Paid Work Arrangements by Educational Assortative Mating Patterns (Hypergamy, Homogamy and Hypogamy).

Source: Authors' calculation based on EU-Silc cross-sectional 2005–2022.

only 31% are dual full-time employed. Homogamous couples, in contrast, have a 45% share of households where both partners work full-time, although male-dominant full-time arrangements are still quite prevalent (male only 23% and male main 21%). In contrast, almost 50% of hypogamous couples are dual full-time employed, although the gap between them and homogamous couples is smaller than between the latter and hypergamous couples. Among hypogamous couples, there is also a more noticeable share of households where the female partner is the main or only full-time employed person (6%). Thus, the move towards dual full-time employment is stronger among couples where the woman is equally or more educated. This type of household is becoming more common as there has been a decrease (Figure A6-2 in the online appendix) in hypergamous couples and a parallel increase of hypogamous couples over the last two decades, suggesting that the combination of both patterns is one of the driving forces behind rising dual-earning and female breadwinning households in Europe.

The different crises over the last two decades have also interacted with these longer-term trends, and even in these very aggregate numbers, the influence of both the 2008 financial crisis and the Covid-19 pandemic is apparent in Figure 6.1, though unequal in its intensity and duration. Indeed, despite a drop in GDP and aggregate paid working hours during the pandemic's first six months that was roughly twice that experienced during the 2008 recession's first six months, the long-term employment impact of Covid-19 was smaller (Alon et al., 2022). As shown in Figure 6.1, the upward trend in dual full-time employed households suffered a reversal over the 2008 financial crisis, reaching its lowest point (40%) in 2013. It then gradually recovered, and only wavered again, albeit to a lesser extent, in 2020 with the onset of the Covid-19 pandemic, before rising to 48% in 2022. In turn, the male full-time only employed households declined from 30% in 2005 to 20% in 2019, with a modest increase during the pandemic. Meanwhile, the share of male full-time main employed (female part-time employed) households remained relatively stable (around 20%) but experienced a slight decrease during the pandemic, followed by an apparent minor recovery. However, the aggregate trends regarding male full-time only and main employed arrangements hide significant variability across country contexts, which we explore in the next section.

There was also a rise in other less common work arrangements, such as female full-time main/only employed, part-time employed and workless households, especially during the 2008 financial crisis. Female full-time main/only employed households increased from 3.8% in 2008 to 5.4% in 2013, part-time employed households rose from 2.3% to 4.4%, and workless couples grew from 3% to 5.6%. A similar though less strong trend emerged during the Covid-19 pandemic, with female full-time main/only employed households at 4.7%, part-time employed households at 4.6% and workless households at 4.9% in 2020. These patterns indicate that the shift towards work-poor and gender-atypical household employment structures must be interpreted as an expression of the couple's vulnerable position in the labour market, which becomes particularly salient in economic downturns. Specifically, the increases in female breadwinning during the financial recession have been documented as a result of an added-worker effect related to decreased employment opportunities for men, and thus mostly a response to economic strain (Dotti Sani, 2018; Vitali & Arpino, 2016). However, while these shifts can reflect household vulnerability – especially when tied to male job loss – they may also signal longer-term adaptation to changing labour market realities, particularly where women's full-time employment is stable, and the shifting educational hierarchies within couples we have previously referred to. This evolving dynamic is further explored in our financial hardship analysis. Overall, workless households showed greater fluctuation compared to female full-time main/only employed and part-time employed households in times of economic distress, highlighting the particularly precarious nature of this household arrangement.

