A woman's cause? Popular attitudes towards pension credits for child care in Norway

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Abstract

Concerns about the persistent gender gap in pensions has in many countries – including Norway – led to the introduction of child credits that compensate mothers for losing pension accrual while caring for small children. In political debates child credits are typically framed as being unequivocally women friendly. But although they help reduce the gender gap in pension income, they tend to discourage mothers' paid work and favour couples with a gendered division of paid and unpaid work. The paper uses survey data to investigate to what extent the prime working age population in Norway support the idea that parents (mothers) to pre-school children with low earnings should be compensated by the pension system. We examine whether the pattern of support is consistently gendered or whether there are internal cleavages among men and women according to socio-economic status and work-family adaptation. We find that although both genders express positive attitudes, women are on average more inclined to support child credits than men, but with strong internal divisions. While low educated women in families with a traditional division of labour constitute the most supportive group, highly educated women in gender equal families are equally sceptical towards child credits as are their male peers. Surprisingly, among both genders, we find that younger cohorts are as supportive as older cohorts.

Introduction

The universal persistence of a significant gender gap in pensions is a growing concern among social policy analysts and policy makers (Bettio et al., 2012; Burkevica et al., 2015; Chłoń-Domińczak, 2017; Halvorsen and Pedersen, 2019; Jefferson, 2009). The median individual pension income of female pensioners is lower than that of their male peers, and older women are at a much higher risk of poverty than older men (OECD, 2017). The most important source of gender gap in pension income is recognized to be the gendered division of paid and unpaid work (Ginn and Arber, 1992; Ginn and McIntyre, 2013). Women tend to receive lower wages, have more career-breaks and work fewer hours compared to men, presumably closely related to the continued unequal division of paid and unpaid work within the family (D'Addio, 2012; Bettio et al., 2013; Möhring, 2018). As national pension systems are in most cases designed to reflect pre-retirement earnings levels, the gender difference in lifetime earnings is prone to spill over into the distribution of accrued pension rights between male and female pensioners. Even if the gender gap in pension income can be expected to narrow in the coming decades as younger generations of women participate more in the labour market, significant gender differences are still expected to be found in pension outcomes in most OECD and EU-countries, including the relatively gender equal Nordic countries (OECD, 2017; Bettio et al., 2013; Chłoń-Domińczak, 2017).

As a means to reduce the gender gap in pensions and to compensate women for their unpaid care work, many European countries (i.e. Austria, Belgium, Finland, France, Germany, Norway and Sweden) have introduced systems awarding pension credits to parents who care for small children. The specific rules of child care credits and their interaction with general architecture of the pension system varies across countries (D'Addio, 2012; Möhring, 2018). However, the schemes are typically financed through general taxation and targeted towards parents with low earnings and/or reduced participation in the formal labour market while caring for small children. Most often mothers are the beneficiaries of these credits, even if the schemes are formally gender neutral (D'Addio, 2012; Jefferson, 2009).

Despite its role in reducing the gender gap in pensions and in rewarding women's unpaid caring work, the granting of child credits is potentially controversial. It goes against a general reform trend in many OECD-countries to strengthen the link between lifetime earnings and pension benefits – a trend that is most clearly manifest in reforms inspired by the Notional

Defined Contribution (NDC) approach pioneered by Sweden and Italy in the 1990s (Holzmann et al., 2012).

Paradoxically, the granting or expansion of child credits has in several cases been added precisely as part of reforms intended to remove a number more obscure and seemingly "women friendly" redistributive mechanisms, like a fixed maximum number of contribution years and a "best year" rule for calculating benefits known from many countries (Myles, 2002). The general tightening of the relationship between earnings and benefits and the associated ideal of "actuarial fairness" pursued in many countries is recognised to potentially disfavour women (Jefferson, 2009). In this context child credits can be motivated as a compensation to women and justified by policy makers as a relatively transparent and effective means of rewarding women for their socially desirable efforts to care for children.

However, it is debatable whether child credits can unambiguously be portrayed as "women friendly" and progressive from a gender equality perspective (Möhring, 2018; Stålberg et al., 2005). The ambiguity can be related to two competing notions of gender equality found in historical and current debates (Bay et al., 2015). The first notion is concerned with compensating women for not living and behaving like men and with achieving 'equality of result' in the distribution of pension income despite differences in labour market participation and wage levels between men and women. This notion supports the provision of child credits to women with low earnings when having small children. The competing notion emphasizes that the pension system should reward a balanced sharing of both paid and unpaid work within the family and provide incentives for women to participate fully in the labour market even when they have small children. Arguably child care credits go against this notion by weakening incentives for women to uphold their labour force participation while they have small children and by effectively subsidizing couples with a traditional gendered division of labour.

Although many countries have introduced child credits in their pension systems to compensate periods outside the labour market due to childcare responsibilities, existing research has concentrated mainly on institutional characteristics of these schemes (D'Addio, 2012; Jefferson, 2009), and occasionally also on their effects on pension income and gender differences (Halvorsen and Pedersen, 2019). Our study provides added value to the research field by asking how the idea of providing child credits is perceived by the general public. We

examine the level and structure of support for child credits by analysing data from a representative survey of 3,080 Norwegian men and women aged 30-53. Norway is ranked as one of the most gender equal countries in the world[1] and both women and men are increasingly expected to participate full-time on the labour market, including when they have young children. However, women still spend less time in the labour market than men, and in policy debates at the elite level child credits have been framed as a unequivocally women friendly component in the pension system (Bay et al., 2015). Therefore, Norway represents an interesting case for examining the level and structure of support for child credits among male and female citizens, and particularly for investigating whether the pattern of support for child credits is consistently gendered or whether there are internal divisions among men and women according to socio-economic status and gender equal versus gender traditional work-family adaptation. To our knowledge this is the first study of popular attitudes towards child care pension credits in Europe, and we believe it fills an important knowledge gap in current debates on gender equality and social security.

The Norwegian context

Gender policy and gender equality

Norway is, like the other Nordic countries, often seen as an ideal template for promoting a gender equal dual-earner/dual-carer family model (Esping-Andersen, 2009; Gornick and Meyers, 2008). Policies that support the combination of employment and parenthood for men and women now include generous parental leave schemes with a quota reserved for fathers and access to inexpensive and high quality childcare centres for children age one and above. Enrolments rates in child care centres are close to 100 percent for children above two years of age.

