GENDER RELATIONS IN EUROPE AND CENTRAL ASIA

RESULTS FROM THE LIFE IN TRANSITION SURVEY III

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Summary

This report presents a detailed gender analysis of the Life in Transition Survey III (LITS III), conducted in 2015-2016 in 34 countries of the Europe and Central Asia region. LITS is a unique dataset as it covers for the first time issues related to asset ownership, care need in the household and gender norms. In addition, in a subset of the households that participated information was collected for both men and women allowing an analysis of gender intra-household dynamics. In total, over 51,000 respondents were covered in the survey. The results indicate that while gender relations, views, and women's access and use of some opportunities have transitioned to more egalitarian ones, women still face challenges to fully participate in economic activity and have an equal say in household decision-making. Across all countries, women's employment appears to be a main driver of greater quality across the domains analyzed in the report.

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Introduction[1]

The Life in Transition Survey (LITS) is conducted jointly by the World Bank and EBRD and collects information about the socio-economic status of households and individuals along with individuals' perceptions on social, economic and political issues. It was collected for the first time in 2006 in 29 countries to explore the views and attitudes of people living in the transition countries. The second round of the survey was collected in 2010 in 35 countries. And the last round of the survey which is also the main data source used in this report, was collected between the end of 2015 and the beginning of 2016 in 34 countries[2]. The 34 countries that LITS III covers are composed of 29 transition countries from the Europe and Central Asia region (including Mongolia) along with Cyprus, Turkey and Greece and two western European countries (Germany and Italy- selected to enable comparisons with developed European countries) (See Figure 1). Approximately 1,500 households were interviewed in each country. When taken together this gives a total sample size of 51,206 households. The sample is representative of the population aged 18 or over at the country level.

Figure 1 The third round of Life in Transition Survey covers 34 countries and it is representative at the country level

LITS III is a unique dataset ideally suited to conducting gender analysis in the Europe and Central Asia region. LITS was already a rich survey in its previous rounds allowing researchers to analyze the relationships between attitudes and individual and household background. However, unlike previous rounds of the survey, LITS III includes new questions and modules permitting in-depth gender analysis. LITS III includes additional questions on asset ownership, care need in the household and gender norms. In addition, responses for two of the modules (assets and employment) were collected from more than one respondent in the household. The additional sample of secondary respondents corresponds, to an adult from the opposite sex than the main respondent -mainly a spouse or partner, but also older children, or other relatives, allowing an analysis of gender intra-household dynamics[3].

[1] This report is a product of a grant by the Umbrella Facility for Gender Equality by the World Bank.
[2] For details please see EBRD's Life in Transition III, Methodology Annex.
[3] Must be noted that the only condition was the interview of an adult of the opposite sext, when possible, the spouse or partner of the main respondent, but not exclusively. Overall the survey consists of the following modules: (1) household roster collecting basic information on the members of the household such as their age, level of education and gender, (2 and 3) assets modules, (4) attitudes and values, (5) employment and unemployment, (6) entrepreneurship, (7) governance. Annex 1 provides some descriptive information educational attainment and employment in the LITS sample when compared to national statistics

Findings suggests that while gender relations, views, and women's access and use of some opportunities are in a good place, women still face challenges to fully participate in economic activity. Household duties and childcare demands negatively affect women during their reproductive years, which coincide with their peak productive years (25-45 years of age) for whom a need for child care is negatively associated with their employment. On the positive side, these women are 27.3 percentage points more likely to be employed if the household utilizes institutional care for at least one child under the age of 6. Across all countries women are at a disadvantage in terms of holding an asset -e.g. land and/or dwelling. We find that asset ownership is not only important in terms of economic security, but also for women's voice and agency within the household. Results indicate that for those households where the man owns an asset, the woman is less likely to have a say in day-to-day household spending.

Using LITS III this report presents findings on five main topics. The first section focuses on employment of men and women in LITS III. Section two looks at entrepreneurial activity. Section three focuses on household composition, care needs and care provision at the household level. Section four focuses on asset ownership across the genders looking mainly at land and dwelling ownership. Section five looks at perceived gender roles, social norms and role/voice of women in decision making processes in the households across countries[4].

[4] A note should be made on the use of only LITS III for this analysis. While several reports have documented finding from the previous rounds of the survey, changes and improvements in the sample selection suggest that cross-years comparisons are not robust for some countries.

Women's economic participation

Opportunities to earn their own income through participating in economic activities can improve the welfare, bargaining power and economic empowerment of women. Wealth and asset ownership in addition to income are some of the core economic sources that improve women's bargaining power in the household (World Bank, 2012) Considering that, for example, labor earnings make up the largest share of household income, women's contribution is key. (World Bank, 2013). Yet, globally, labor force participation rates for women still lag behind those of men at 55.3 percent (compared with 81.7 percent of men), and more women than men work as unpaid family workers, lacking the wages or salaries that allows for them not only to contribute to their household's economy, but also to save or invest in assets and other goods.[5]

An increase in women's economic activity can translate to positive outcomes for women themselves, their children and the society as a whole. At the individual level women's higher access to resources is associated with a higher involvement for women in decision making in the household. Women's participation in entrepreneurship programs can lead them to have greater bargaining power in the household and more say in household decisions (Pitt et al., 2003). For women, access to a job could also be instrumental in expanding their social networks and providing new opportunities to build skills (World Bank, 2014). This could then lead to a virtuous cycle of personal improvement and access to economic opportunities. Women's greater access to resources could also lead to better outcomes for their children. A systematic review of 15 studies on economic resource transfers points out that targeting women in transfers could improve children's wellbeing in terms of better education and health outcomes (Yoong et al.,2012). At the country level, tapping the potential of women is a key to securing economic growth. It is estimated that the total income loss due to gender gaps in labor force participation and gaps in type of work for Kosovo, Turkey and Albania were 28.2, 22 and 19.8 percent respectively.

Globally women also tend to participate less in entrepreneurial activities than men (Global Entrepreneurship Monitor, 2017). This results in productivity losses across the sampled countries. The estimated loss in GDP per capita due to the gender gap in entrepreneurship is of 4 to 7 percent in different regions in the world (Cuberes and Teignier, 2012). Same country-level analysis mentioned before that for the same countries, estimates range from 8.3 percent in Turkey, to 6.9 percent in Serbia (Cuberes et al., 2019).

A. Employment

According to LITS III data, women and men's employment outcomes are quite unequal across the sampled countries. Overall, 58.9 percent of women of working age (18 to 64 years old) reported working any time in the last 12 months as opposed to 72.3 percent of men.[6] Employment rates are higher for individuals at their prime working age (ages 25-54) but the gap between men and women remains. 67.8 percent of women and 82.3 of men in that age group reported being employed at some time during the past year. In each of the 34 countries it is more common for men to be employed (measured as having worked at any time in the past 12 months (See Figure 2). However, the gap between men and women differs a lot in between countries. The gap is highest in Azerbaijan reaching 51 percentage points and lowest in Germany with only 4.8 percentage points for individuals at their prime working age. But this gap marks important differences in levels of participation for both sexes in different countries, ranging from gaps with low levels of employment for men and women -like Bosnia and Herzegovina, at 33 and 54 percent respectively, to gaps with higher levels, such as in Estonia with participation levels of 60 percent for women, and 72 percent for men.

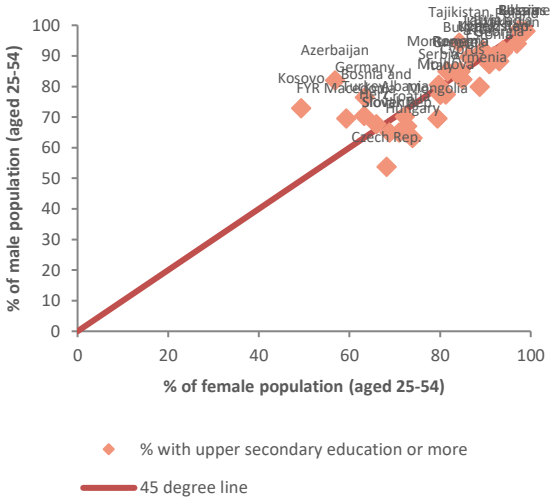
[5] Source: World Bank, World Development Indicators database

[6] An individual is assumed to be "employed" if he/she responded "yes" to the question "Did you work during the past 12 months?". When employment is taken as employment in the past week, 55.5 percent of women and 67.9 percent of men reported being employed.

Figure 2: The educational attainment levels are similar while employment ratios vary for men and women

A. Employment – worked in the past 12 months (% of population aged 25-54), by gender and by country

B. Male population vs. female population with upper secondary level education or more (% of population aged 25-54)

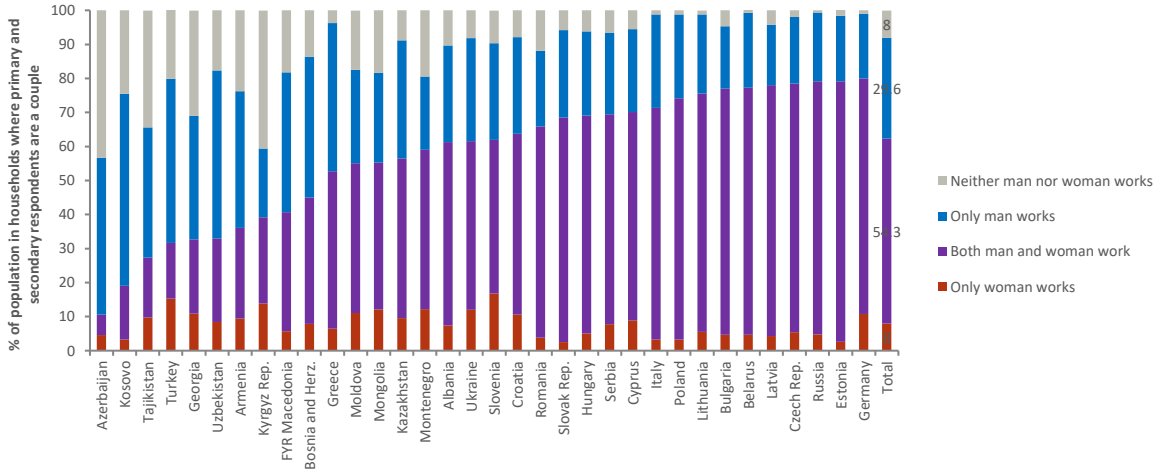


Source data: LITS III dataset, sample of primary respondents, weighted

The sectors that men and women in LITS III are employed in are substantially different. The top 3 sectors that women work in are services, 26.9 percent of women aged 18-64 who worked in the last year work in the services sector. Public administration and retail trade come second for women, which together account for an additional 27.6 percent of female employment (14.1 percent and 13.5 percent respectively). While a substantial proportion of men are also in the services sector with 19.1 percent of them working there, 28.2 percent of men work in construction or manufacturing sectors which is almost three times the share of women in those sectors. Across sectors, the majority of women and men work under contractual agreements, and while few of them work part-time, on average men work longer hours than women. Among women who work as wage employees or paid interns 75.3 percent work permanently with a written contract. This share is similar for men with 75.1 percent of men working under a permanent written contract. Including temporary and seasonal contracts, the share rises to 85.4 percent for women and 82.5 percent for men. Yet, there is some variation between countries. The share of women working under a contract (permanent, temporary or seasonal worker) drops down to 54.4 percent in Turkey (52 percent for men) while it is highest in Lithuania with 99.7 percent of women working as wage employees or paid interns working under contracts (97.9 percent for men).