Trajectories in couples' paid work arrangements across European countries: convergence and divergences

The patterns observed for the European average mask significant cross-national heterogeneity in trajectories of change over the past two decades. To illustrate, Figure 6.3 presents long-term trends in couples' paid work arrangements in our four selected countries. In Poland, the dual full-time earner model has been steadily consolidated over the entire period, with the proportion of households where both partners work full-time exceeding 70% by 2022. At the same time, the share of couples where the man is the only full-time employed person has declined from 28% in 2005 to 21% in 2022, while male full-time, female part-time employed households remain relatively uncommon (around 4%). Notably, Poland did not suffer particularly large employment falls during the 2008 financial crisis or the Covid-19 pandemic compared to other eastern and central European countries (Sánchez-Mira, 2020), which could explain why couples' paid work arrangements were not significantly affected by these crises.

In Sweden, the proportion of dual full-time employed households has also increased, reaching 65% in 2022, although still below the share in Poland. This shift has been accompanied by a persistent but gradual decrease in male full-time main employed households, from 28% in 2005 to 17% in 2022. Dual full-time employed arrangements suffered a short-term decline during the Covid-19 pandemic, paralleled by an increase in male full-time only employed arrangements but still only accounting for 9% in 2022. This temporary wavering did not, however, substantially alter the country's longer-term trajectory towards dual full-time earning. While part-time work remains prevalent among mothers of preschool-aged children (Goldscheider et al., 2013), these patterns primarily reflect the country's support for work–life balance through voluntary reduced hours with earnings compensation and the right to return to full-time employment. These options help mitigate the persistence of the one-and-a-half earner

