

MOTHERHOOD PENALTY IN CONSUMPTION^{*}

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Abstract

We examine how labor market disruptions following childbirth relate to intra-household consumption inequality in the long run. Novel survey data from Germany shows that women less educated than their partners are more likely to report child-related career interruptions and receive a smaller share of household consumption, relative to women more educated than their spouses. Moreover, conditioning on partners' relative education, female career disruptions correlate with higher male consumption, suggesting that child-rearing may shape gender disparities not only in labor outcomes but also in long-term consumption—an overlooked aspect of the “motherhood penalty.”

Keywords: Intra-Household Consumption, Motherhood Penalty, Marriage Market Sorting

JEL codes: D13; J12; J13; J16

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1 Introduction

While gender gaps in labor market outcomes have narrowed in the developed world, children are the primary driver of remaining gender disparities (Kleven et al., 2025). Relative to men, women experience a “motherhood penalty”: they are more likely to reduce their labor supply or enter lower-paid family-friendly occupations after having children.¹ While this labor market inequality may be concerning, its welfare implications are less clear; these decisions, typically made within the household, may reflect efficient specialization, with one partner focusing on market work while the other—typically the woman—assumes a greater share of household responsibilities (Lafortune and Low, 2023).

Assessing the full extent of the motherhood penalty thus necessitates moving beyond labor market outcomes and examining other welfare- and inequality-relevant metrics, such as consumption.² In this note, we provide novel and direct empirical evidence of the link between the arrival of a child, any associated career disruptions, and the split of consumption within the household.

The problem at hand is challenging along several dimensions. First, the intra-household allocation of consumption is typically not observed in data.³ Therefore, identification of the sharing rule requires strong assumptions on household preferences, assignability of consumption goods to household members, or availability of distribution factors which impact bargaining power.⁴ Second, consumption and labor market data typically cannot be linked at the household level, inhibiting our understanding of the relationship between them. Finally, some nuanced labor market responses to childbirth—such as increased flexibility—are

¹This motherhood penalty has been broadly documented in previous literature; some examples include Waldfoegel (1997); Angelov et al. (2016); Lundborg et al. (2017); Kleven et al. (2019); Cortés and Pan (2023).

²We argue that consumption is a key outcome for assessing the welfare implications of childbirth for both mothers and fathers, while the literature to date has focused primarily on labor market disparities (with the exception of Guo and Xi (2024) who take into account the effect of child birth on contemporaneous consumption). Other welfare-relevant outcomes, such as leisure or home production, remain beyond the scope of this note; we do not provide a comprehensive welfare analysis of the implications of childbirth.

³Exceptions include the Danish Household Expenditure Survey (1999–2005); the Dutch LISS Panel, which reports individual consumption for a limited set of goods; and the Japanese Panel Survey of Consumers, which provides only aggregate member-specific spending.

⁴An extensive body of research advanced the identification of the sharing rule in collective models, including seminal work by Chiappori (1988, 1992) and further contributions by Chiappori et al. (2002); Blundell et al. (2005); Dunbar et al. (2013); Cherchye et al. (2015); Chiappori et al. (2018); Voena (2015); Reynoso (2024); Chiappori et al. (2024).

typically not observed in administrative or survey data ([Goldin, 2014](#)).

To overcome these limitations, we designed and implemented a novel survey as part of the German Socio-Economic Panel Innovation Sample (GSOEP-IS). Our survey has two unique features: first, it collects the intra-household allocation of consumption across a wide range of categories of goods and services; and second, it collects retroactive data on labor market responses to childbirth. These features enable us to provide new evidence of a link between the motherhood penalty in labor market outcomes and the intra-household allocation of consumption in the long run.

We show that, on average, women are ten times more likely than men to experience a career disruption (e.g., permanently or temporarily quit work) after becoming a parent, and this gender difference is more pronounced when the wife is less educated than the husband. Additionally, in these households, women receive a relatively lower share of the household consumption on average, compared to women who are weakly more educated than their spouses. Together, these patterns are consistent with a role for marriage market sorting in shaping bargaining strength and hence intra-household decision-making.