However, there has also been a strong focus on parental choice and flexibility regarding employment and childcare in Norway (Ellingsæter, 2003). A key element in promoting parental freedom of choice is a cash-for-care benefit that was introduced in 1998 by a non-socialist government. Parents of young children who do not use state-sponsored childcare are entitled to the benefit, and part-time users receive a reduced benefit. The cash-for-care benefit was heavily criticized by the parties on the left when first introduced, but later governments have not taken steps to removing it completely. Hence, the Norwegian work-family policies

include elements that support a traditional division of labour among parents as well as elements that promote gender equal practices, but since the early 2000s, the former elements have been scaled back while the latter have been considerably strengthened (Ellingsæter, 2016).

The dual-earner/dual-carer family model enjoys widespread support in the general population. Starting out as an ideal among a minority with higher education, a large majority of both men and women now strongly support the ideal of a gender equal family (Hellevik and Hellevik, 2012). Women's labour force participation is almost as high as men's, including women with young children in the household, and men have become more involved in housework and childcare than before (Kitterød and Rønsen, 2014). Correspondingly, women's share of the couple's income has increased considerably in recent decades (Skrede and Wiik, 2012).

Nevertheless, women on average still spend less time in the labour market and more time on domestic work than men in Norway, and parenthood still promotes specialised gender roles within couples (Kitterød and Rønsen, 2014). Women on average earn less than their male partners and the presence of small children in the household is still negatively related to women's share of the couples' earnings (Bergsvik et al., 2018). There remains a significant wage gap between men and women, and the Norwegian labour market is gender segregated with women dominating in the public sector while men dominate in the private sector (Reisel and Teigen, 2014). Part-time employment continues to be common among women, but quite rare for men, and far fewer women than men work particularly long hours, i.e. more than 40 hours per week.

Child care credits – the system and the debate

Child credits were first introduced in Norway in 1992 in connection with a minor retrenchment reform. In the preparation for the reform also a system of splitting pension rights between spouses was discussed as an alternative means to reduce the gender gap in pensions, but child credits were deemed less problematic to combine with the existing pension system and considered a more direct way to reward women's unpaid work (Fæhn 2006).

In 2011 a comprehensive reform of the Norwegian pension system was introduced involving a new Notional Defined Contribution formula for accruing pension rights that takes full effect

for cohorts born in 1963 or later. In the new system, accumulated pension rights will be proportional to life-time earnings (while only annual earnings below a ceiling count). The general ethos of the reform is neatly summarised in the slogan "work should pay" that figured prominently in official documents and parliamentary debates.

As part of the reform package, the existing system of child credits was maintained and expanded. The system is designed as a minimum guaranteed pension accrual for (one of the) parents with children under school age, corresponding to an earnings level that was originally fixed at about two thirds of an average annual full-time wage. In connection with the 2011 reform the guaranteed annual pension accrual was raised to correspond to an annual earnings level of almost 80 percent of an average full-time annual wage. Like in the old system, the credits are granted automatically to mothers provided that their registered annual earnings are below this threshold. If the father has low annual earnings, the pension credits can be transferred to him. The targeting of the credits is exclusively based on a low level of annual earnings and indiscriminately granted to wage earners, self-employed, students and homemakers. The credits are unrelated to the previous earnings history of the recipient, and they are granted irrespective of the amount of time actually spent by the recipient on caring for children and whether or not the child is enrolled in a child care centre. Thus, the scheme simply takes low earnings among mothers as a proxy indicator for providing care to the pre-school children, and it establishes an effective floor of annual pension accrual among mothers with small children.

Compared to child credit schemes in other European countries, the Norwegian scheme is particularly generous by securing the target group of care-givers a pension accrual fully on par with large segments of full-time workers with low annual earnings. The strict targeting of the Norwegian scheme towards mothers with low annual earnings, also sets it apart from more universal schemes found in Sweden and Switzerland where all working parents are entitled to child credits (see D'Addio, 2012; Möhring, 2018).

As shown by Halvorsen and Pedersen (2019) the Norwegian scheme will have substantial effects in the direction of raising income levels in retirement for future female pensioners and contribute significantly to closing the gender gap in pensions. While the gender gap in pensions is currently approximately 30 percent, it is estimated to drop to about 10 percent among members of the 1963 cohort who are covered by the new scheme, and the gross

contribution of child credits to closing the gap amounts to about 7 percentage points (Halvorsen and Pedersen, 2019).

The other side of the coin is that – as a result of the child credit scheme – mothers with small children are not to the same extent as others encouraged by the pension system to participate in the labour market. The guaranteed annual pension accrual for mothers with small children corresponds to the accrual on a full-time wage in a low wage occupation that many women occupy, and even for those mothers who have the opportunity to earn more than the guarantee level, the pension penalty for leaving the labour force or working part time will be very modest.

The political debate on child care credits in connection with the Norwegian pension reform of 2011 showed a surprisingly high degree of political consensus in favour of continuation and extension of the existing scheme of child care credits (Bay et al., 2015). Even the Labour Party – that has been firmly opposed to the cash-for-childcare allowance introduced in the late 1990s – was in favour of maintaining and expanding the system of child credits as a part of the reform package.

The debate for and against child credits during the preparation of the reform remained largely at the elite level. It is therefore an open question how the general public perceives the legitimacy and fairness of this aspect of the reformed pension system, whether support for this type of scheme is clearly gendered in the sense that gender is the main dividing line or whether the gender division is crosscut by dimensions such as socio-economic status and the division of labour within the couple.

Research questions and hypotheses

Our first research question is concerned with the overall level of popular support for the provision of child credits. We ask how men and women in their prime working age evaluate arguments in favour – or against – the provision of child credits within the reformed Norwegian pension system. Our *a priori* expectations are mixed due to the ambivalence from a gender equality perspective. As we have discussed, child credits can on the one hand be seen as a fair compensation to mothers for disadvantages they face in the labour market and

for doing the lion's share of caring work within the family. On the other hand child credits tend to favour families with a traditional sharing of informal and formal work, and they might as such be viewed as inconsistent with the symmetrical family model that enjoys strong support in Norway, both among politicians and the general population (Hellevik and Hellevik, 2012). Furthermore, child credits appear to go against the general ethos of the Norwegian pension reform of tightening the link between lifetime earnings and pension benefits and to reward active participation in the labour market.