In households with an adult man and woman (aged 25-54) who are a couple, both being employed is the most common household type (See Figure 3). For such households, if only one member is employed it is more likely to be the man than the woman and this trend holds across all countries. Overall, only 8 percent of the population live in a household where only the woman works in the couple while 29.6 percent of the population live in a household where only the man works. In the majority of the sampled countries (24 out of 34) it is more likely for both the man and the woman to work. In Azerbaijan, Tajikistan, Kosovo, Turkey, Uzbekistan, Armenia, Macedonia and Bosnia and Herzegovina, among households where the primary and secondary respondents are a couple, it is more common for the man to be the sole employed person than it is for both the man and woman to be employed.

Figure 3 For households where the primary and secondary respondents are a couple in the majority of countries it is most likely that they are both employed



Source data: LITS III dataset, sample of primary respondents living in households of all sizes and where primary and secondary respondents are a couple. Both respondents are aged 24-54, weighted.

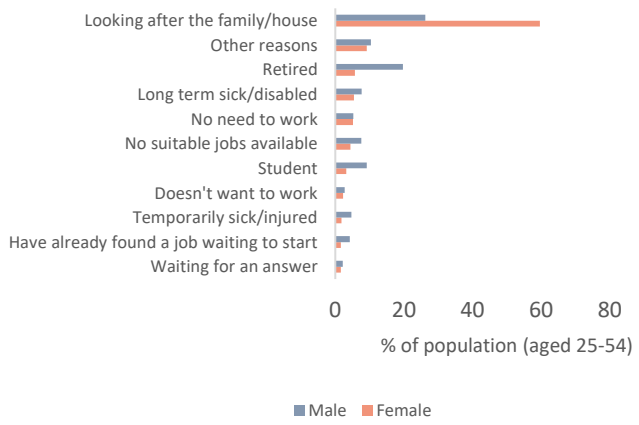
Women are more likely to not work because of household duties and they are more likely to take temporary leave compared to men (See Figure 4). Most women not working and not looking for work state that "household duties" are the main reason for this situation. Overall 59.6 percent of women of prime working age (aged 25-54 years old) report not looking for work due to looking after the family/house while the share of men stating this reason is 26.2 percent. Women are also more likely to not have worked in the previous week due to temporary leave which might be linked to care and household duties. 47.2 percent of prime working age women (aged 25-54) report not going to work in the previous week due to temporary leave while for men this share is 20.5 percent.

The employment outcomes of women are significantly associated with their own characteristics, such as their education, but also with some characteristics of the men they live with. Some male characteristics do have a significant association with women's employment outcomes. The man's age is negatively associated with the woman's employment status and the man's employment status is positively associated with the woman's employment status. Women's level of education and their asset ownership are other factors that increase their likelihood of being employed (See Annex 5 for regression results). But men's level of education or asset ownership are not significantly associated with women's employment.

Figure 4 Women are more likely to not work because of household duties and they are more likely to take temporary leave

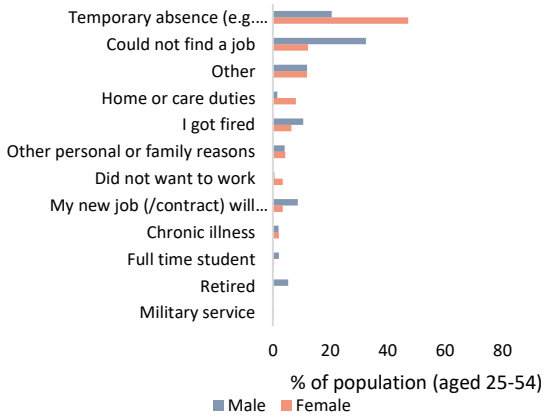
A. Reasons for not looking for a job

Percent of population not working and not looking for a job (Aged 25-54)



B. Reasons for not working in the last 7 days

Percent of population who worked in the previous year but who did not work in the last 7 days (Aged 25-54)

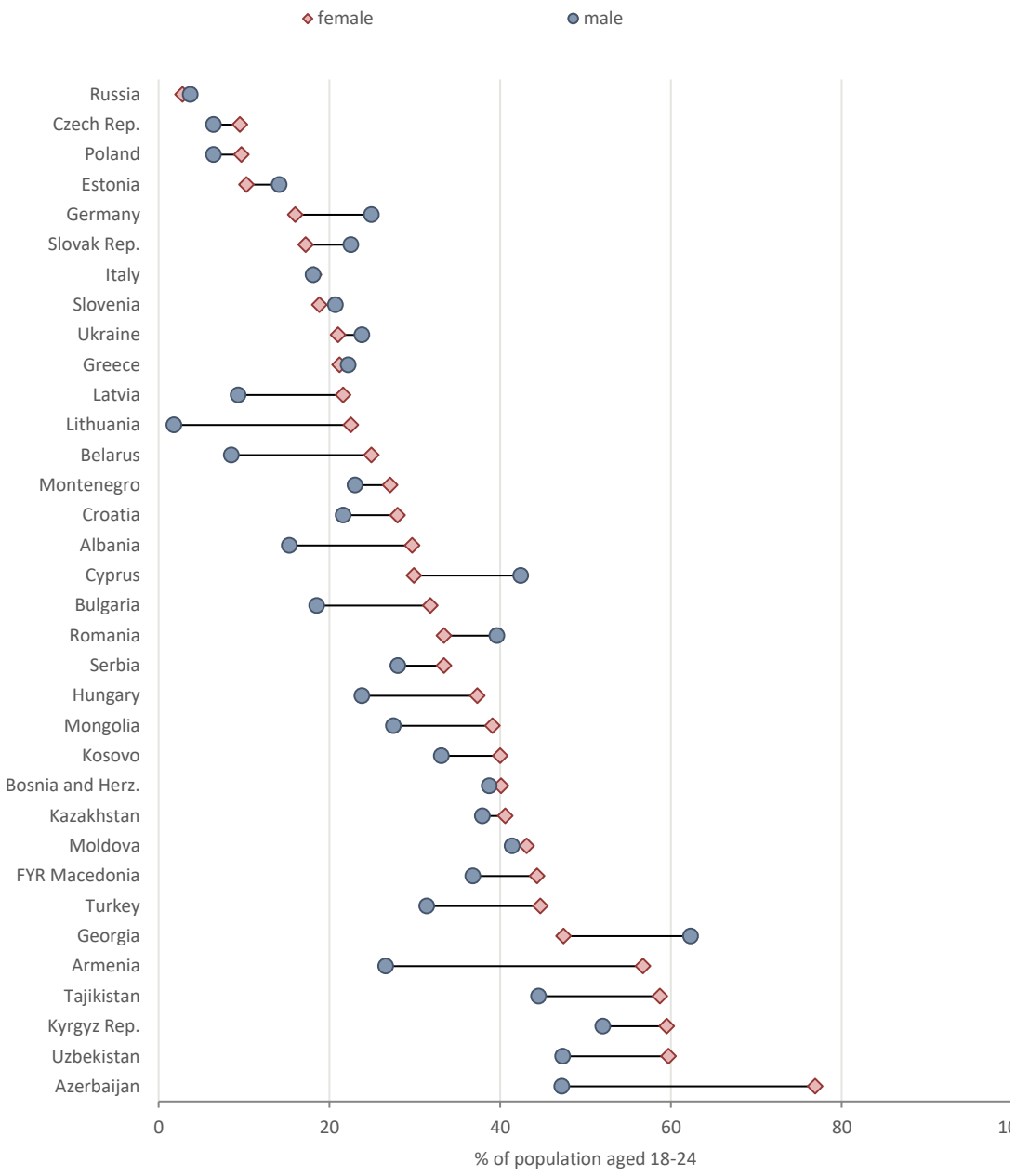


Source data: LITS III dataset, sample of primary respondents aged 25-54 years old, weighted

Young people not being in education or employment is a problem in most of the countries and women are more likely to be in this position than men. Overall, 27 percent of women aged 18-24 and 22.3 percent of men aged 18-24 are neither in employment nor in education. In 24 countries (out of 34) the proportion of young people not in education or employment is higher among women than men (See Figure 5). In Azerbaijan and Lithuania, the gap is more than 20 percentage points. Of all the young people in the sample not in education or employment, 54.6 percent are women.