The primary contribution of this note is to show that, even after conditioning on partners' relative education as a proxy for bargaining power, there is a positive correlation between wives' career disruptions due to childbirth and husbands' share of consumption over the long-term. Data limitations preclude us from determining whether this relationship is causal. However, our results suggest that while bargaining power stemming from spouses' education differences may shape both labor market outcomes around childbirth and consumption inequality, the arrival of a child can have an additional direct effect on the intra-household allocation of resources—an overlooked aspect of the motherhood penalty.

2 Novel Survey Data

The GSOEP-IS, a representative household survey of the German population, started in 2011 to enable researchers to collect innovative data ([Richter and Schupp, 2015](#)). As part of the GSOEP-IS 2019, we developed and implemented a novel survey, “Family-Work Trade-Offs” (henceforth, FWT), which consists of two modules: one on intra-household consumption and

one on children-related career changes.⁵

The first module collects data on how consumption is allocated within the household, both on aggregate and for each of 16 detailed consumption categories, including durable goods, non-durable goods, and services. The possible responses are qualitative in nature: individuals indicate whether consumption is allocated “more for myself,” “more for my partner,” or “about equal.” The list of consumption categories can be found in Figure 1.⁶

The second module collects detailed retroactive data on whether and how individuals’ work situations changed after they became parents. Respondents choose from a pre-determined set of potential career changes, including: “Changed jobs,” “Temporarily stopped working,” “Permanently quit,” “Entered a training program,” “Started working,” “Stayed in the same job,” or “Didn’t work before becoming a parent and stayed out of work.” To summarize these changes, we classify each career change as disruptive or non-disruptive, and construct indicators that capture whether individuals experienced “any career disruption.” We consider the following changes as disruptions: “Temporarily stopped working,” “Permanently quit,” and “Stayed out of the labor force.” A follow-up question includes more detailed information on labor market changes, such as promotions and changes in wages, hours worked, flexibility, and commuting distance.⁷ Using these, we construct a second definition of career disruptions which further considers receiving a lower wage, working fewer hours, switching to a more flexible job, or working closer to home as disruptions.⁸

Our sample consists of 704 individuals in 430 heterosexual married and cohabiting couples who answer the consumption module.⁹ Of these, 421 individuals from 263 different households report having any children, a precondition to answer the career changes module. For a further subset of 338 of individuals in 190 of households, full demographic information

⁵The full questionnaire and documentation from our survey can be found here: https://www.diw.de/documents/publikationen/73/diw_01.c.927671.de/diw_ssp1357.pdf. Our survey was repeated in 2022, the two modules were asked to different respondents and thus cannot be linked. Therefore, we restrict our analysis to the 2019 wave.

⁶The full module can be found in the FWT documentation (Questions 1 and 2).

⁷The complete set of questions can be found in Question 6A and 6B in the FWT documentation.

⁸Our main analysis uses the first definition of career disruptions, as it is unclear whether changes in flexibility or commuting distance constitute disruptions or help prevent more severe ones, such as labor force exit. However, we show in Appendix A that our results are robust to using the second definition.

⁹Note that in some cases only one partner within a household responded to the FWT survey, and so, the number of individuals in our sample is less than twice the number of households.

on both partners is available, even when only one partner responds to FWT.

Table 1: Mean Summary Statistics for FWT Sample

	(1) With Partner	(2) + Any Children	(3) + Demographics
Age (Yrs)	55.08	53.59	53.88
West Germany	0.79	0.75	0.74
HS or lower secondary	0.55	0.54	0.57
Vocational/technical	0.18	0.19	0.18
College plus	0.24	0.24	0.24
Employed	0.50	0.55	0.55
Male	0.50	0.49	0.50
Yrs since first birth	—	26.31	25.79
Individuals	704	421	338
<i>% Female</i>	<i>0.50</i>	<i>0.51</i>	<i>0.50</i>
Households	430	236	190

Notes: Column (1) includes individuals who live with a partner and respond to the consumption module. The sample in Column (2) includes the subset that further report having any children and respond also to the career changes module. Column (3) includes individuals who not only respond to both modules, but for whom demographic information is available for both partners. All variables are measured in 2019.