Our second and main set of research questions focuses on the structure of support for the provision of child credits. We are particularly interested in assessing whether and to what extent attitudes towards child credits vary according to gender, socio-economic status and the division of labour within the family, especially whether attitudes are predominantly gendered in the sense that child credits are consistently more popular among women compared to men, or whether internal socio-economic cleavages and cleavages related to family type compete with or outweigh gender differences. The former could be expected given that child credits are most often portrayed as particularly women friendly in public debates and because a large fraction of women stand to receive credits at some point in their life-course (Halvorsen and Pedersen, 2019). It would also be consistent with a common belief in feminist research that all women benefit if care work is politicized (Halsaa, 1987; Iversen and Rosenbluth, 2010). On the other hand, it can be argued that women with high education and a strong attachment to the labour market should be prone to reject child credits – either because they are less likely to benefit directly themselves or because they tend to have an ideological commitment to the dual-earner/dual-carer model (Hellevik and Hellevik, 2012).

In the following we have taken self-interest, as a point of departure for the formulation of six hypotheses about the structure of support for child credits (Corneo and Grüner, 2002; Häusermann et al., 2016). Assuming that people whose family situation and individual or joint labour market adaptation make them likely beneficiaries of child credits – either as an individual or as a couple – , will be more inclined to politically support the provision of child credits, we expect that support for granting child credits will be more wide-spread among:

1. w*omen* compared to men
2. *parents* compared to non-parents (particularly among women)

3. *individuals with low education and earnings* compared to individuals with high education and earnings (particularly among women)

4. *married and cohabitating individuals* compared to single individuals (particularly among men)

5. *couples featuring a gendered division of paid and unpaid work* compared to couples with a balanced sharing of both paid and unpaid work

6. *older respondents* compared to younger respondents

Hypotheses 4 and 5 draw on the additional assumption that many couples tend to pool resources (Pahl, 1995; Lyngstad et al., 2011) and that both partners therefore will have a joint interest in child credits even if they are formally received by the female partner. Finally, as the labour force participation of women is higher among younger cohorts of women and the division of paid work and care is slowly changing towards more gender equal practices (Bergsvik et al., 2018), we anticipate that the support for child credits will be stronger among older than among younger respondents (hypothesis 6).

While these hypotheses follow from reductionist assumptions about *homo economicus,* they are not necessarily inconsistent with more complex (and realistic) models of preference formation that reserve an independent role for historically and/or socially contingent ideological orientations (see Kangas, 1997). Participation in higher education, for instance, might foster an ideological commitment to value and reward female labour force participation above and beyond the relative lack of self-interest in child credits among highly educated women. Similarly, while a stronger support for child credits among older cohorts could be explained by their higher take-up of child credits compared to younger cohorts, it could also be driven by an exogenous change over time in value orientations from traditional to more modern family values. Several studies have shown that the support for gender equal roles in working life and family life is stronger among respondents with higher compared to lower education and among younger compared to older cohorts (see for example Edlund & Öun, 2016; Knudsen & Wærness 2001).

Thus, self-interest and value orientations can be intertwined and mutually reinforcing. We do not aspire to be able to disentangle the role of these alternative mechanisms.

Data, variables and analytical approach

Data

To answer our research questions, we use a web-based survey *Family and pensions*, conducted by Kantar TNS on behalf of Institute for Social Research in the fall of 2017 on a representative sample of people aged 30-53. This age bracket was chosen in order to capture individuals in the prime working age while we wanted to concentrate on individuals who are fully covered by the reformed system of pension accrual, i.e. people born in 1963 or later. We considered including younger cohorts as well, but in order to ensure a sufficient number of respondents who had entered the labour market and established a family, we decided to exclude people younger than 30 in this survey.

The survey contains questions about the respondents' pension plans and adaptations to the reformed pension system as well as their views on the fairness of the benefit rules, including redistributive elements such as the guarantee pension, the gender-neutral annuity divisor, the transfer of pension rights to a surviving spouse, and compensation for childcare. The net sample contains 3,080 respondents recruited from the "Gallup Panel" – a representative sample of about 40,000 individuals who on a regular basis participate in different types of online surveys conducted by the pollster Kantar TNS. We wanted a representative sample comprising 3,000 respondents. Kantar TNS invited 8,213 individuals complying with certain pre-defined criteria to participate in the survey and ended the data-collection when the designated sample size was obtained. A sample weight was calculated in order to correct for a slight underrepresentation of certain groups compared to the general population.[2] The analyses in the present paper are based on the weighted material, but the number of respondents is presented unweighted.

Dependent variable
The participants' views on fairness and desirability of child credits, which constitutes our dependent variable, was captured by asking for their opinion on a set of arguments for or against the provision of child credits.

The respondents were first presented with a short description of the child credit scheme before they were asked to indicate to what extent they agreed or disagreed with four statements. The introduction had the following wording: "The reformed pension system includes a scheme of child credits. If one of the parents of children under the age of 6 is working part-time or not working, they will nevertheless be guaranteed the same annual retirement benefit as an employee with an annual salary of 4.5 G[3] (approximately 418,000 NOK). It is usually the mother who receives the benefit, but it may be the father if he has the lowest income. The scheme applies regardless of whether or not the children go to kindergarten and whether or not the mother is at home or working." The following statements were launched:

A) "The pension system should be organized so that mothers do not lose pension accrual if they work less or stay at home when they have small children."
B) "The pension system should encourage mothers to work full-time even when they have small children."
C) "The pension system should reward care for small children at the same level as paid employment."
D) "Mothers who work part time or stay at home when they have small children must accept a lower pension accrual than parents who work full-time."

For each statement, the participants were asked to choose one of the following alternatives: Totally agree, partly agree, neither agree nor disagree, partly disagree, totally disagree.

The four statements were designed on the basis of experiences from prior focus group interviews where women and men from various socioeconomic backgrounds had lengthy discussion about the design and legitimacy of various elements of the pension system, including the child credit scheme (Kitterød et al., 2017). They are meant to tap different types of justifications for child credits and different types of arguments against.