Figure 5 Young people not being in education or employment is common in most of the countries

Prevalence of youth not in education or employment, by gender (Percent of population aged 18-24)

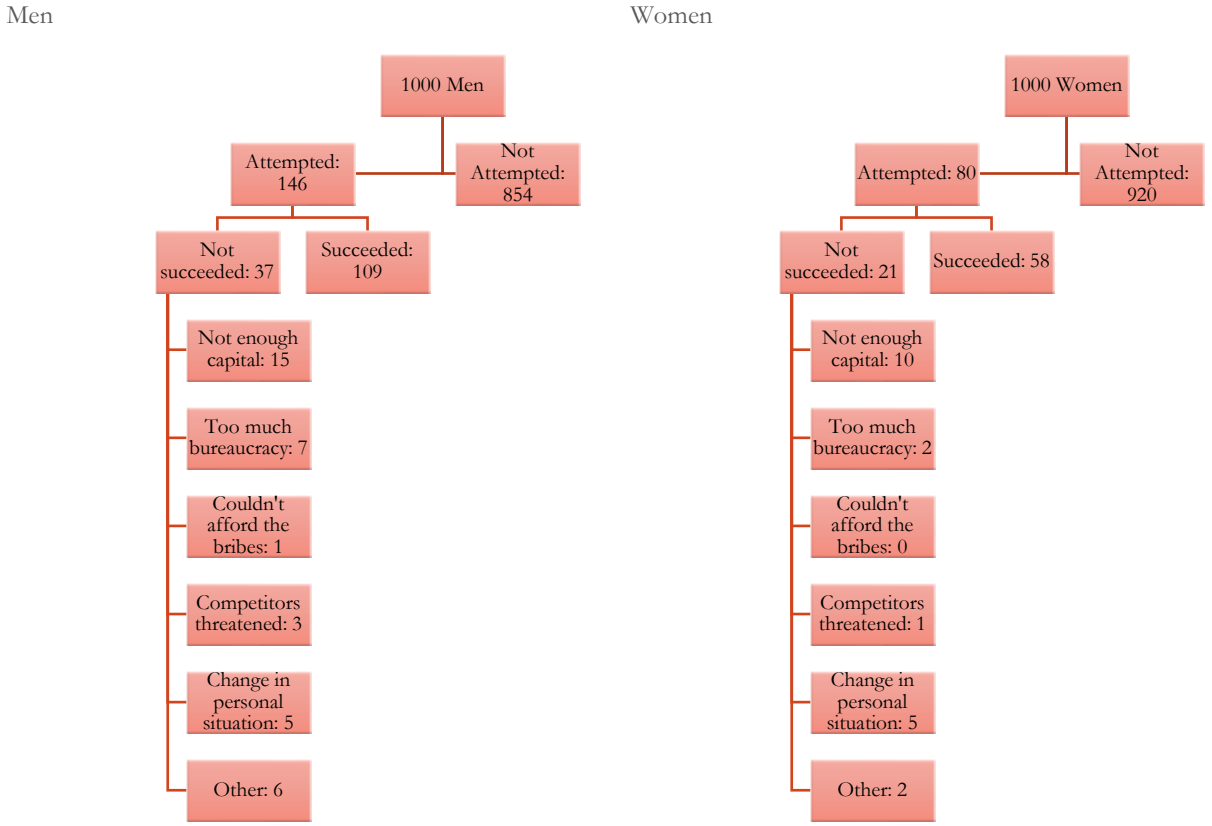


B. Entrepreneurial activity

Entrepreneurship is not very common among the population in the LITS III sample, especially among women. Overall, in the 34 countries, 10.9 percent of the male population (aged 18 or more) and 5.8 percent of the female population report having "ever set up a business" -e.g. they have set up their current business or they have set up a business before but they are not involved with it any more.

Women are less likely to attempt becoming an entrepreneur but, if they do, their success rates are similar to men. Out of every 1000 men only 146 attempt becoming an entrepreneur, while this number is only 80 for women. Out of the women attempting to set up a business 72.5 percent of them succeed compared to 74.7 percent for men. For both men and women not having enough capital is the primary reason for failing in setting up the business (See Figure 6).

Figure 6 More men attempt to be entrepreneurs compared to women but after they attempt to set up a business, men and women have similar success rates.

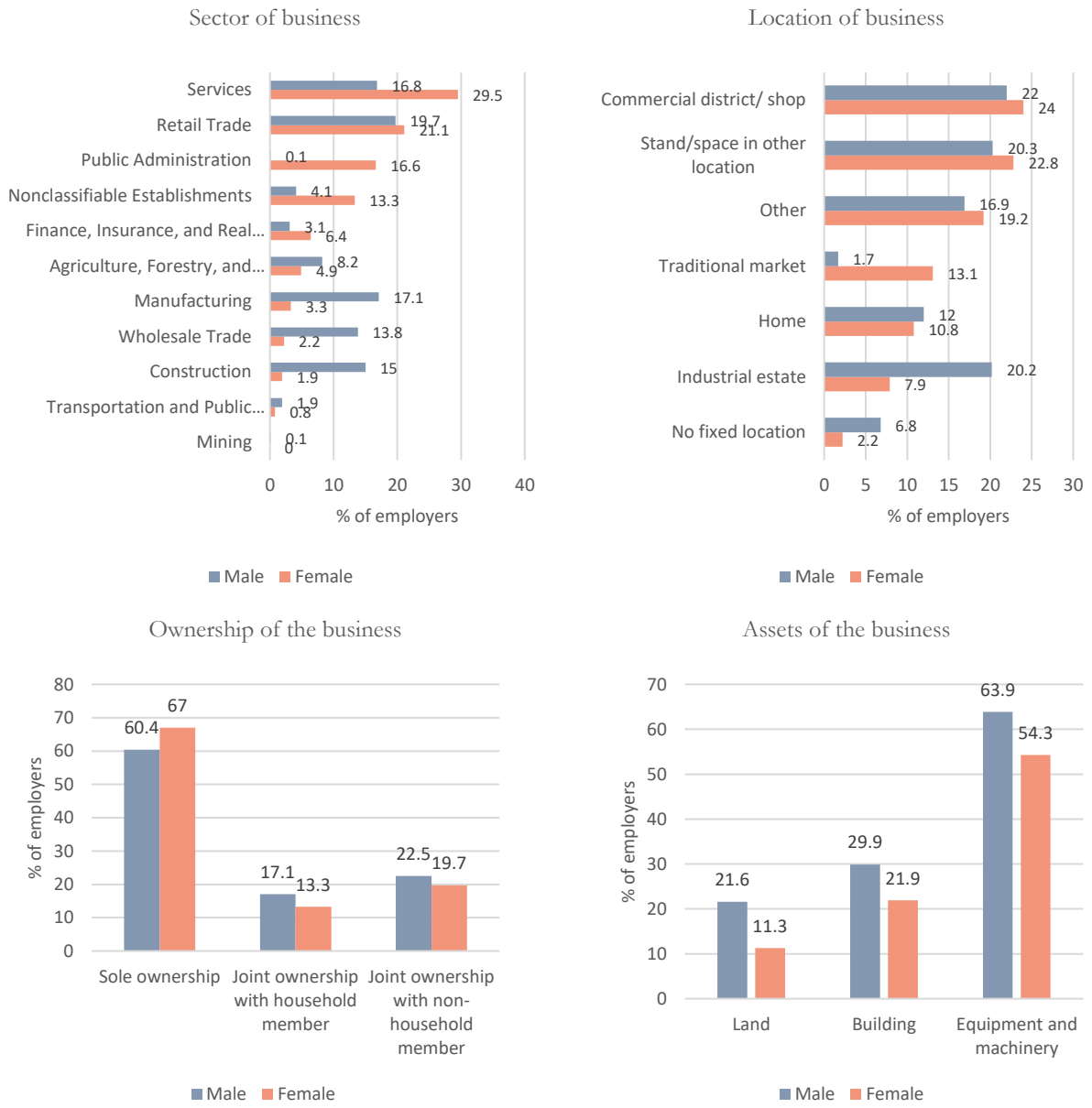


Source data: LITS III dataset, sample of primary respondents aged 18 or more, weighted

Women entrepreneurs are concentrated mostly in the services sector and in shops or stands (See Figure 7)**.** As it is the case for employment, compared to male entrepreneurs, a higher share of women entrepreneurs are in the services sector. 29.5 percent of female and 16.8 percent of male entrepreneurs work in this sector. And akin employment, women entrepreneurs are less present in the manufacturing, wholesale trade and construction sectors. In line with this, women entrepreneurs are also less likely to be in industrial estates compared to men. Businesses run by women are mostly concentrated in shops or spaces in other locations, indicating smaller businesses and lower capital.

Women entrepreneurs are slightly more likely to be the sole owners of their businesses while their ownership of assets is lower compared to male business owners (See Figure 7 Panel C and D). Overall 67 percent of women entrepreneurs own their businesses solely as opposed to 60.7 percent of men. Ownership of equipment or machinery is the most common type of asset among both male and female entrepreneurs. 54.3 percent of women entrepreneurs own equipment or machinery as opposed to 63.9 percent of men. Compared to male entrepreneurs female entrepreneurs also have a lower ownership of land or building.

Figure 7 Sector, location, ownership type and assets of business by gender of the owner



Source data: LITS III dataset, sample of primary respondents aged 18 or more who are employers (self-employment is not included), weighted

Having a higher education degree is positively correlated with being an entrepreneur for both men and women. According to the regression results where the dependent variable is "ever been an entrepreneur" and controlling for country fixed effects, both women and men are more likely to be an entrepreneur if they have a higher education degree (See Annex Table 2 for regression results). In fact, more educated women are more likely to be entrepreneurs and are also more likely to be employed. Overall more than half of female entrepreneurs have a higher education degree. 61.7 percent of women entrepreneurs (aged 18-64 years old), and only 12.3 percent have less than an upper secondary education degree. This is similar to the education levels of women who reported that they had worked in the past year. 57.6 percent of working women (aged 18-64 years old) have a higher education degree while 12.2 percent have a degree lower than upper secondary education. Hence women entrepreneurs are neither more nor less educated than the overall female work force.

At the country level, empowerment of women in household decisions regarding household finance is positively correlated with women's entrepreneurship[7]. While this is the case at the country level, at the individual level, according to the regression results financial empowerment in the household is not found to be significantly associated with being an entrepreneur for women. This finding may suggest that rather than financial empowerment of the individual, being in a country where women are more financially empowered overall may make a greater difference to whether or not a woman chooses to become an entrepreneur. This finding points to social and cultural differences at the country level being more important than individual differences.

Care: Needs and Provision

Among the many factors affecting women's economic participation, the gender division in terms of care roles and responsibilities is a core one. The burden of eldercare and childcare responsibilities can have serious negative repercussions on women's economic outcomes. As women spend more time engaging in unpaid, informal care work, they have less time to work in the market. Studies looking at the relationship between caregiving and labor market outcomes show negative impacts on women's economic participation[8]. To the traditional childcare needs, in the case of Europe and Central Asia, eldercare needs have been added, given greater longevity by many European societies, as the combined forces of lower fertility and higher life expectancy drive population aging in European societies (Bussolo et al. 2015). As with childcare, these needs may imply an additional task for women in the households. Preferences, policies, institutional factors, such as the availability, accessibility, affordability, and quality of care services, and the alternative opportunities for women, affect decisions around whether to provide care at home or not.