Table 1 reports summary statistics for our sample as we impose these restrictions sequentially. Our sample is representative of the German population: our respondents are on average 54-55 years old, 24% have a college degree, and 60% (421 of 704) have any children.

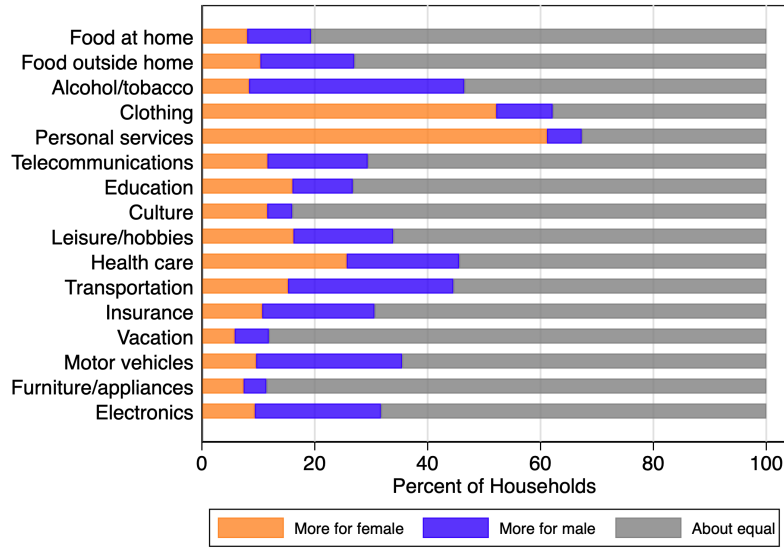
3 Empirical Results

3.1 Intra-Household Consumption Inequality

We start by investigating how consumption is split between spouses: On average, 16% of households report higher consumption for the female partner, while 10% report a higher share of resources for the male partner (see the first row of Table A.1, Panel A). Figure 1 shows substantial heterogeneity across categories: women get relatively more consumption in clothing and personal services, while men get more consumption in electronics, motor vehicles, and alcohol/tobacco.

We find that the consumption allocation is systematically related to marriage market sorting on education. If relative spousal education functions as a distribution factor (Brown-

Figure 1: Intra-Household Split of Consumption Across Categories



Notes: This figure reports the responses to the disaggregated consumption questions from the consumption module. Our sample consists of 430 households. When both partners answer the consumption module in FWT, we use the responses of the female partner by default. Appendix A shows robustness when we instead used the male responses.

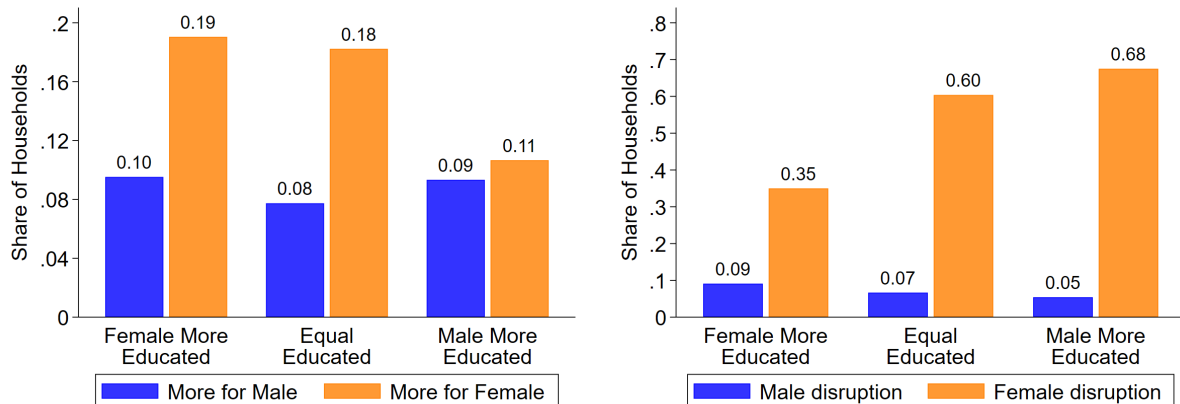
ing et al., 2014), an increase in female relative education raises their bargaining power, which shifts the allocation of consumption toward women. We illustrate the relationship between education and the gender gap in consumption in Figure 2.A: while women are more likely than men to receive a higher share of the household consumption in all households, this probability sharply increases when women are weakly more educated than their partners.¹⁰ For these households, women are 9-10 percentage points more likely than men to have higher consumption, compared to only a 2 percentage points difference when the male spouse is more educated—a substantial widening of the gender gap in consumption. We present additional details on the allocation of resources for different type of couples in Table A.1, Panel A. The results are qualitatively similar when we use as an outcome the number of categories in which either partner receives higher consumption (Table A.1, Panel B).¹¹ Overall, our findings are consistent with a large body of literature that rejects a unitary model of house-