We coded the answers from minus 2 to 2, so that positive values reflect answers that point in favour of compensating childcare while negative values reflect answers that go against, and zero reflects "neither/nor". For statements A and C, agreement is interpreted as support for compensating for childcare, whereas for statements B and D, disagreement is interpreted as support for such measures. Observations with missing values are coded as 0 ("neither agree

nor disagree").[4] In the first part of the empirical analysis we look at the answers to these four statements separately.

In the ensuing multivariate analyses of the pattern of support for child credits we have used the answers to all four single statements to construct an additive index called *Support for child credits*. The index was created by adding together the coded scores on each statement and dividing the sum by four. The index ranges from -2 to 2 with higher values reflecting a stronger inclination to support the idea of child credits. The scale-reliability coefficient is 0.82, which justifies treating the answers to the four statements as indicators of the same underlying concept.[5]

It should be noted that the four statements are focused on principles that favour or disfavour the provision of child credits while they do not give particular attention to the costs of child credits to taxpayers. The overall level of support for child credits is therefore likely to be positively biased compared to the degree of support that would be revealed in debates where the public expenditure implications and the financial costs of providing child credits are drawn into the discussion.

The independent variables partly come from the same questionnaire and partly from background information previously collected for all participants in the Gallup Panel. We provide the necessary explanation of individual variables and their values in the presentation of the results.

Analytical strategy

First we present the distribution of answers to each of the four statements capturing support for childcare compensation for the sample as a whole and men and women separately. Then we explore possible differences in support for compensation for childcare, measured by the index *Support for child credits* by undertaking bi- and multivariate analyses for the total sample – and for men and women separately. Finally, we concentrate on the subsample of respondents currently living with a partner, and conduct bi- and multivariate analyses adding variables capturing the division of paid and unpaid work within the couple. We summarize the main results by presenting predicted scores for men and women with different levels of education and gender equal/traditional work-family adaptation. Given that the index "Support

for child credits" is a continuous variable[6] we employ ordinary least square regressions (OLS) in all the multivariate analyses.

Results

Answers to statements in favour of or against child credits

Table 1 about here

Table 1 shows that a clear majority of our survey respondents agree (totally or partly) to the two statements in favour of compensating for/rewarding mothers' unpaid child care (statement A and C), while they are more evenly distributed between agreeing and disagreeing with the two statements that point *against* the provision of child credits (statement B and D).

Statement A – pointing to the idea of compensating mothers for the loss of pension accrual associated with a reduction in their participation in paid work – receives stronger support than statement C – invoking the idea that caring for children should be rewarded by the pension system at the same level as paid employment. Of the two arguments against child credits, statement B – invoking the desirability of incentivising mothers to work full-time – seems to be more persuasive than statement D – that can be seen to appeal simply to notions of deservingness.

As expected, women are more inclined to agree with arguments in favour of child credits and to disagree with arguments against, compared to men. The gender difference in average score is consistent across the four statements – with a difference of about 0.3 points in average score on each of the four items. It is worth noting, however, that also men tend to be supportive of child credits, although to a smaller degree than women. Only with respect to the argument against child credits expressed in statement B, is there a slight overweight of "agree" among men.

The pattern is very similar among the subsample of participants living with a partner (figures not shown), although the overall support for child credits is somewhat higher than in the total sample.

The pattern of support among the sample as a whole

In the following we include all the four statements in an additive index *Support for child credits*,[7] which we use as the dependent variable in the multivariate analyses. For the sample as a whole, the average score on this compound index is 0.50, while the scores for women and men are 0.67 and 0.35, respectively (see table 3). For the subsample of participants who live with a partner, the corresponding scores are slightly higher at 0.55, 0.71 and 0.41, respectively (see appendix table A1).

Table 2 about here

Table 2 shows descriptive statistics for the independent variables included in the analyses (gender, number of children, the respondent's income, relationship status, age, education and employment status/working time) as well as average (bivariate) scores on the dependent variable for each value on the independent variables.

The bivariate patterns in table 2 confirm that compensating for childcare in the pension system receives relatively strong support among women, parents with many children, married and cohabitating individuals, low-earners, individuals with low education, and finally individuals in part-time work. Interestingly, regarding the respondents' age, we see only very modest differences in the direction of more support among the oldest group. We also note that despite the observed significant variation in the level of support, all groups have positive scores on the index, which suggests an overall sympathetic evaluation of the idea of compensating for childcare in the pension system.

The separate figures for women and men in the last two columns of table 2, show that the bivariate association with the other six independent variables is roughly the same among women and men. Women consistently score higher in their support for child credits in all

subgroups except in the two highest income groups (NOK 600,000-699,999 and NOK 700,000 +) where women turn out to be less supportive than men. However, it should be noted that only 13 percent of the female respondents belong to either of the two highest earnings-brackets, while the same is the case for 36 percent of the male respondents.

Another noteworthy difference between the male and female subsamples is that while previously married/cohabiting women are nearly as supportive of child credits as married and cohabiting women, single men are significantly less supportive of child credits than married men.

Table 3 about here

In table 3, we present results from corresponding multivariate OLS regressions for all respondents and for women and men separately.[8] In line with the bivariate analyses, the regression results show that women are more likely to favour child credits than men. The gender difference is somewhat attenuated when the other variables in the model are controlled for, but it is still considerable and statistically significant (at the 0.001 level).

As for parental status, parents are more supportive of childcare compensation than individuals without children in the household. The stronger support among parents is seen both among women and men, and the same is true for the positive association with the number of children. The coefficients for number of children is somewhat higher for women than men, and an additional model with interaction between the respondent's gender and number of children (not shown) uncovers that having one child in the household has a statistically significant *stronger* association with attitudes towards child credits for women than for men.

Turning to the association with the respondents' individual income level we find that it remains strongly negative after controlling for the other variables in the model. The negative association between income and support for child credits applies to both genders, but the patterns appear to be slightly different. Among men the main division is between the group with lowest income (below 400,000 NOK) and the rest, while the support for child credits appears to consistently decline with increasing income among women. Again it should be kept in mind that the share of women belonging to the highest income brackets is quite small

and constitutes a much more select group than high-earning men. An additional model with interaction terms between the respondent's gender and income (not shown) reveals a statistically significant stronger negative relationship between belonging to one of the two highest income brackets and attitudes towards child credits for women than for men ($p<0.01/0.001$).

We find only small differences according to marital status in the sample as a whole. However, there is – in line with the bivariate findings – significantly lower support for child credits among "divorced" compared to married men.