Household composition determines care needs in the household and has an impact especially on women. In households with children or elderly members, care need arises naturally. While in larger households care responsibilities may be distributed across adults, the care burden may be higher on women in countries where larger households are less common.

There is substantial variation in household composition and demography across the LITS countries, as they are in different moments of their demographic processes. The percentage of the population living in households with children is greatest in younger countries like Tajikistan where 82.6 percent of the population live in such households. By contrast, in post demographic transition countries like Germany only 12.1 percent of the population live in households with children. Tajikistan is the country with the youngest population of those sampled in LITS III, with a median age of 21.5. Germany has the oldest population with a median age of

[7] See Annex 2 for the methodology regarding the construction of empowerment indices
[8] See Levin et al. (2015) and World Bank (2012) for a summary.

45 years old.[9]. The percentage of the population living in households with young children (ages 0-6) and elderly is an important proxy when looking at care needs, and there is a lot of variation among countries when it comes to this (See Figure 8 Panel A). Overall, 13.7 percent of the population live in households with children aged 0-6. The share of the population living in a household with young children is particularly high in Mongolia, Tajikistan and Uzbekistan where more than every 1 in 3 people live in such households.

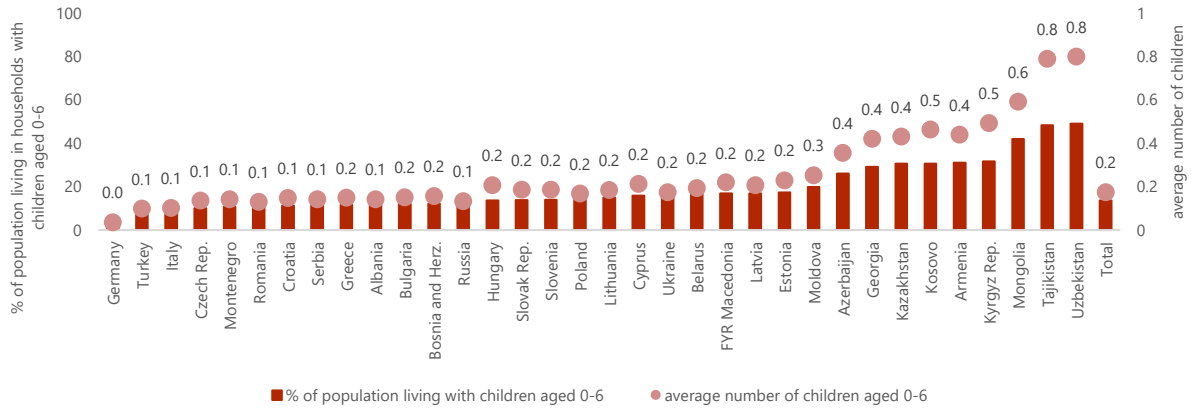
Living with elderly people (aged 65+) is more common in the LITS III countries than living with younger children (aged 0-6). Overall, 26 percent of the population lives with an elderly person aged 65 or more as opposed to 13.7 percent of the population living with children aged 0-6. People living in all-elderly households make up 12.2 percent of the total population in the sample. The prevalence of all-elderly households is as high as 20.6 percent in Germany while it drops down to 0.5 percent in Tajikistan[10]. Note that there is no general pattern in terms of the difference between rural and urban populations for the percentage of people living in all-elderly households. While in Russia, Belarus and Bulgaria, all-elderly households are more common in rural areas, in Turkey, Germany and FYR Macedonia this trend is reversed.

While living with an elderly person may mean more care work for the other adults in the household, it may also result in less childcare work if the elderly person is providing care for grandchildren themselves. With an increasing urban population worldwide, it is important to see whether the prevalence of this kind of three-generation household structure is declining. Indeed, the analysis of LITS III data suggests that three-generation households are less common in countries with larger urban populations (See

Figure 9). The decline of three-generation households increases the childcare burden on adults and could also increase the need for institutional childcare options.

Figure 8 13.7% of the population live in a household with children aged 0-6 while living with an elderly is more common with 26% of the population living with an elderly aged 65 or more

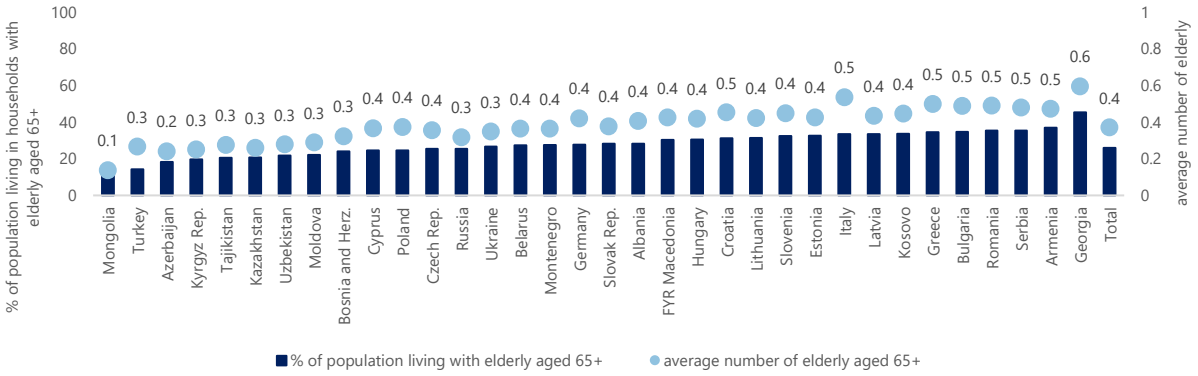
A. Population living with children aged 0-6, and mean number of children



[9] Data is obtained from UN Data for year 2012.

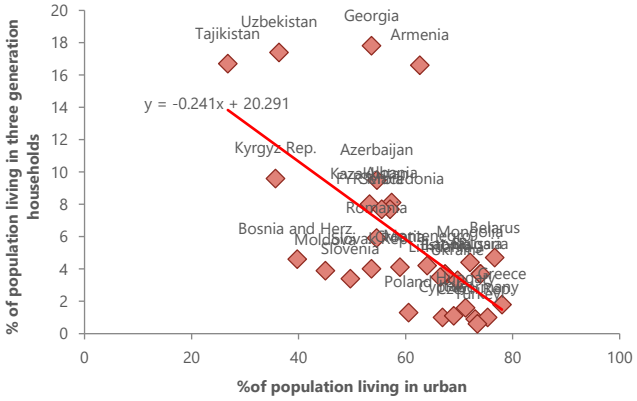
[10] Note that there is no general pattern in terms of the difference between rural and urban populations for the percentage of people living in all-elderly households. While in Russia, Belarus and Bulgaria, all-elderly households are more common in rural areas, in Turkey, Germany and Macedonia this trend is reversed.

B. Population living in households with at least one elderly individual aged 65+, and mean number of elderly



Source data: LITS III dataset, sample of primary respondents, weighted

Figure 9 The fraction of the population living in three generation households -children (aged 0-17), adults (aged 18-64) and elderly (65+) - is negatively correlated with the percentage of the population living in urban areas



Source data: % of people living in 3 generational households is calculated using LITS III dataset, sample of primary respondents, weighted. % of population living in urban is obtained from World Bank World Development Indicators

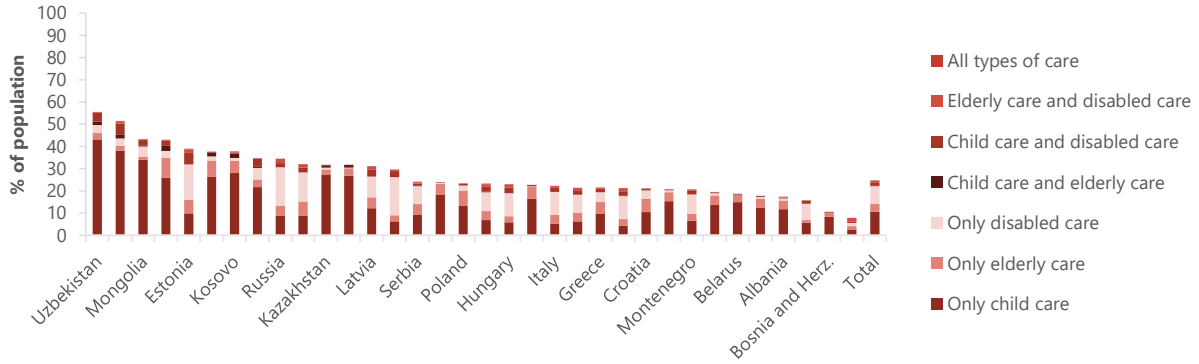
In the LITS III data set, the need for care in households is widespread with one-in-four people in the sample living in a household with a child, elderly person or disabled person in need of care.[11] 12.3 percent of the population live in a household with a child care need, 10.4 percent in a household with an elderly care need and 4.7 percent in a household with a disabled care need. There is substantial variation between countries both in terms of the extent of their care needs and the types of care that are most needed (See Figure 10), with 13 out of the 34 countries having more than 30 percent of the population live in a household with someone in need of care. In Uzbekistan where the child care need is highest, 48.9 percent of the population

[11] This is one of the innovations of LITS III, as questions allowing for the analysis of care need were added. The questionnaire includes a question asking whether each household member needs care and by what source this care is provided to that individual (e.g. household member, public care facility, private care facility etc.). The question is asked for all children (0-6 years old), elderly people older than 75 years old, and household members with a disability. Since disability of the household members is not asked with a separate question, individuals needing care, who are not children (aged 0-6 years old) and not elderly (aged more than 75 years old) were categorized as in need of care for a disability in the analysis.

live in a household with a child (aged 0-6) in need of care. In Russia, where care due to disability is highest, 21.3 percent of the population live in a household with a disabled individual in need of care. Population living in a household with an elderly person who has a care need reaches its highest value in Armenia with 11.7 percent of the population living in such households.

Figure 10 While most of the population (75.3%) live in a household with no care need, variation between countries is high.