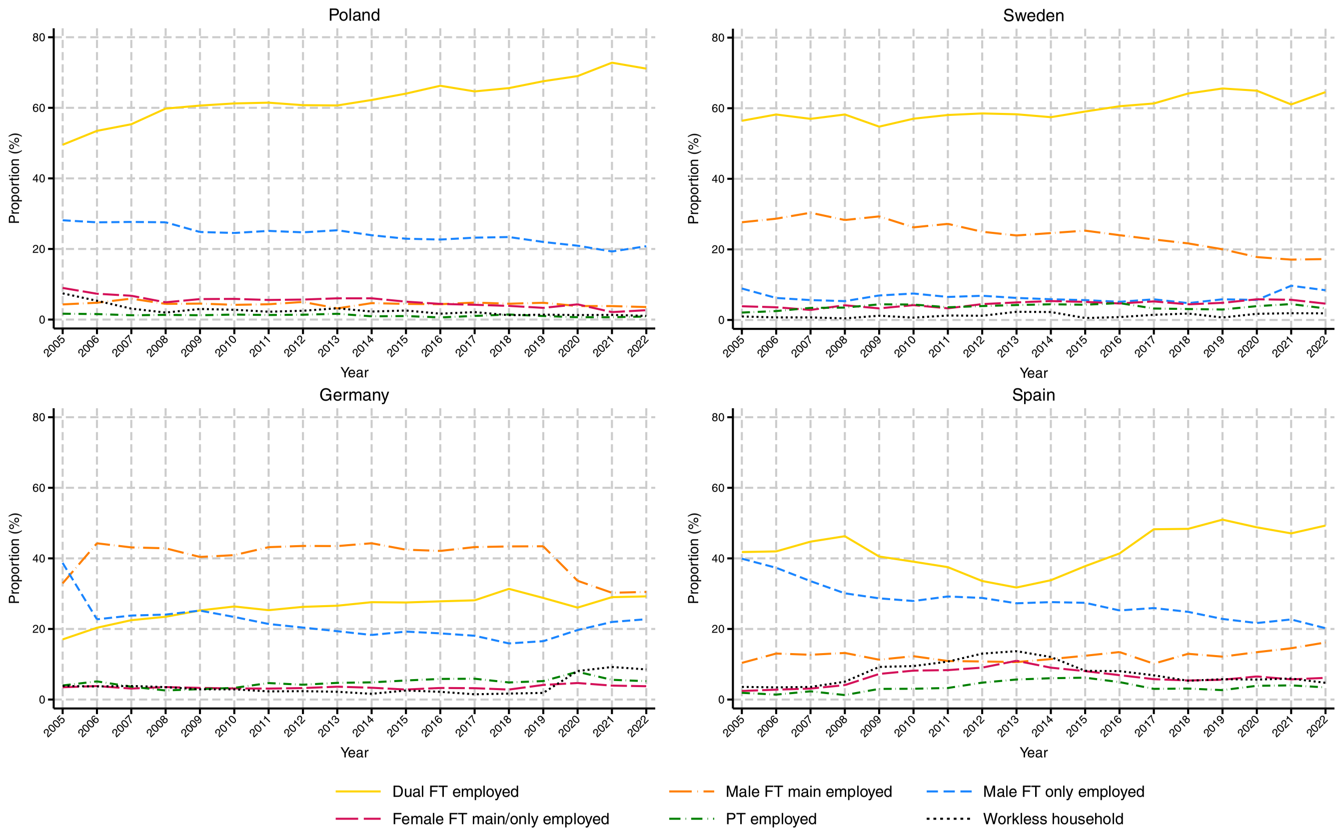

FIGURE 6.3 Trends in Couples' Paid Work Arrangements (Four European Countries, 2005–2022).

Source: Authors' calculation based on EU-Silc cross-sectional 2005–2022.

model as a long-term arrangement for couples, steering Sweden closer to a dual full-time earner model.

Germany displays some notable trends, particularly a significant decrease in male full-time main employed arrangements during the Covid-19 pandemic even though this had long been the paradigmatic arrangement in this country (Trappe et al., 2015). Meanwhile, the slight upward trend in dual full-time employed households (although this also wavered slightly during the pandemic) meant that by 2022 each of these couple types accounted for a similar 30% share of all couple households. Furthermore, while male full-time only employed households followed a downward trend for most of the period, this pattern started to reverse even before the pandemic, increasing from its lowest level of 15% in 2018 to 22% in 2022. Therefore, the country seems to be developing along an uncertain trajectory that increasingly aligns with a multiple modes pattern, where the three main types of arrangements have almost equal weight and reflect distinct patterns of socioeconomic advantage and vulnerability.

Finally, Spain is the country that experienced the most pronounced fluctuations in couples' paid work arrangements associated with the latest crises, particularly from the 2008 recession. With the steady decrease of couples based around male only full-time employed (from 40% in 2005 to 20% in 2022) and an increase in couples where both partners work full-time (from 42% in 2005 to 49% in 2022), the country seems to be moving away from polarisation towards a dual-earner full-time model. This long-term trend seems persistent, despite the decrease during the Great Recession in the share of dual full-time employed households from 46% in 2008 to 32% in 2013, only to recover in 2016. At the same time, the prevalence of less common arrangements – female main/only employed, part-time employed and workless households – increased particularly during the financial recession, potentially reflecting precarious employment within insecure labour markets. In particular, the rise in female only employed arrangements can be seen as primarily a response to the destruction of male employment (Sánchez-Mira, 2020). Moreover, the continuous even if somewhat fluctuating rise in male full-time main employed arrangements after the financial crisis may reflect the spread of part-time work as a form of flexibilisation during this period (Insarauto, 2021) and raises the possibility that Spain might move closer toward a dual-earner mixed model in the future.

Couples' paid work arrangement and households' perceived financial hardship over periods of crises

In the OLS regression analysis (see Table A6-1 in the online appendix), Model 1 assesses the relationship between couples' paid work arrangements and households' perceived financial hardship. The reference category is households where both partners are full-time employed. In Model 2, we add an interaction between couples' paid work arrangements and the year of the survey to examine how time periods moderate these relationships. To better visualize the results, we plot the predicted values in Figure 6.4, that is the expected levels of financial hardship estimated by Model 2 for each household employment type. Each line in Figure 6.4 represents the changes in the average level of financial hardship associated with a specific household work arrangement over the period from 2005 to 2022.