The direct association with the respondents' education and employment/working time is weaker and less consistent than in the bivariate analysis, presumably due to a close correlation between the two and (in particular) with the income variable. Still, we find significant negative effects of long university education (compared to the group with lowest education) and full-time work (compared to non-employment and part-time work). However, it is only among women that we find significantly lower support for child credits among those who work full-time compared to the group without employment. Thus, our hypotheses 1-3 predicting stronger support among individuals with a higher probability of personal benefit, are supported. Hypothesis 4 predicting stronger backing among *married and cohabitating individuals* are partly supported as married and cohabitating men are more inclined to support child credits than single men (particularly those previously married or cohabiting).

For women, neither the bivariate (table 2) nor the multivariate analyses (table 3) support our assumption that childcare credits receive less support in younger compared to older cohorts (hypothesis 6). However, for men, the bivariate analyses (table 2) demonstrate a positive association between age and support for childcare credits, but this is not the case in the multivariate model (table 3). Additional analyses (not shown) reveal that the relationship between age and support for childcare credits is particularly attenuated when the number of children is included in the model.

The pattern of support among married and cohabitating respondents

We now proceed to investigate the pattern of support among married and cohabiting individuals. In these analyses we introduce two new variables measuring the distribution of

paid and unpaid work among the two partners: the distribution of household work between the partners (values: 1 "she does most", 2 "equally shared or he does most")[9] and the distribution of paid work (values: 1 "both work full-time", 2 "he full-time and she part-time", 3 "he full-time and she without-employment", 4 "other combinations").

Descriptive statistics and (bivariate) scores on *Support for child credits* are presented in the appendix table A1. We only comment on the two new variables here. About half of the respondents report that the female partner does most of the domestic work. The share is significantly higher among female than among male respondents, indicating that there is considerable disagreement between partners about the correct description of the distribution of domestic work. Further, we find that those who belong to families with a traditional division of domestic work (she does most) are more inclined to support child credits.

With respect to the distribution of paid employment, we see that 56 percent of the respondents belong to couples where both partners work full-time, while the combination of male full-time work and female part-time work or non-employment is reported by 28 percent of the respondents. Here there is almost perfect agreement between the reporting of male and female respondents. The propensity to support child credits is significantly lower among respondents who belong to couples where both are working full-time – and this applies to both genders although the difference is larger among women.

Table 4 about here

In the first three rows of table 4 we show the results of a multivariate analysis where all the independent variables are included simultaneously.

We obtain similar results as before both in terms of the overall gender difference when the other variables are controlled for and with respect to the number of children, personal income and education. The same differences between the coefficients for income between the gender specific models (2 and 3) are found here as in the analysis based on the entire sample. Age appears once again to be unrelated to support for child credits, and the same applies to marital status. We therefore conclude that the analyses provide little support for the expectation about a generational divide in the sense that older respondents, who grew up in a less gender equal

context and with less developed work-family policies than the younger cohorts, are more prone to support compensation for childcare than the youngest cohort (hypothesis 6).

Regarding our two relational variables we find that belonging to a couple where the woman does most of household work and belonging to a couple where the woman works less than her partner both are associated with stronger support for child credits compared to couples with an equal sharing of informal and formal work, respectively. Significant differences are found both among female and male respondents in the gender specific models (2 and 3), although they tend to be stronger among women. Thus, we conclude that hypothesis 5, stronger support among couples featuring a traditional, gendered division of paid and unpaid work receives clear approval in the data.

Finally, we ran a reduced version of the multivariate models including only the two relational variables, and the respondents' level of education – one for men and one for women. Here we obtain stronger differences according to education – particularly among women – as the educational variable now picks up part of the association that was attributed to a separate effect of income in the previous models. We chose this simplification in order to be able to summarise the main pattern by way of predictions for a limited number of "ideal-typical" cases.

The results from these two reduced models are summarised in a plot of the predicted values for four categories of married/cohabiting men and women (respectively), according to their level of education and the internal division of labour at home (figure 1). Low education means secondary/high school only while high education means a long university education (5 years or more). The prediction for traditional couples ("trad.") is based on the combination that the female partner is reported to do most of the household work *and* that she works part-time while he works full-time. The "equal" category means that both partners share domestic work equally *and* both work full-time.

The predictions in figure 1 show that social class (education) and a traditional versus a gender equal family model strongly interacts with gender in framing the attitudes towards child credits. The divisions according to class and type of couple are very pronounced among women, and the distance between women in traditional versus gender equal couples is

particularly wide. Also among men the differences according to the division of labour within the couple are larger than the difference between educational groups.

Figure 1 about here

It should finally be noted that low educated men in traditional couples are more supportive of child credits than females in gender equal couples, regardless of educational level. Conversely, we see that highly educated women in gender equal couples are the second most sceptical group, only slightly surpassed by highly educated, gender-equal men. The difference between these two latter groups is not statistically significant.

Discussion and conclusion

Growing awareness of the persistent gender gap in pensions has motivated policy makers in many countries to introduce some form of child credits in the pension system, and child credits have been shown to play a significant role in reducing the gender gap in pensions even in Norway where female labour force participation is comparatively high and the gender pay-gap relatively modest (Halvorsen and Pedersen, 2019).

But despite the fact that child credits do contribute to reduction of the gender gap in pension income, it is not obvious that they are women friendly in the sense of fostering gender equality in the distribution of paid and unpaid work as they tend to reduce incentives for mothers' labour supply and to favour couples with a traditional division of paid and unpaid work. This ambiguity of child credits from a gender equality perspective has received only limited attention in Norwegian policy debates and the general public's views about their legitimacy has so far never been studied.

We have attempted to fill this knowledge gap by investigating how prime working age population in Norway evaluates arguments in favour of or against child credits. In particular we have been concerned to find out whether child credits are "a women's cause" in the sense that they receive strong and universal support from women, while men are consistently more sceptical.

Our first important finding is that both men and women are generally supportive but also somewhat ambivalent in their views on child credits. While a large majority (of both women

and men) tend to agree to the idea that women who cater for small children should be compensated for their loss of earnings-related pension accrual, there is at the same time considerable support for the idea that the pension system should incentivise mothers to work full-time even when they have small children. Women are on the whole more supportive towards child credits than men, but a large minority among both women and men are undecided.