Care need in households (% of population living in such households), by country



Source data: LITS III dataset, sample of primary respondents, weighted

Household members are the number one source providing care in the LITS III sample. The high levels of care need observed across countries are most often met by members of the household itself rather than institutions or other sources of care (such as nannies, relatives or friends), and while institutional care is used more for children, for the elderly or the disabled needing care, institutional care use is considerably less common (See Figure 11). Overall, 63.7 percent of the population who live in a household with a child gets care for that child only from a household member. This share is considerably higher for elderly care with 81.4 percent of the population who live in a household with such care need uses a household member to satisfy it. There are only a handful of countries in which household members are not the primary care providers. In Slovenia, Cyprus, Belarus, Latvia and Russia more than 50 percent of the population living in a household with a child receives care from a public or private institution or combination of providers as well as from household members. Germany is the only country in which more than 50 percent of the population living in a household with an elderly requiring care that receives that care from someone other than a family member.

Institutional care use for child care varies considerably between countries (See Figure 12). Despite being more commonly used overall when compared to elderly or disabled institutional care, child care is still utilized less in some countries which may be due to either supply or demand side constraints. LITS data shows that institutional child care is close to non-existent in Azerbaijan and Turkey, for the later, we know that access and capacity are limited [12]. In contrast in Russia and Belarus, more than 50 percent of the population who live in a household with a child care need receive center-based care. In general, institutional child care use is more common for children aged 4-6 compared to children aged 0-3, as it tends to overlap with pre-primary education, which is compulsory in some countries (share of use of formal care go from 18.3 percent for households with children aged 0-3 to 33.5 percent for those living with children aged 4-6).

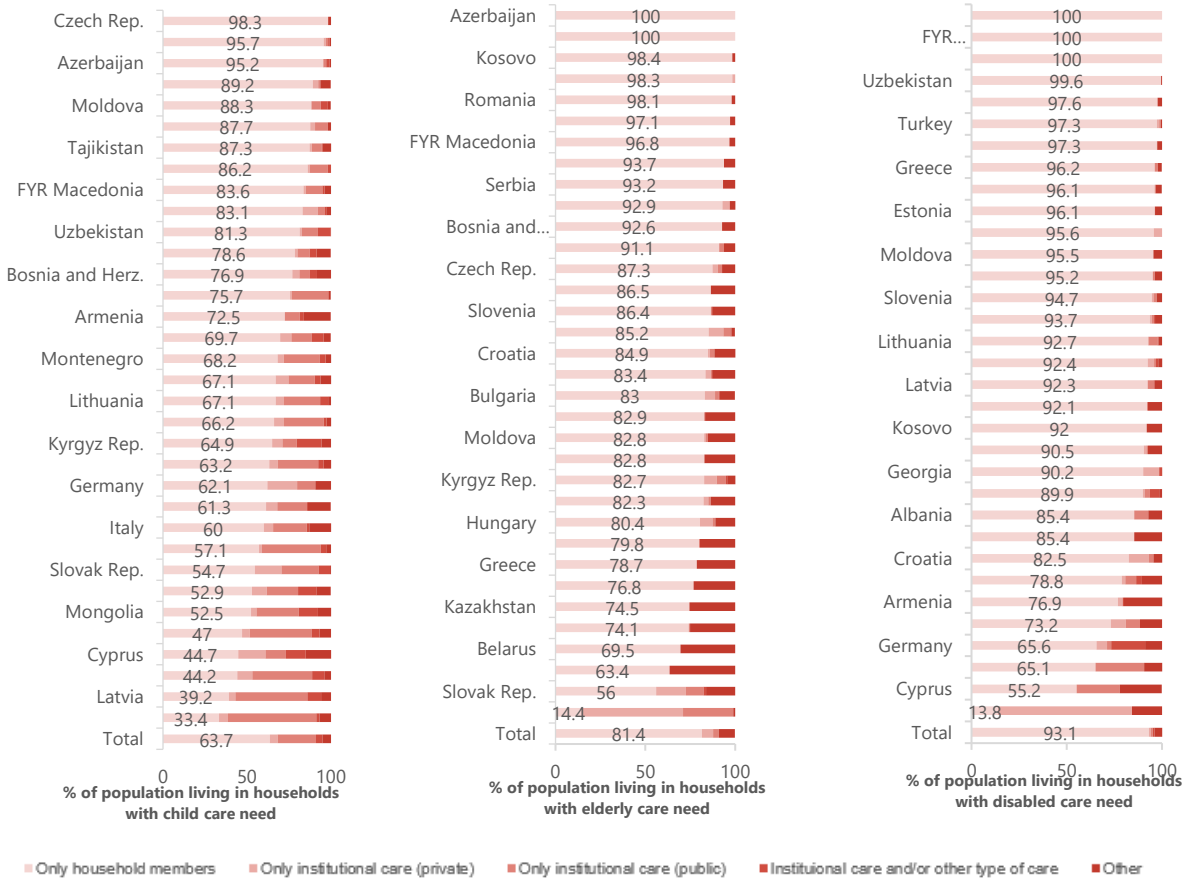
[12] For Turkey see World Bank (2015).

Figure 11 In the majority of the countries household members are the primary source of care providers for child care, elderly care and disabled care

A. Child care providers (% of population living in households with child care need), by country

B. Elderly care providers (% of population living in households with elderly care need), by country

C. Disabled care providers (% of population living in households with disabled care need), by country



Source data: LITS III dataset, sample of primary respondents, weighted

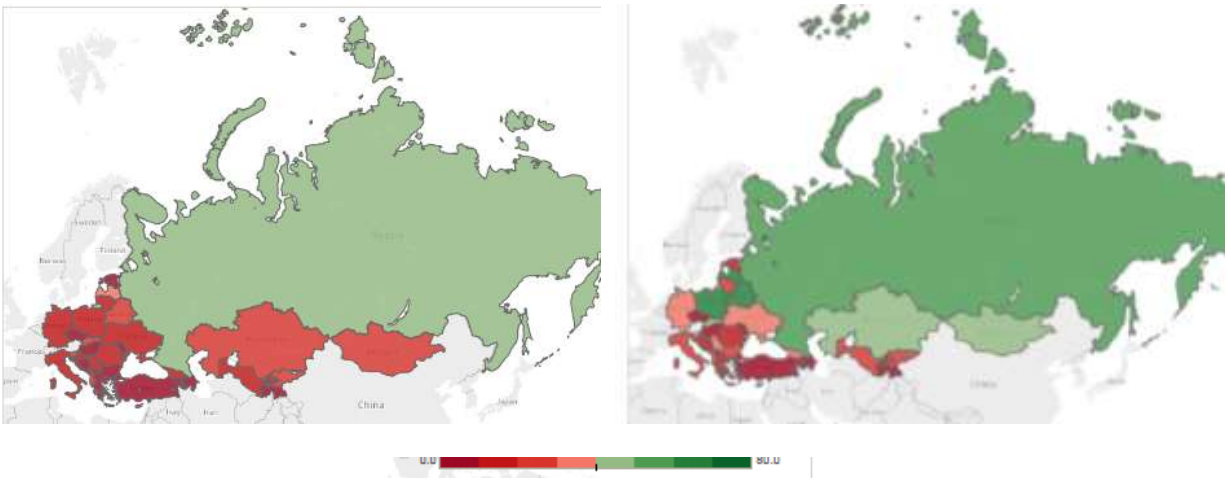
Country income is positively correlated with the utilization of institutional care (See Figure 13). Yet some countries do better (or worse) than predicted by their GDP per capita when it comes to institutional care use. Belarus and Turkey, for example, have very similar GDP per capita levels (with 16.6 thousand and 19.0 thousand USD respectively). Yet in Belarus 51.7 percent of the population living in a household with a child care need report using institutional care as opposed to 4.6 percent for the same group in Turkey.

Figure 12 Utilization of institutional child care is low in many countries

Utilization of institutional care in households (% of population living in households with children in ages 0-3 or 4-6), by country

For children aged 0-3 years old

For children aged 4-6 years old



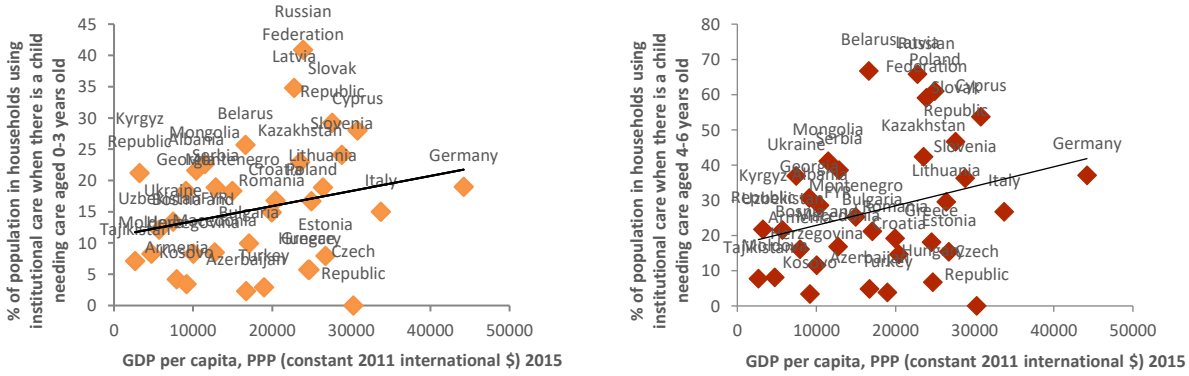
Source data: LITS III dataset, sample of primary respondents, weighted

Figure 13 Access to institutional child care is positively correlated with the level of welfare in the country.