¹⁰One may be concerned that some consumption categories are predominately work-related, so women—particularly less skilled ones—who participate less in the labor market may have mechanically lower private consumption. To alleviate this concern, we replicate Figure 1 separately by work status of the female partner (see Figure A.2). The intra-household consumption split across all categories is similar, regardless of the wife’s employment, suggesting that work status does not mechanically explain the gender gap in consumption across households.

¹¹Our results are also robust to using male responses as the default (see Table A.2, Panels A and B, in Appendix A).

hold behavior in favor of a collective model, with the relative bargaining position of spouses affecting household decision-making (Attanasio and Lechene, 2014; Duflo, 2000).

Figure 2: Marriage Market Sorting and (A.) Consumption Allocations and (B.) Career Disruptions



Notes: We split our analysis sample into three groups, depending on whether the female partner is more educated, equally educated, or less educated than the male partner. The education categories are displayed in Table 1. For each group, the left panel plots the share of households that report a higher consumption share for either the male or the female partner. The right panel plots the share of households in which either the male or the female partner report a career disruption after the birth of the child, based on our first definition of career disruptions from Section 2. A detailed analysis of these patterns, as well as sample definitions, can be found in Table A.1 in Appendix A.

3.2 Children-Related Career Changes

Panel C of Table A.1 shows a striking gender disparity in labor market outcomes following childbirth: 62% of women and only 6% of men report a career disruption (defined as in Section 2). These patterns vary across couple types, with the gender gap in labor market disruptions narrowing as the female partner's relative education increases (Figure 2.B). However, even among couples in which the female partner is more educated than her male partner, women are 26 percentage points more likely than men to experience a career disruption. Our results are robust to using our alternative definition of career disruptions described in Section 2 (see Table A.2, Panel C).

3.3 Linking Intra-Household Consumption Inequality and Career Disruptions

We now turn the link between intra-household consumption inequality and career disruptions—our primary contribution.¹² While Figure 2 shows that more households report a higher share of consumption for the wife on average, we are interested the relationship between a “motherhood penalty” in the labor market (i.e., a career disruption for the wife) and the long-run “motherhood penalty” in consumption (i.e., the consumption reduction *relative* to female spouses without career disruption).

To examine this, we regress, for a household i , the intra-household allocation of consumption on an indicator of whether the female partner experienced a career disruption after having children:

$$(Intra-HH\ Cons.\ Split)_i = \alpha + \beta(Female\ Career\ Disruption)_i + \Gamma X_i + \epsilon_i \quad (1)$$

For the dependent variable, *Intra-HH Cons. Split*, we use two different outcome measures: (i) an indicator for who receives more overall consumption (female, male, or equal), and (ii) a count of the number of categories in which the female or male partner receives more, or consumption is equal. Our independent variable of interest, *Female Career Disruption* is an indicator of whether the female partner experienced a career disruption, as defined in Section 2. The vector X further controls for age group, region, and education level of the spouses, as well as for their relative education (i.e., wife more educated, husband more educated, or equal education). The latter aims to capture differences in underlying bargaining power, which may affect both whether women experience a child-related career disruption and the partners’ relative shares of consumption.