Our main research question concerned the pattern of support. Six hypotheses about the pattern of support derived from assumptions of self-interest were tested by investigating the bivariate and multivariate associations between individual characteristics of the respondents and their score on a summary index of support for child credits. The first five hypotheses were confirmed, by and large. Women are consistently more supportive than men, also when other background characteristics – like education and earnings – are controlled for. Parents are more supportive than non-parents, particularly among women, and individuals with low education and earnings are more supportive, about equally so among men and women. While these first three hypotheses follow from assumptions about individual interests, the two following hypotheses take into account the fact that couples might have joint interests, and that men could have an interest in child credits received by their female partners. Also these latter hypotheses are confirmed. Married and cohabitating men are more supportive of child credits than single (and in particular) divorced men, and we find that both men and women in couples featuring a traditional, gendered division of paid and unpaid work are more supportive than men and women in couples with a balanced sharing of paid and unpaid work.

Even if we do find that women on the whole tend to be more supportive than men, they are far from being united in their support. The internal divisions among women and men according to socioeconomic status and gender relations within the couple turn out to be strong, and particularly so among women. Highly educated women living in gender equal couples are equally unenthusiastic towards child credits as their male peers (partners), while low educated women living in traditional couples by far are the most supportive of child credits. Individual characteristics (including social class) have a stronger predictive power than gender.

Finally we note that our anticipation about a clear generational divide in the degree of support for child credits received scant empirical support. Also in this sense we can say that

individual characteristics and circumstances dominate over collective identities and traits as predictors of the degree of support given to child credits.

To achieve a deeper understanding of the implications of child credits for gender equality ideals and practices, further research needs to investigate the level of knowledge of this arrangement among men and women and its behavioural effects on work-family dynamics. Also the long term effects of child credits on the gender gap in pension payments among younger cohorts need further investigation.

Our research suggests that policy makers should be reluctant to embrace child credits of the type provided in Norway and in a range of other European countries, as an unambiguously women friendly measure and an attractive means to reduce the gender gap in pensions. Child credits that guarantee a minimum level of pension accrual for non-working or low-earning mothers, are potentially controversial and at odds with the interests and normative intuitions of large segments of women (the highly educated and those living in gender equal families). This does not mean, of course, that one should simply sit back and wait for some distant future where the structural sources of the gender gap in pensions have disappeared. Child credits can be designed to also benefit working mothers, and there are alternative strategies available like the introduction or expansion of universal basic pensions or splitting pension rights between spouses to improve the pension rights of women .

[1] https://www.weforum.org/reports/the-global-gender-gap-report-2017

[2] The material was weighted to reflect the population when it comes to gender, age and geographical region. However, analyses with and without sample weights provide quite similar results. The weighted sample has a modest overrepresentation of highly educated respondents, but we do not consider this a serious problem as we control for education in the multivariate analyses.

[3] "G" is the "Basic Amount", a technical factor used in the accrual of pension rights and in the calculation of benefits.

[4] This applies to 16, 71, 28 and 29 observations, or 1, 2, 1, and 1 percent, for the four statements respectively.

[5] Separate analyses for women and men reveal scale-reliability coefficients of 0.82 and 0.80, respectively.

[6] The variable has 17 values.

[7] It would be more accurate to say that the index measures the *inclination* to support child credits, but we use the shorter label for practical reasons.

[8] For some of the variables the category «unknown» is included in the analyses, but the coefficients are omitted in table 3.

[9] The variable is based on questions about who performs different types of household work (laundry, shopping for groceries, cleaning, and cooking). For each task, the respondents were asked to indicate one of the following categories: always me, usually me, shared equally with the partner, usually the partner, and always the partner. Combining this with the respondent's gender, we constructed variables ranging from 1-5: (1) always the woman, (2) usually the woman, (3) equal share, (4) usually the man, (5) always the man. We constructed a scale ranging from 1 to 5 by summarizing the scores and dividing the sum by four. 3 is the midpoint (indicating equal sharing) and the mean score is 2.58. In the analyses we distinguish between respondents in couples where the women clearly performs most housework (scores<=2.5), and respondents in couples where the partners share the housework roughly equally (41 %) or the man clearly does most (9%) (scores>2.5).

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Table 1.
Support for compensation for childcare in the pension system among people aged 30-53 years, by gender. Percent and average. N=3,080 (all), 1,498 (women), 1,582 (men).

Statement A The pension system should be organized so that mothers do not loose pension earnings if they work less or stay at home when they have small children	Totally agree (2)	Partly agree (1)	Neither agree nor disagree (0)	Partly disagree (-1)	Totally disagree (-2)	Average
All	45	29	13	8	4	1.03
Women	54	26	10	7	3	1.22
Men	37	32	15	10	5	0.85
Statement B The pension system should encourage mothers to work full time even when they have small children	Totally agree (-2)	Partly agree (-1)	Neither agree nor disagree (0)	Partly disagree (1)	Totally disagree (2)	Average
All	15	25	24	23	12	-0.08
Women	13	24	22	27	15	0.07
Men	17	26	27	20	8	-0.23
Statement C The pension system should reward care for small children at the same level as paid employment	Totally agree (2)	Partly agree (1)	Neither agree nor disagree (0)	Partly disagree (-1)	Totally disagree (-2)	Average
All	34	31	17	13	6	0.75
Women	42	29	13	11	5	0.91
Men	26	33	21	14	6	0.59
Statement D Mothers who work part time or stay at home when they have small children must accept a lower retirement accrual than parents who work full time	Totally agree (-2)	Partly agree (-1)	Neither agree nor disagree (0)	Partly disagree (1)	Totally disagree (2)	Average
All	9	22	17	28	23	0.32
Women	8	21	14	28	29	0.48
Men	11	23	20	29	17	0.17

Table 2 Descriptive statistics for variables in the multivariate analyses for the total sample. Percent and average