Looking first at differences across couple types, as expected we observe that households with both partners in full-time employment experience the lowest levels of financial hardship, as this arrangement ensures a more stable and substantial dual income. Households where the man works full-time and the woman part-time exhibit comparable levels of perceived financial hardship over the first part of the period but face greater hardship in the second part, coinciding with the post-financial crisis recovery period. Predictably, given their reliance on a single income source, male full-time only employed households faced even more difficulties. Greater financial difficulties are experienced by female main or only employed households or where employment is part-time based, especially during the first half of the period, supporting our argument that these arrangements represent some form of vulnerability and response to it, although the situation evolved over time, as discussed next. Unsurprisingly, households without any employed members are the most financially vulnerable.

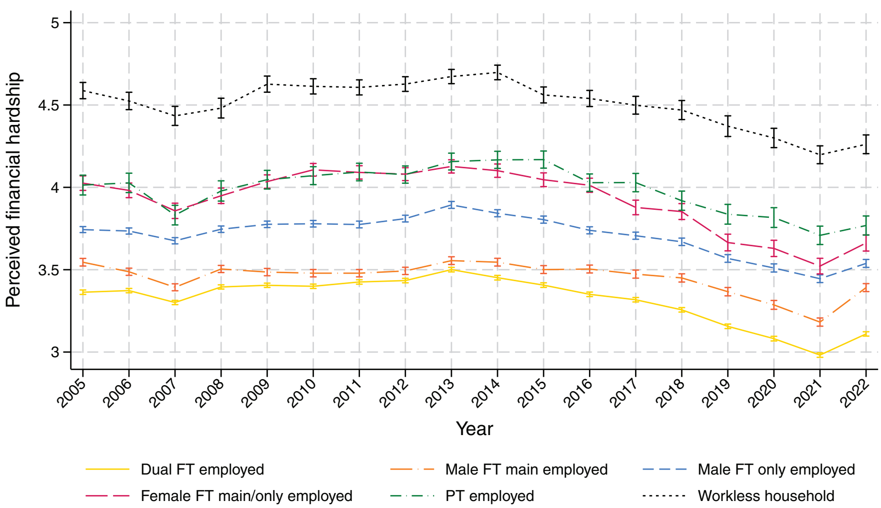

FIGURE 6.4 Perceived Financial Hardship for Each Household Work Arrangement (European Average, 2005–2022).

Source: Authors' calculation based on EU-Silc cross-sectional 2005–2022.

Note: Higher values on the Y-axis indicate greater financial harship.

Considering the evolution of financial hardship over the whole period, we see that perceived hardship rose among nearly all couple types following the 2008 crisis, though the increase was least pronounced among dual full-time employed couples, who consistently experienced the lowest level of hardship over the whole period. With the economic recovery post-recession, a decrease in perceived hardship for all couple types is observed (between 2013 and 2014). This is stronger for dual full-time employed couples than for male full-time employed, female part-time employed couples. Indeed, the lines for both couple types became distanced from each other and remained more separate thereafter, suggesting that the male main employed arrangement may be becoming less financially sustainable over time. The persistent long-term decline in hardship is also particularly pronounced for female full-time main/only employed couples, almost converging with those of male full-time only employed couples before the onset of the Covid-induced crisis. Therefore, if households with a female main/only employed partner have historically been more financially vulnerable than those with a male only employed partner, the vulnerability gap between these two couple types has significantly decreased. Nowadays, it seems that being in households with only one adult employed means more for financial vulnerability than the gender of the employed person in these particular arrangements. In this sense, and consistently with what has been shown in the first findings section, these trends may be compounded by heterogeneous situations that are hard to disentangle, with some female breadwinning households reflecting involuntary, constrained arrangements to a greater extent, while others are mostly the result of women's shifting structural position within the couple and the labour market. Figure 6.4 also suggests that the pandemic disrupted the recovery trend and is associated with another increase in perceived financial hardship, especially from 2020, when it was compounded by the ongoing cost of living crisis. Here the effect on dual full-time employed households compared to male full-time main employed households was again relatively contained, underscoring the resilience of this household work arrangement.