The results reported in Panel A of Table 2 suggest that households in which women experience a career disruption are 11 percentage points more likely to report higher consumption for the male partner (column 2), which goes hand by hand with a lower probability of reporting similar consumption for both spouses (column 3). Similarly, Panel B shows that

¹²As highlighted above, the career changes reported in our survey are retrospective, referring to the period around childbirth, while the consumption data is from 2019. Thus we examine the long-term relationship between career disruptions and intra-household consumption, which may understate the true relationship if it weakens over time after childbirth.

Table 2: Regression of Household Consumption on Female Career Disruption
Panel A: Indicator for Overall Consumption

	More for Female (1)	More for Male (2)	About Equal (3)
Female Career Disruption	0.029 (0.059)	0.113*** (0.036)	-0.109 (0.067)
Observations	176	176	176
Mean dep. var	0.15	0.08	0.76

Panel B: Count of Consumption Categories

	More for Female (1)	More for Male (2)	About Equal (3)
Female Career Disruption	0.398 (0.365)	1.062** (0.412)	-0.995* (0.565)
Observations	176	176	176
Mean dep. var	2.76	2.50	10.11

Notes: Panel A reports estimates of β from equation (1) when the outcome is an indicator for the split of overall consumption. Panel B reports estimates of β when the outcome is the number of categories in which the female or male partner receive more consumption or split consumption equally (see Figure 1 for the categories). Relative to Table 1, we lose 14 of the 190 households with demographic information on both spouses, because the female partner does not answer the career disruptions module. Regressions are at the household level and control for region (East vs. West), birth cohort, partners' education level, and relative education. Robust standard errors are in parentheses. * ($p < 0.1$), ** ($p < 0.05$), *** ($p < 0.01$).

women's career disruptions correlate with the male partner receiving higher consumption in approximately one additional category, mirroring the reduction in the number of categories in which both partners consume a similar amount.¹³

As shown in Figure 2, marital sorting on education is related to both intra-household consumption inequality and the probability that either partner experiences a child-related career disruption. Importantly, however, the results in Table 2 suggest that even after controlling for relative spousal education—a proxy for relative bargaining power—child-related career disruptions remain correlated with future consumption allocations. Specifically, we find that female career disruptions are strongly associated with an increased likelihood that men have strictly higher consumption than women. Thus, child-rearing may lead to not only gender disparities in the labor market, but also in intra-household consumption. We argue that the latter is one of the key welfare-relevant metrics (as in Lise and Seitz, 2011) through which women experience a child-related penalty—a channel that has received very little attention.

¹³Table A.3 in Appendix A shows qualitatively similar results when we use male consumption responses, while Table A.4 shows robustness to our alternative definition of career disruptions discussed in Section 2.

4 Conclusion

Using novel survey data on children-related career disruptions and intra-household consumption, we find evidence of a link between labor market penalties for women and a higher long-term allocation of consumption towards men. One hypothesis is that marriage market sorting shapes both labor market outcomes and the intra-household allocation of resources: women who are less educated than their husbands have less bargaining power and, as a consequence, have both more career disruptions around childbirth and relatively lower consumption shares, relative to women who are more educated than their spouses. However, the positive correlation between female career disruptions and relatively higher male consumption persists even after controlling for differences in spousal education, which serves as a proxy for underlying bargaining power. This suggests that career disruptions associated with child-rearing may directly affect spouses' relative resource allocations. Such an interpretation implies that, relative to men, women experience a motherhood penalty not only in earnings (due to career interruptions), but also in consumption, a fundamental metric for welfare. While our data does not allow us to determine whether the link between child-related career disruptions and consumption inequality is causal, our results suggest that assessing the full extent of child-related penalties would require also considering consumption inequality. With this goal in mind, further data collection on intra-household consumption is a promising avenue for future research.