	Percent			Index for support, average		
	All	Women	Men	All	Women	Men
Gender				0.50		
Women	51			0.67	0.67	
Men	49			0.35		0.35
Number of children under age 15 in the household						
0	32	29	35	0.26	0.37	0.17
1	16	17	16	0.53	0.77	0.29
2	34	37	32	0.61	0.77	0.45
3 +	16	16	16	0.76	0.92	0.60
Unknown	1	1	2	0.26	0.29	0.24
Repondent's gross income						
- NOK 399,999	30	37	23	0.81	0.95	0.57
NOK 400,000-499,999	24	28	20	0.49	0.64	0.29
NOK 500,000-599,999	20	18	20	0.43	0.58	0.31
NOK 600,000-699,999	10	7	13	0.27	0.18	0.32
NOK 700,000 NOK +	15	6	23	0.17	-0.04	0.22
Unknown	2	3	2	0.49	0.55	0.37
Relationship status						
Married	45	44	45	0.58	0.72	0.46
Cohabiting	25	25	26	0.50	0.69	0.32
Single, previously married/cohabiting	18	20	17	0.46	0.67	0.22
Single, never married/cohabiting	12	11	13	0.29	0.43	0.17
Age						
30-34 years	22	24	21	0.44	0.65	0.22
35-39 years	20	19	21	0.50	0.69	0.32
40-44 years	20	19	20	0.51	0.71	0.33
45-49 years	20	20	20	0.50	0.60	0.42
50-53 years	19	19	19	0.58	0.71	0.46
Educational attainment						
Secondary school/high school	37	33	41	0.64	0.86	0.47
University, 1-4 years	37	40	34	0.49	0.67	0.29
University, 5 years +	26	28	25	0.33	0.44	0.21
Employment						
Not employed	10	13	9	0.76	0.92	0.54
Employed, part time (>=36 hours per week)	18	24	13	0.82	1.02	0.46
Employed, full time (<=37 hours per week)	71	64	78	0.39	0.49	0.30
Unknown	0	0	0	0.96	0.90	1.01
Number of respondents	3,080	1,498	1,582			

Table 3. Results from OLS regressions of the support for compensation for childcare in the pension system. All respondents, women and men.

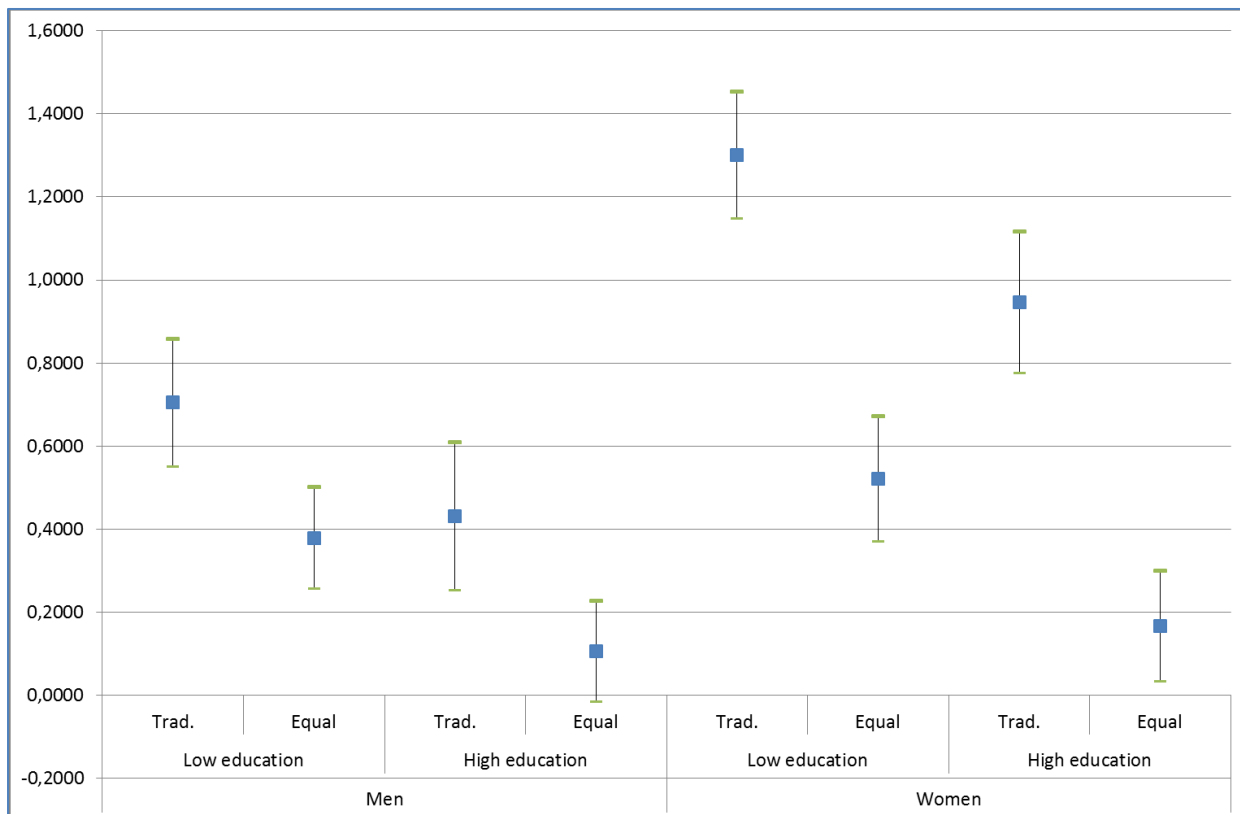|	All		Women		Men	
	Coefficient	s.e	Coefficient	s.e	Coefficient	s.e
Gender (ref: men)						
Women	0.189***	0.036				
Number of children under age 15 in the household (ref: 0)						
1	0.285***	0.056	0.449***	0.078	0.124	0.079
2	0.381***	0.049	0.449***	0.070	0.309***	0.070
3 +	0.536***	0.060	0.639***	0.085	0.424***	0.084
Repondent's gross income (ref: - NOK 399,999)						
NOK 400,000-499,999	-0.244***	0.050	-0.178**	0.065	-0.325***	0.079
NOK 500,000-599,999	-0.266***	0.055	-0.197*	0.076	-0.324***	0.081
NOK 600,000-699,999	-0.432***	0.067	-0.611***	0.104	-0.342***	0.091
NOK 700,000 +	-0.513***	0.063	-0.780***	0.114	-0.472***	0.472
Relationship status (ref: married)						
Cohabiting	-0.018	0.044	0.023	0.062	-0.072	0.061
Single, previously married/cohabiting	-0.111*	0.049	0.045	0.067	-0.265***	0.072
Single, never married/cohabiting	-0.046	0.066	0.031	0.094	-0.125	0.091
Age (ref: 30-34 years)						
35-39 years	0.012	0.053	-0.016	0.074	0.070	0.075
40-44 years	-0.010	0.054	-0.064	0.075	0.045	0.078
45-49 years	-0.019	0.055	-0.112	0.076	0.119	0.078
50-53 years	-0.002	0.057	-0.111	0.079	0.124	0.081
Educational attainment (ref: secondary school/high school)						
University, 1-4 years	-0.077(*)	0.041	-0.036	0.059	-0.127*	0.056
University, 5 years +	-0.159***	0.046	-0.115(*)	0.069	-0.161*	0.063
Employment (ref: not employed)						
Employed, part time (>=36 hours per week)	0.067	0.067	0.118	0.084	-0.025	0.107
Employed, full time (<=37 hours per week)	-0.172**	0.062	-0.239	0.081	-0.104	0.096
Intercept	0.601	0.079	0.728	0.105	0.623	0.114
R²	0.124		0.150		0.075	
Number of respondents	3,080		1,498		1,582	