Institutional care use for child care vs GDP per capita

For children aged 0-3 years old

For children aged 4-6 years old



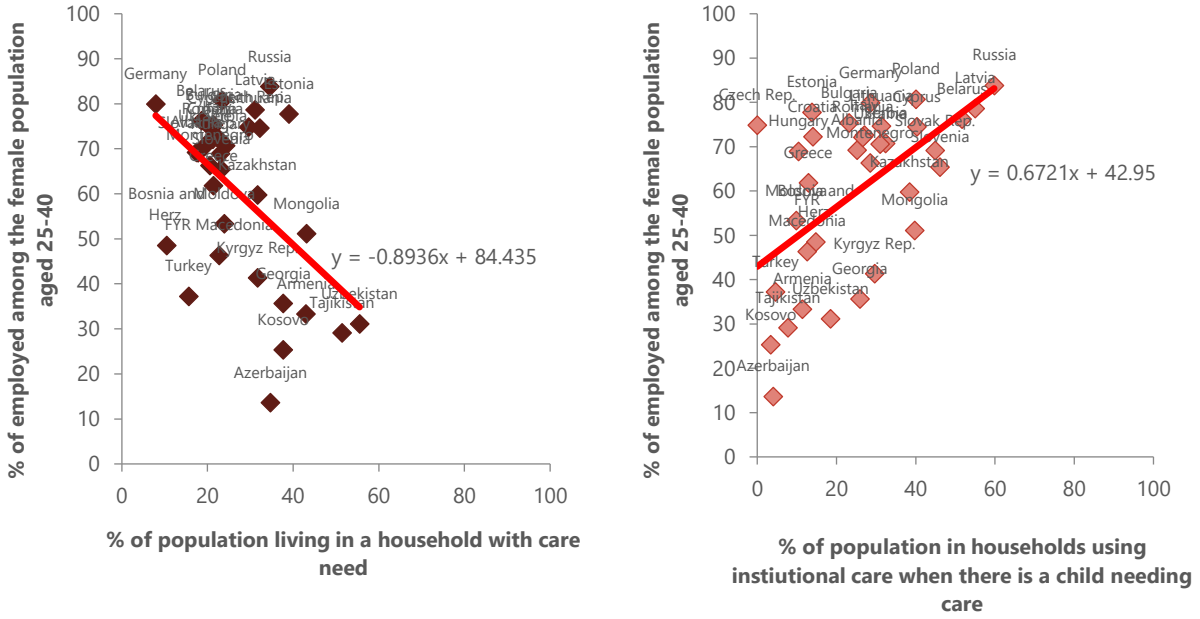
Child care needs in the household affects women adversely in terms of employment outcomes (at the country level, and the individual level). While we do not know the gender of the household member who is providing care for the children in the LITS III dataset, employment outcomes of men and women suggest that the care burden is only negatively associated with women's employment -this according to the regression results controlling for age, level of education and country fixed effects for men and women aged between 25 and 40 years old (or aged between 25 and 54 years old). In contrast, other individual characteristics like age and higher education are positively correlated with being employed for both women and men. (See Annex Table 5).

A negative relationship between care need (child, elderly or disabled care need) and female employment can also be seen at the country level. In countries where care needs are higher, female employment (of women aged 25-40) is generally lower (See Figure 14). Yet a higher utilization of institutional care seems to favor women's employment outcomes. At the country level, a positive correlation exists between institutional care use for child care and female employment, where we can assume the causal relationship goes both ways (See Figure 14). At the individual level, institutional child care use is again positively associated with women's employment. Women living in a household with young children (aged 0-6 years old) are 27.3 percentage points more likely to be employed if the household utilizes institutional care for at least one child[13]. Presence of other adults in the household is not found to be significantly associated with women's employment. (See Annex 5 Table 6 for regression results)

Figure 14 Female employment (of women aged 25-40) is negatively correlated with care need

A. % of female population employed (for women aged 25-40) vs % of population living in a household with care need

B. Institutional care use for child care vs female employment



Source data: For institutional care use LITS III dataset is used, sample of primary respondents, weighted. GDP per capita values are obtained from World Bank WDI dataset.

[13] According to the regression results controlling for level of education and age of the women, presence of another adult woman in the household and presence of an adult man as well as the country effects, for women aged 25-54.

Spotlight: Female Headed Households

In the 34 countries included in the study, close to a third of the population live in a household with a female head[14]. 68.6 percent of the population lives in a household with a male head as opposed to 31.4 percent living with a female household head. Yet in some countries like Latvia and Russia, female headed households are almost as common as male-headed households. In Latvia, 57 percent of the population live in a female headed household.

But female headed households come in all forms and in this region, they are older. Female heads are more likely to be older (65+) and to live alone when compared to male household heads. 25.6 percent of the population living in female headed households live in a household where the head is older than 64 as opposed to 19 percent in male headed households. 29.6 percent of the population living in female headed households are women living alone while this is the case for only 9.4 percent of the population living in male headed households. Living alone with children (in single adult households) or living alone in old age is more frequent among women**.** The proportion of women living alone with children or elderly women living alone was found to be 10.5 percent of the overall female population in the sample countries. 3.3 percent of women live alone with children (aged 0-17) and 7.2 percent of women are aged 65 or more and living alone. Russia, Poland, Latvia, Lithuania, Czech Republic and Estonia are countries where more than 15 percent of women live in these types of households. By contrast, the same categories generally represent a small part of the male population. Only 0.4 percent of men live alone with children and elderly men living alone make up 2.2 percent of the male population.

The households where adults live alone with children (single adult households) or elderly living alone are overwhelmingly composed of women. 90.6 percent of adults living alone with children and 78.6 percent of elderly people living alone are female. Looking at the composition of individuals living alone with and without children by age shows that women living alone with children are significantly higher in number. Women living alone without children are more likely to be older while men living alone without children are more likely to be younger.

Asset Ownership

Women's asset ownership has consequences as it affects the power balance in the household. Ownership of assets gives women greater economic freedom and hence improves their outside options, enabling them to have a more affordable "exit" strategy (World Bank, 2012). Women are more likely to have a stronger presence in household decision-making processes when they have greater control over assets (Klugman et al., 2014). Evidence from other countries outside of ECA indicates that asset ownership is positive for women. In Nepal, owning land is associated with women being more likely to have the final word in household decisions regarding their own health care and making large household purchases (Allendorf, 2007). In Ecuador, in households where both men and women own real estate the couple is more likely to make joint decisions and to agree on the decision to work and spend their own income (Deere and Twyman, 2012).

[14] The household head is the person that is reported as "head" by the respondent to the questionnaire who can be the head themselves or by another knowledgable member of the household.

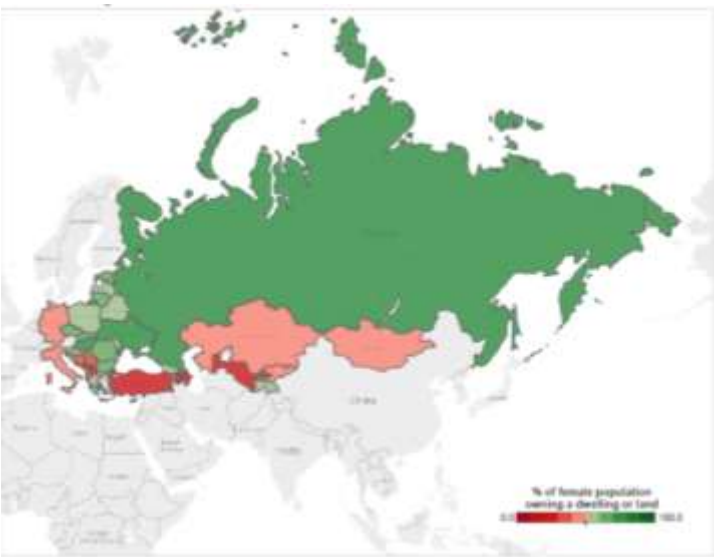
Women's asset ownership is also found to be correlated with more child-friendly spending in the household. Similarly, assets that women bring in to the marriage are found to be associated with an increase in the budget share of education in Bangladesh, India and South Africa (Quisumbing and Maluccio, 2000).

A. Land and Dwelling Ownership

A wide discrepancy exists between countries in terms of asset ownership for women (See Figure 15). The share of women owning a dwelling or land (solely or jointly) ranges from 15.7 percent in Azerbaijan to 76.7 percent in Ukraine. In Azerbaijan, Turkey, Kosovo and Uzbekistan less than a quarter of women own a dwelling or land. In contrast, in Romania, Russia, Hungary and Ukraine more than two thirds of women own a dwelling or land.

Figure 15 Women's ownership of a dwelling or land shows wide variation between countries

Ownership of dwelling or land (% of female population), by country



Source data: LITS III dataset, sample of female primary respondents, weighted

The LITS III dataset allows us to take a detailed look at women's asset ownership, what drives it and the possible outcomes associated with it. For the 34 countries included in the study, it is possible to examine the asset ownership status of both men and women and link them with a number of other factors at the country or individual level. In the 34 countries examined, women are at a disadvantage overall in terms of holding an asset (See

Figure 16 In most countries, men are more likely to own the dwelling or land than women. Additionally, owning a dwelling solely or jointly is more common among men than women. The same trend also holds for owning land

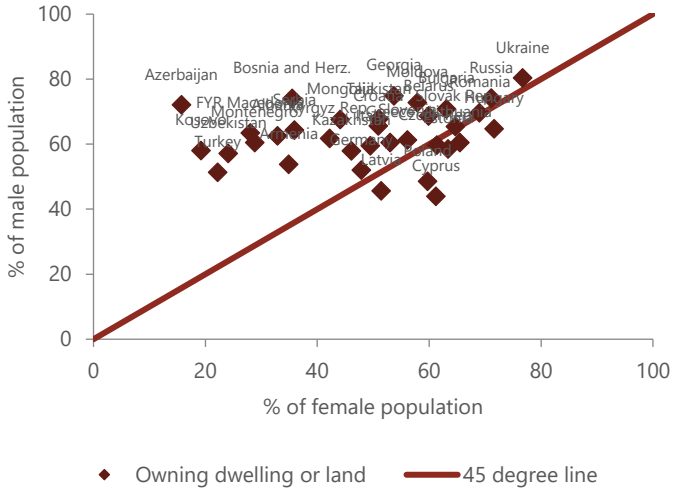
Panel A). Dwelling or land ownership (solely or jointly) is more common among men in most countries (27 out of 34). Looking at dwelling and land ownership separately, dwelling ownership solely or jointly is more common among men (See

Figure 16 In most countries, men are more likely to own the dwelling or land than women. Additionally, owning a dwelling solely or jointly is more common among men than women. The same trend also holds for owning land

Panel B). Overall 51.6 percent of women own a dwelling as opposed to 61.4 percent of men. Land ownership incidence is very low in the sample – mainly driven by the fact that the population is now more urban (72.2 percent of the population lives in urban areas in LITS III countries). Overall 7.3 percent of women own land solely or jointly as opposed to 8.7 percent of men in the sample.