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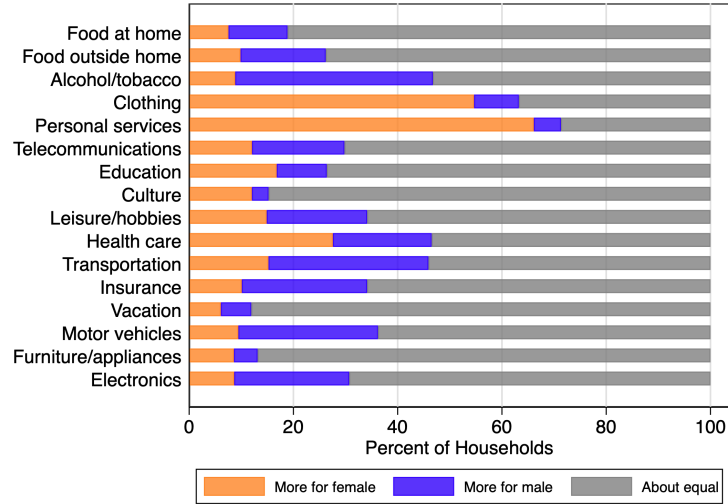
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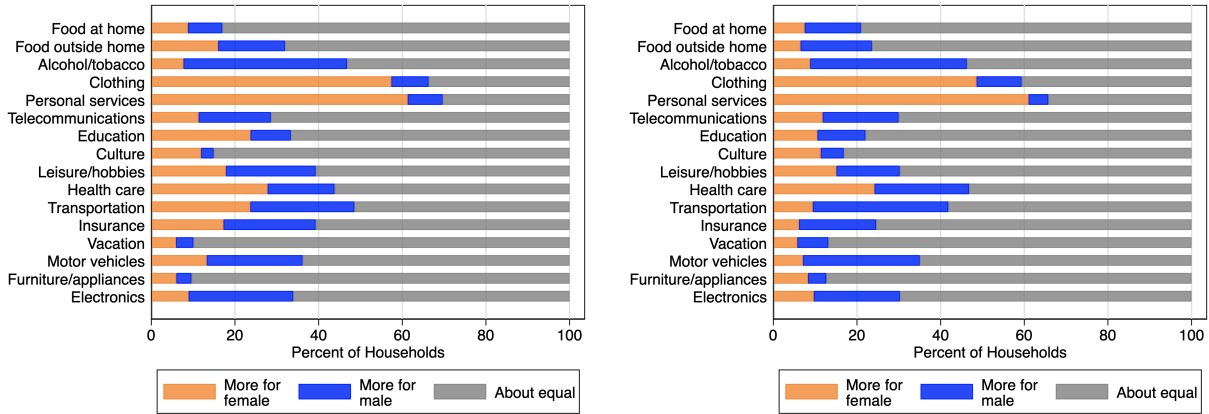
A Additional Results

Figure A.1: Intra-Household Split of Consumption Across Categories (Male Responses)



Notes: This figure reproduces Figure 1 but uses male responses as the default for households in which there are two respondents.

Figure A.2: Intra-Household Split of Consumption by Female Partner's Employment Status: Works (left panel) and Does not Work (right panel)



Notes: This figure reproduces Figure 1 but splitting the sample between households in which the female partner works ($N = 172$, left panel) and households in which the female partner does not work ($N = 258$, right panel).

Table A.1: Mean Consumption Split and Career Disruptions for Different Household Types

Panel A: Indicator for Overall Consumption				
Household Type	More for Female	More for Male	About Equal	F-M Gap
All	0.16	0.10	0.74	0.06
Male More Educated	0.11	0.09	0.80	0.02
Equal Education	0.18	0.08	0.74	0.10
Female More Educated	0.19	0.10	0.71	0.09
Panel B: Count of Consumption Categories				
Household Type	More for Female	More for Male	About Equal	F-M Gap
All	2.69	2.48	10.23	0.21
Male More Educated	2.75	2.4	10.51	0.35
Equal Education	2.61	2.27	10.43	0.34
Female More Educated	3.31	2.64	9.29	0.67
Panel C: Career Disruptions				
Household Type	Female Disruption	Male Disruption	–	F-M Gap
All	0.62	0.06	–	0.56
Male More Educated	0.68	0.05	–	0.63
Equal Education	0.60	0.07	–	0.53
Female More Educated	0.35	0.09	–	0.26