***=significant at 0.001 level, **=significant at 0.01 level, *=significant at 0.05 level, (*)=significant at 0.10 level

Table 4. Results from OLS regressions of the support for compensation for childcare in the pension system. Women and men who live with a partner.

	Full model						Reduced model			
	All		Women		Men		Women		Men	
	Coefficient	s.e.	Coefficient	s.e	Coefficient	s.e	Coefficient	s.e	Coefficient	s.e
Gender (ref: men)										
Women	0.129**	0.045								
Divsion of housework (ref: equal share/he most)										
She most	0.157***	0.043	0.174**	0.061	0.130*	0.061	0.276***	0.062	0.175**	0.062
Employment (ref: both full time)										
He full time, she part time	0.239***	0.054	0.342***	0.078	0.148(*)	0.076	0.504***	0.078	0.151*	0.077
He full time, she not employed	0.227**	0.079	0.319**	0.109	0.147	0.117	0.478***	0.108	0.148	0.118
Others	0.170**	0.060	0.224**	0.083	0.158(*)	0.088	0.260**	0.085	0.259**	0.083
Age (ref: 30-34 years)										
35-39 years	-0.007	0.063	-0.095	0.087	0.111	0.091				
40-44 years	-0.031	0.065	-0.105	0.090	0.036	0.095				
45-49 years	-0.080	0.066	-0.142	0.091	0.032	0.096				
50-53 years	-0.033	0.069	0.142	0.094	0.093	0.098				
Number of children under age 15 in the household (ref: 0)										
1	0.319***	0.067	0.466***	0.095	0.184(*)	0.094				
2	0.379***	0.059	0.410***	0.000	0.326***	0.083				
3 +	0.054***	0.070	0.638***	0.101	0.424***	0.097				
Relationship status (ref: married)										
Cohabiting	-0.012	0.045	0.009	0.063	-0.053	0.063				
Educational attainment (ref: secondary school/high school)										
University, 1-4 years	-0.081	0.049	-0.070	0.072	-0.110	0.069	-0.171*	0.071	-0.137*	0.069
University, 5 years +	-0.183**	0.056	-0.127	0.081	-0.205**	0.079	-0.354***	0.077	-0.272***	0.075
Repondent's gross income (ref: -NOK 399,999)										
NOK 400,000-499,999	-0.293***	0.060	-0.189*	0.077	-0.386***	0.100				
NOK 500,000-599,999	-0.336***	0.065	-0.267**	0.090	-0.352***	0.100				
NOK 600,000-699,999	-0.492***	0.079	-0.779***	0.119	-0.295**	0.114				
NOK 700,000 +	-0.574*	0.072	-0.865***	0.132	-0.480***	0.099				
Intercept	0.410***	0.085	0.465	0.119	0.433	0.249	0.521	0.077	0,379	0.062
R^2	0.138		0.198		0.080		0.107		0.039	
Number of respondents	2,159		1,035		1,124		1,035		1,124	

***=significant at 0.001 level, **=significant at 0.01 level, *=significant at 0.05 level, (*)=significant at 0.10 level

Figure 1. Predicted scores with 95% confidence intervals on Support for child credits. Four different combinations of scores on independent variables, men and women separately (predictions based on models 4 and 5, the reduced models, in table 4).

Appendix

Table A1. Descriptive statistics for variables in the multivariate analyses for women and men who live with a partner. Percent and average

	Percent			Index for support, average		
	All	Women	Men	All	Women	Men
Gender				0.55		
Women	52			0.71	0.71	
Men	58			0.41		0.41
Divsion of housework						
She most	51	65	37	0.72	0.83	0.54
Equal share/he most	49	35	63	0.38	0.49	0.33
Employment						
Both full time	56	56	57	0.39	0.50	0.30
He full time, she part time	20	20	20	0.78	1.08	0.50
He full time, she not employed	8	9	7	0.83	1.09	0.53
Others	16	16	17	0.69	0.78	0.61
Age						
30-34 years	22	23	21	0.51	0.75	0.27
35-39 years	20	20	20	0.57	0.71	0.43
40-44 years	20	19	21	0.55	0.74	0.39
45-49 years	19	19	19	0.52	0.61	0.44
50-53 years	19	18	19	0.62	0.73	0.53
Number of children under age 15 in the household						
0	20	18	22	0.24	0.31	0.19
1	18	18	18	0.56	0.78	0.35
2	42	44	40	0.61	0.74	0.47
3 +	19	19	19	0.76	0.94	0.59
Unknown	1	1	1	0.40	0.73	0.21
Relationship status						
Married	64	64	64	0.58	0.72	0.46
Cohabiting	36	36	36	0.50	0.69	0.32
Educational attainment						
Secondary school/high school	35	31	39	0.73	0.96	0.57
University, 1-4 years	37	39	35	0.54	0.71	0.38
Univversity, 5 years +	28	29	26	0.33	0.45	0.21
Repondent's gross income						
- NOK 399,999	26	35	17	0.94	1.06	0.70
NOK 400,000-499,999	24	28	20	0.58	0.74	0.36
NOK 500,000-599,999	21	20	21	0.47	0.58	0.38
NOK 600,000-699,999	11	8	13	0.31	0.07	0.45
NOK 700,000 +	17	6	27	0.20	-0.07	0.26
Unknown	2	3	1	0.55	0.61	0.44
Number of observations	2,159	1,035	1,124			