It is important to note that this measure of financial hardship in EU-Silc is based on respondents' perceptions, which may not always accurately reflect actual changes in the objective cost of living. These subjective assessments can be influenced by social factors that may vary across contexts, such as the country's perceived economic situation, standards of living and institutional support for given types of arrangements. For this reason, we next explore descriptively the differences in perceived financial hardship for various couples' paid work arrangements in our four selected countries. Figure 6.5 illustrates the changes in financial hardship over time for the main three types of arrangements – dual full-time, male main employed and male only employed – in Poland, Sweden, Germany and Spain. Across all four countries, dual full-time employed couples consistently face the least perceived financial hardship, followed by male main employed couples, with male only employed couples experiencing the highest financial strain. This pattern again underscores the protective effect of dual incomes (and particularly

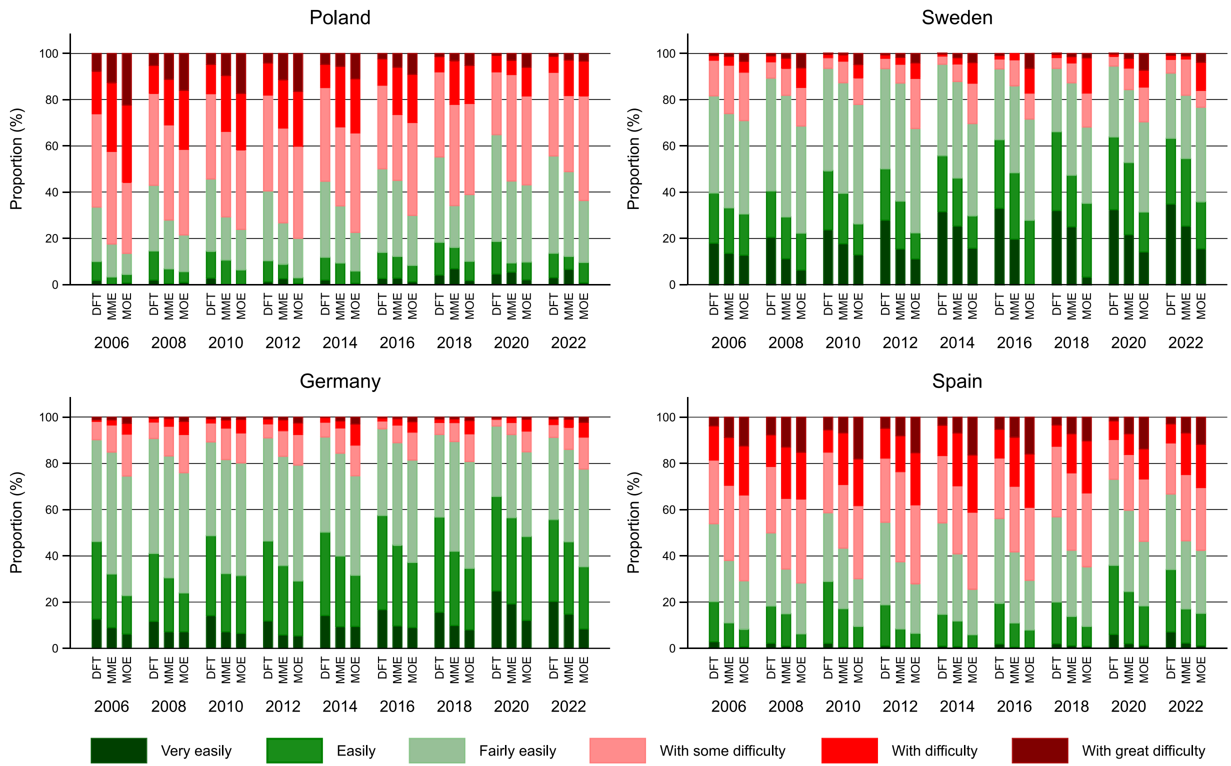

FIGURE 6.5 Perceived Financial Hardship Over Time for Dual Full-Time (DFT), Male Main Employed (MME) and Male Only Employed (MOE) Arrangements in Four European Countries.