Notes: Panel A shows the share of households who report more overall consumption for the female partner or male partner, or about equal overall consumption. Panel B shows the mean number of consumption categories (listed in Figure 1) in which the female or male partner gets more, or in which consumption is about equal. Panel C shows the share of women and men who experienced a career disruption after having children, using the first definition from Section 2. In all panels, the final column reports the difference between the first two columns (i.e., the female-male gap). The first row in each panel pools all households in the main analysis sample ($N = 430$ in A and B, $N = 263$ in C). The following rows restrict to households in which the male partner is more educated ($N = 77$ in A and B, $N = 43$ in C), education of the partners is equal ($N = 182$ in A and B, $N = 123$ in C), or the female partner is more educated ($N = 42$ in A and B, $N = 24$ in C). The education categories are displayed in Table 1.

Table A.2: Robustness of Mean Consumption Split and Career Disruptions Results

Panel A: Indicator for Overall Consumption (Male Responses)				
Household Type	More for Female	More for Male	About Equal	F-M Gap
All	0.15	0.12	0.73	0.03
Male More Educated	0.09	0.08	0.83	0.01
Equal Education	0.18	0.11	0.70	0.07
Fem. More Educated	0.17	0.10	0.74	0.07
Panel B: Count of Consumption Categories (Male Responses)				
Household Type	More for Female	More for Male	About Equal	F-M Gap
All	2.77	2.50	10.10	0.27
Male More Educated	2.63	2.70	10.34	-0.07
Equal Education	2.87	2.17	10.14	0.70
Fem. More Educated	3.19	2.76	9.38	0.43
Panel C: Career Disruptions (Alternative Definition)				
Household Type	Female Disruption	Male Disruption	–	F-M Gap
All	0.65	0.07	–	0.58
Male More Educated	0.73	0.05	–	0.68
Equal Education	0.63	0.08	–	0.55
Fem. More Educated	0.50	0.14	–	0.36

Notes: This table is analogous to Table A.1, but Panels A and B report the average consumption split using male responses as the default in households where both partners respond to the survey. Panel C reports the share of women and men reporting a career disruption after becoming a parent, using the alternative definition of disruptions described in Section 2.

Table A.3: Regression of Household Consumption on Female Career Disruption (Male Responses)

Panel A: Indicator for Overall Consumption			
	More for Female (1)	More for Male (2)	About Equal (3)
Female Career Disruption	0.034 (0.061)	0.105** (0.041)	-0.100 (0.072)
Observations	176	176	176
Mean dep. var	0.16	0.09	0.73
Panel B: Count of Consumption Categories			
	More for Female (1)	More for Male (2)	About Equal (3)
Female Career Disruption	0.584 (0.401)	1.044*** (0.300)	-0.849 (0.558)
Observations	176	176	176
Mean dep. var	2.99	2.48	9.78

Notes: This table reproduces Table 2, but uses the male partner as the respondent in households in which both partners answer the consumption module of FWT.

Table A.4: Regression of Household Consumption on Female Career Disruption (Alternative Measure)

Panel A: Indicator for Overall Consumption			
	More for Female (1)	More for Male (2)	About Equal (3)
Female career disruption	0.054 (0.059)	0.069* (0.037)	-0.089 (0.068)
Observations	176	176	176
Mean dep. var	0.15	0.08	0.76
Panel B: Count of Consumption Categories			
	More for Female (1)	More for Male (2)	About Equal (3)
Female career disruption	0.450 (0.380)	1.156*** (0.399)	-1.128* (0.584)
Observations	176	176	176
Mean dep. var	2.76	2.50	10.11

Notes: This table reproduces Table 2, but uses an alternative definition of career disruptions, as described in Section 3.2.