Figure 16 In most countries, men are more likely to own the dwelling or land than women. Additionally, owning a dwelling solely or jointly is more common among men than women. The same trend also holds for owning land

A. Dwelling or land ownership (% of population), by gender and by country



B. Dwelling and land ownership by ownership type (% of population), by gender, overall

Source data: LITS III dataset, sample of primary respondents, weighted

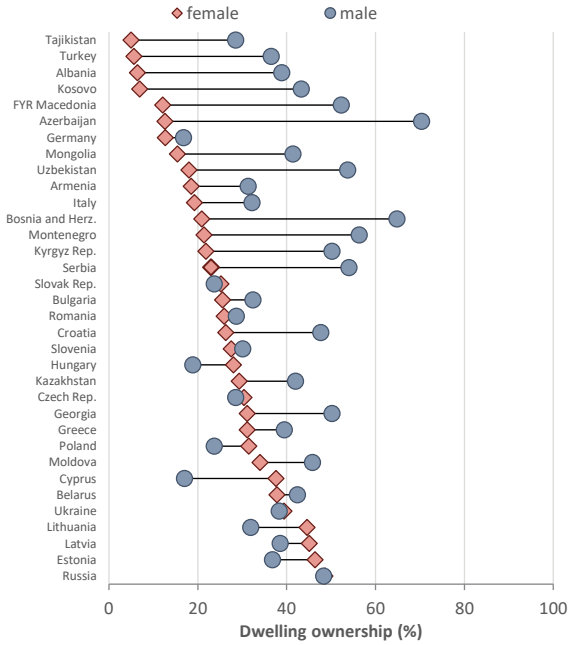
Land ownership is higher among men and women living in rural areas than men and women living in urban areas. However, a higher rural population in the country does not necessarily lead to a higher rate of land ownership. Uzbekistan is the country with the highest rural population share (63.7 percent[15]) while only 2.7 percent of women and 3.7 percent of men own land in the country, which are among the lowest levels in the sample. By contrast, Bosnia and Herzegovina, which is the country with the second largest rural share of population in the sample, has higher land ownership rates with 14.6 percent of women and 27.4 percent of men owning land. The country with the highest population share owning land is Georgia, where 38.7 percent of men and 27.3 percent of women own land.[16]

[15] According to the World Bank World Development Indicators for year 2015.

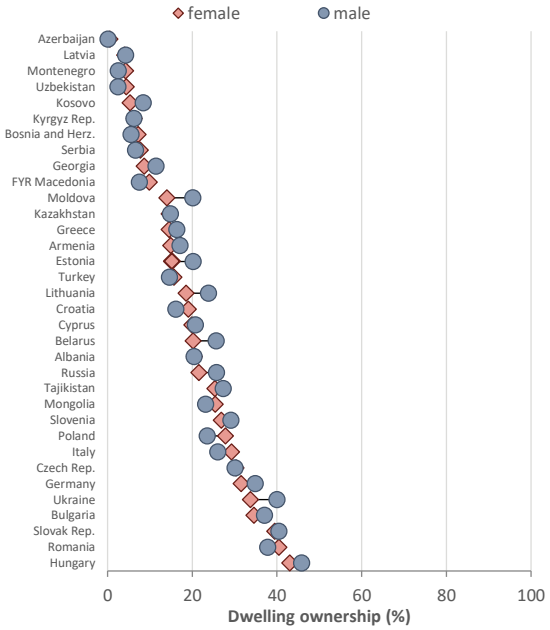
[16] 46.4 percent of population live in rural areas in Georgia according to World Bank World Development Indicators for year 2015.

Figure 17 In most countries, it is more common for men to own a dwelling (jointly or solely) than women. The same trend holds for land ownership, but land ownership is less common compared than dwelling ownership

Ownership of at least one dwelling solely, by gender and by country



Ownership of all dwellings jointly, by gender and by country



Source data: LITS III dataset, sample of primary respondents, weighted

Differences between men and women's asset ownership is largely due to differences in the rate of sole ownership of dwellings or land. Men are more likely to solely own an asset compared to women. In Azerbaijan where the gap between men and women is largest, only 12.6 percent of women own at least one dwelling solely as opposed to 70.4 percent of men. In 13 of the countries (out of 34) the gap is larger than 20 percentage points. In contrast, ownership of all dwellings jointly is more egalitarian between genders across countries. The largest gap between men and women's ownership of all dwellings jointly is only 6.3 percentage points, observed in Ukraine.

Even when women report that they own an asset, they may not have the right to make decisions on the asset on their own. Indeed, in some countries women are at a particular disadvantage in terms of having the right to sell their assets on their own. In 9 out of 34 countries, more than half the women who own land do not have the right to sell it by themselves. Significant disparities between men and women's rights to sell land are observable in several countries. In Albania, Kosovo, Azerbaijan and Turkey the proportion of men owning land with the right to sell is more than 20 percentage points higher than the proportion of women.

Women's asset ownership is positively associated with age, higher educational attainment and being employed. Older women are more likely to own assets (See Figure 18). Only 17.6 percent of women aged 18-24 own a dwelling or land as opposed to 73.2 percent of women aged 65 or more. The same relationship holds for men as well. 24.7 percent of men aged 18-24 own a dwelling or land as opposed to 86.3 percent of men aged 65 or more (See Annex 4 Table 1 and 2 for the cross tabulations).

Women with higher education degrees are more likely to own assets.[17] 60.1 percent of women with higher education own a dwelling or land, which is 11 percentage points more than women with upper secondary education or less. For men, education levels don't make a difference when it comes to asset ownership. For both, men and women, higher education is found to be positively associated with dwelling ownership in general and ownership of all dwellings jointly[18]. Sole ownership of a dwelling is instead significantly associated with being a widow, divorcee and with increasing numbers of children in the household. The relationship between education and asset ownership is similar for men as well. Owning a dwelling is positively associated with higher education for men but owning at least one dwelling solely is not significantly related to education as was the case for women[19]. For sole dwelling ownership among men, the only significant determinant seems to be age and number of children in the household. Unlike women, men's sole ownership of a dwelling is not affected by marital status.

Figure 18 The older the women and men get the more likely are they to own an asset

Dwelling or land ownership by age groups and by gender (%)

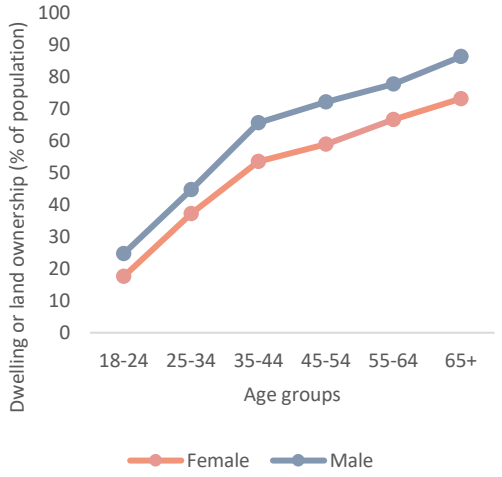
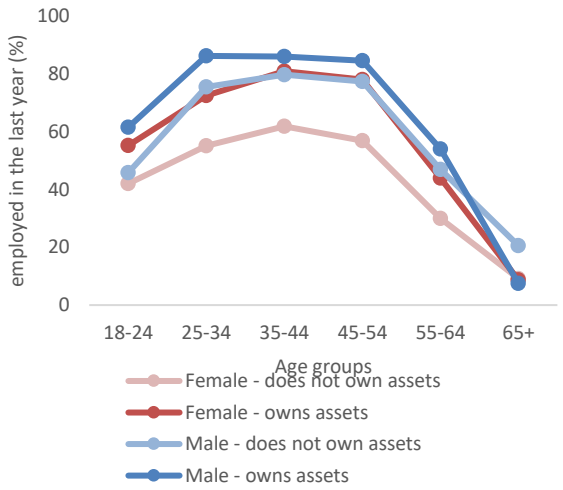


Figure 19 On average women who do not own any assets are less likely to work compared to women who own assets

Percent employed in the last year by asset ownership and gender



Source data: LITS III dataset, sample of primary respondents, weighted

Being employed is positively correlated with men's and women's asset ownership. 56.0 percent of women of working age and employed own a dwelling or land. For women who are not employed, this share is lower at 38.7 percent. A similar positive relationship also exists for men (62.1 percent of working men versus 49.4 percent of non-working men). Considering the relationship the other way around, ownership of a dwelling or land increases the likelihood of being employed for both men and women of all ages except for individuals who are older than 65 years old (See Figure 19). Ownership of assets decreases the likelihood of working for men when they are older than 65 (20.6 percent vs 7.5 percent) and it decreases the likelihood of working for

[17] Overall in the sample 43.2 percent of women have a higher education degree and 33.5 percent of women have an upper secondary education degree.
[18] According to the regression results, controlling for age, marital status, household composition and country fixed effects. In comparison, there is no significant association between sole ownership and educational attainment.
[19] Controlling for other individual factors, household composition and country fixed effects.

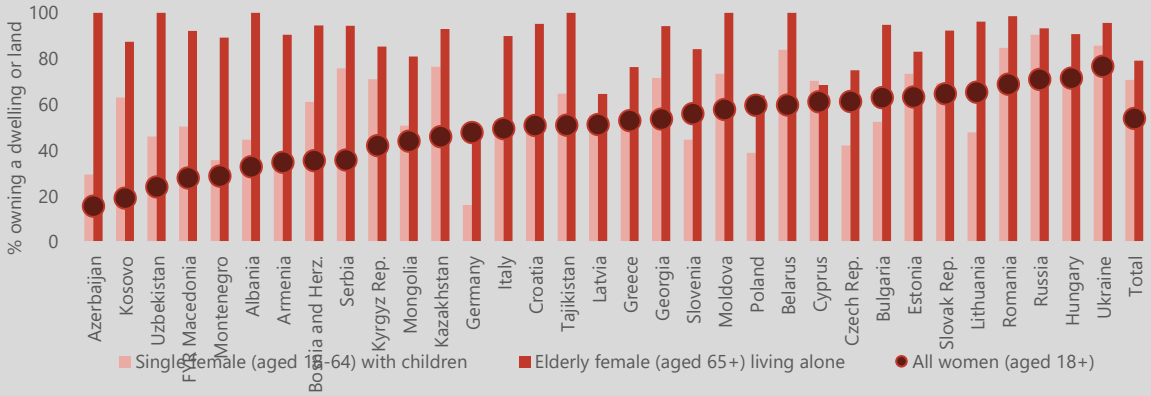
women slightly as well (9.2 percent vs 8.7 percent). Overall, women who do not own assets are less likely to work in all age groups other than the over 65s.