Source: Authors' calculation based on EU-Silc cross-sectional 2005–2022.

dual full-time) in alleviating financial difficulties. However, there are notable differences across the countries in the extent of protection provided by each type. For example, the male main employed arrangement appears less protective in Spain and Poland than in Germany and Sweden, suggesting that institutional factors play a part in shaping the degree of financial protection provided by this arrangement.

There are significant differences across countries in the overall levels of financial hardship. Interestingly, Germany reports the lowest levels of financial hardship across all types of arrangements, with over 80% of couples not finding it difficult to cover their usual expenses throughout the analysed period. This points to strong economic stability (Audretsch & Lehmann, 2016) in this country that helps mitigate financial difficulties, even for male-only employed households. More generally, Germany's overall strong economic foundation has probably played a key role in reducing financial strain and cushioning the impact of recent crises, although the situation could change given the less buoyant current economic situation in the country. Sweden, with its well-established social welfare system and high levels of gender equality (Bergqvist, 2015), also shows a more balanced distribution of financial hardship, with all household work arrangements associated with relatively low levels of hardship and only moderate fluctuations during crises. The Swedish model of social support thus appears to play an important role in alleviating financial strain, regardless of household work arrangements. In contrast, Poland experiences the highest levels of financial hardship, probably reflecting the greater economic challenges and lower average wages in the Polish economy (Plomien & Schwartz, 2026, this volume). In this context, adopting a dual full-time arrangement may be the only economically viable option for most households. Similarly, in Spain, dual-earner models are often more of an imperative, as economic conditions to some extent limit the viability of other arrangements (Sánchez-Mira, 2020). More than half of couples in Poland and Spain find it difficult to cover their usual expenses and these high levels of financial hardship persist even after crises. This suggests that, in these countries, economic instability and structural labour market challenges contribute to long-term financial strain, despite variations in household employment arrangements.

Discussion and conclusions

Our chapter has investigated the main drivers of changes in couples' paid work arrangements in Europe in the context of continuing socio-economic turbulence over the last two decades. Overall, our findings are consistent with the literature (Paugam, 2024) showing a persistent long-term rise in dual full-time employed and a decline in male full-time only employed arrangements, despite key fluctuations associated with the three recent crises – financial recession/austerity, Covid-19, and cost of living. The 2008 financial recession had a negative impact on the dual full-time employed model, while the Covid-induced crisis was associated with a slight increase in male full-time only employed arrangements. However, both of these crises-related changes can be seen as temporary setbacks that have not fundamentally disturbed the underlying trends towards growing dual full-time employment in Europe.

These trends are nonetheless heterogeneous across the social groups and national contexts considered. Although over the long run the increase in dual full-time employment seems to be driven by highly educated women in increasingly common homogamous and hypogamous couples (Klesment & Van Bavel, 2017), during the financial crisis of 2008 it was lower-skilled women who showed stronger shifts in employment patterns. In contrast, although the Covid pandemic had a reportedly acute effect on working mothers, particularly those with lower educational and occupational status, the effects were not strong or long enough (Bluedorn et al., 2021) to drive up the share of male-only full-time employment in most countries except for the immediate period of the pandemic.

Our analysis further reveals that the growing importance of gender-atypical arrangements, such as female only/main employed households, is a reflection not only of the changing relative position of women in some couples but alsoof household vulnerability, in particular during crises. While in the 1980s this was a rare (nearly zero percent) couple type, it currently represents around 5%, exceeding the share of dual-workless couples' households (Paugam, 2024; our own data). The increase in this and other peripheral arrangements (such as part-time based and workless households) during economic downturns suggests that these emerge largely as responses to situations of economic strain, in line with abundant existing research in Europe and the US during the financial (Dotti Sani, 2018; Vitali & Arpino, 2016) and the Covid-19 (Brini et al., 2021; Qian & Hu, 2021) crises. However, as shown in our financial hardship analysis, this household model has recently experienced a decline in perceived vulnerability, especially in relation to male-sole earner households. This suggests there may be moves towards greater economic resilience in cases where the female partner has reached a solid employment position.

Whether the increase in frequently unwanted and temporary gender atypical arrangements is likely to favour more egalitarian attitudes and practices over the long run remains an open question. Research has shown that even involuntary experiences of female breadwinning are likely to lead to greater recognition of the importance of women's economic independence and contribution to the household (Medved, 2016); but also that couples easily revert to previous arrangements as soon as contextual conditions allow (Sánchez-Mira, 2024). In contrast, given that the dual employed model is increasingly seen as a more economically safe and viable form of couples' paid work arrangement (Sánchez-Mira, 2024), recurring economic crises, which are linked to perceptions of growing labour market insecurity, are likely to reinforce trends towards the dual full-time model.

Indeed, in line with the existing literature (Leonce, 2020), our findings confirm that households with two incomes are generally financially safer than those relying on one income, and that households with both partners in full-time employment are clearly the most financially resilient, likely reflecting the combined effects of income quantity, employment security, and in some cases, institutional support. Comparatively, over time the male main employed arrangement appears to have become less financially sustainable and this has become even more the case for male-only employed arrangements. Indeed, as financial hardship for female-only employed couple models has declined from a previous higher level, financial vulnerability is now more associated with being in a household with only one earner, whether male or female. These changes may account for some of the trend towards dual full-time employment couples, but given that levels of financial hardship vary significantly across countries, the importance of this driver is also likely to differ between contexts.

Regarding the countries' trajectories, despite a common trend of convergence towards the dual full-time model, key differences persist. Poland was the only country not to experience notable short-term changes in couples' paid work arrangements during the examined crises. Overall, the country has consolidated its position as a representative of the dual-earner full-time cluster, consistent with a low-wages model where both incomes are necessary for households. The other three all experienced some decline in dual full-time arrangements during recent crises but, except for the latest trend observed in Germany, there was no generalised reversion to more male full-time led arrangements. Instead, there was a temporary shift to even more insecure arrangements, including female main or only employed households. Across the period as a whole, Sweden, while still representing the dual-earner mixed cluster, also followed the general trend towards more dual full-time employed and fewer male full-time main employed households. Germany departed from a predominant one-and-a-half arrangement and now fits even more clearly in the multiple modes cluster: its share of dual full-time employed couples is converging towards the European average but alongside a simultaneous and apparently inconsistent rise in male full-time only employed households, particularly after the Covid-19 crisis, suggesting an uncertain future trajectory for the country. Finally, Spain, up until recently a clear representative of the polarised cluster, is also converging towards the European trend as dual full-time employed arrangements increased while male only full-time employed arrangements showed a steady decline.

In sum, while both the 2008 recession and the Covid-19 crises influenced couples' paid work arrangements, these did not reverse the pre-existing long-term trends towards a rising share of dual full-time employed households and a parallel decline in male full-time only households. If anything, the waves of crises may have reinforced these trends though more clearly in some countries than in others. How far these changes will be long lasting is not yet known but as turbulence persists, we need to continue to research how the emergent and shifting patterns of inequality and vulnerability within and across European households may act as driving forces or setbacks towards the consolidation of dual full-time earning in Europe.

By tracing how recurring crises interact with long-term shifts in gendered labour market dynamics, this chapter advances the volume's broader aim of understanding how structural inequalities are both reinforced and reshaped during turbulent times, highlighting the role of household paid work arrangements as a key lens into the evolving contours of socio-economic vulnerability and resilience.

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