Spotlight: Asset ownership of elderly women living alone and single mothers

Elderly women living alone interviewed in LITS III are, in general, not asset poor. Vulnerable women are more likely to be widowers or divorcees and this brings a higher likelihood of asset ownership due to inheritance from their husbands who have passed away or shared ownership of assets after a divorce. In almost all 34 countries, elderly women living alone are more likely to own a dwelling or land compared to the overall female population (See Figure 20). It might also be the case that the elderly women are living alone because they can afford it, explaining the observed correlation between asset ownership and elderly women living alone.

In contrast, single mothers (adult women living alone with children) are more likely to be asset poor. Adult women living alone with children are more likely to own a dwelling or land as opposed to the overall female population in only 8 of the 34 countries. Germany stands out as the country where asset ownership is the lowest for these women with only 16.1 percent of adult women living alone with children owning a dwelling or land in the country.

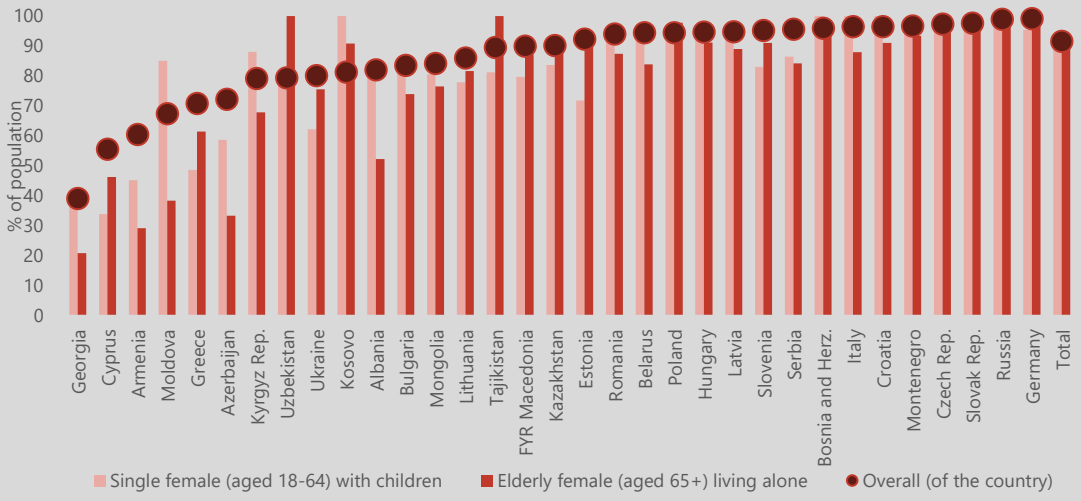
Figure 20 Owning a dwelling or land by living arrangements of women (% of female population), by country



Source data: LITS III dataset, sample of primary respondents, weighted. Note that for Turkey there is no observation for "Single female with children" and there is only one observation for "Elderly female living alone"

While elderly women living alone may not be asset poor, they may be "cash" poor as evidenced by the fact that a large proportion of them reporting not being able to afford heating in the household in some countries (See Figure 21). In Moldova, Azerbaijan and Albania the difference between the population who can afford heating and the share of the elderly women living alone who are able to afford heating is more than 20 percentage points. In all these three countries, elderly women living alone are found to own an asset. However, this does not ensure that they are able to afford heating. On the other hand, in Cyprus, Greece and Estonia the share of women living alone with children who can afford heating is more than 20 percentage points lower than the share of the general population who are able to afford heating.

Figure 21 Being able to afford adequate heating of the dwelling (% of population) , by country



Source data: LITS III dataset, sample of primary respondents, weighted. Note that for Turkey there is no observation for «Single female with children» and there is only one observation for «Elderly female living alone».

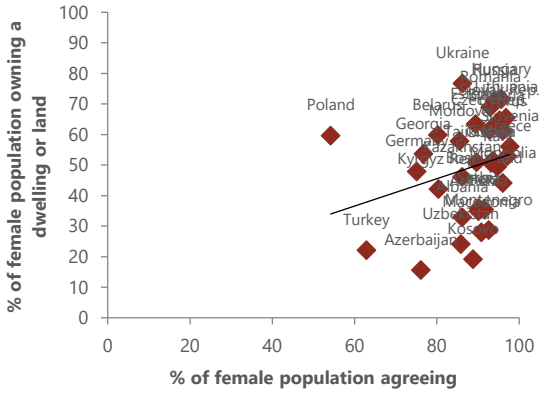
No significant differences exist across LITS III countries regarding the laws on property that can account for the difference observed in ownership between men and women. This suggests that differences in women's asset ownership between countries do not stem from differences in legislation that protect women's asset ownership[20]. Informal norms, not only those in the legal books can also affect the gap between men and women's asset ownership. Yet a country level analysis of the relationship between women's asset ownership and agreement levels with some questions around norms gives mixed results (See Figure 22). In countries where a higher share of women agrees with women and men's equality as business executives or political leaders, asset ownership of women seems to be higher. However, women's agreement with norms about women's role in the household does not seem to be correlated with women's asset ownership.

Women's asset ownership is in fact correlated more with women's education and employment at the country level. It seems that in countries where a higher share of women have an upper secondary education degree or more and in countries where it is more likely for women to be employed, a higher share of women own assets. It should be noted that this relationship goes both ways. Asset ownership, education and employment together make a woman more empowered and are naturally correlated with each other.

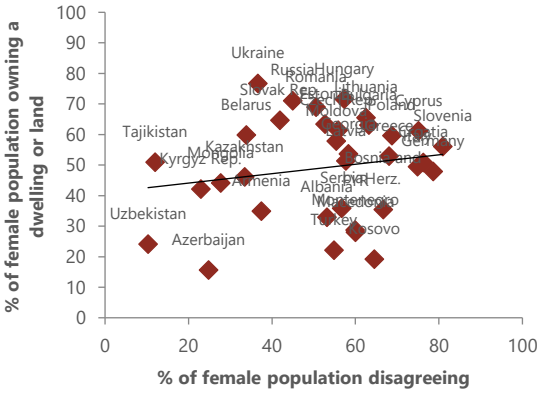
[20] See Annex 3 for a summary of property ownership laws in the countries covered in LITS III

Figure 22 Norms are effective in women's asset ownership up to a degree

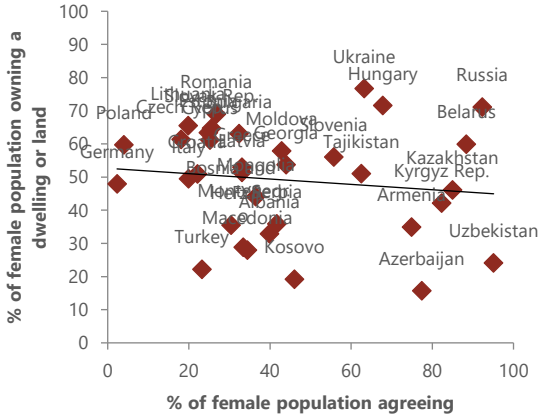
A. "Women are as competent as men to be business executives"



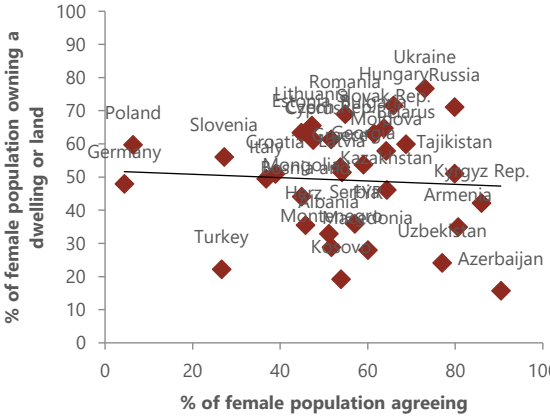
B. "Men make better political leaders than women do"



C. "A woman should do most of the household chores even if the husband is not working"



D. "It is better for everyone involved if the man earns the money and the woman takes care of the home and children"



Source data: LITS III dataset, sample of female primary respondents, weighted

B. Bank Account Ownership

Bank account ownership is the simplest indicator for financial inclusion in the population. Access to financial services is instrumental in expanding opportunities in life and having better life outcomes. Starting a business, investing in education and managing risks all become easier when individuals use financial services. The financial inclusion of women is also a key tool in empowering women. Bank account ownership is measured in LITS III. According to the results, in the 34 countries examined, 65.4 percent of women and 71.1 percent of men own a bank account (solely or jointly).

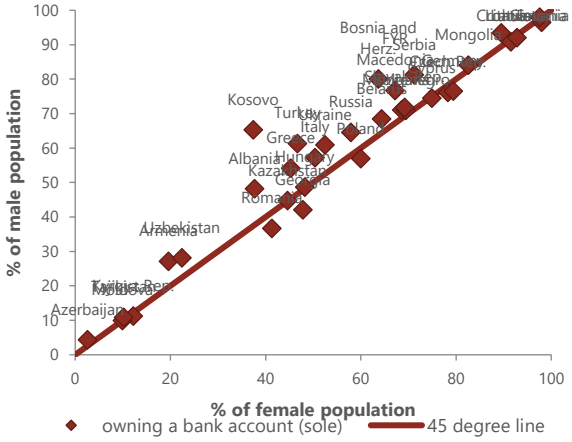
Unlike asset ownership, bank account ownership is more egalitarian across genders - except for a few countries (See Figure 23). Kosovo has the largest gap between the share of men and women owning a bank account. 66.9 percent of men in the country own a joint or sole bank account as opposed to 40.8 percent of women. This country also has one of the widest gaps in labor force participation by sex. While in some countries a gap between men and women exist, inter-country differences account for a larger share of the variation in

bank account ownership. In some countries, financial penetration is particularly low. In Azerbaijan, Armenia, Moldova, Tajikistan, the Kyrgyz Republic and Uzbekistan more than two thirds of both men and women do not own a bank account.

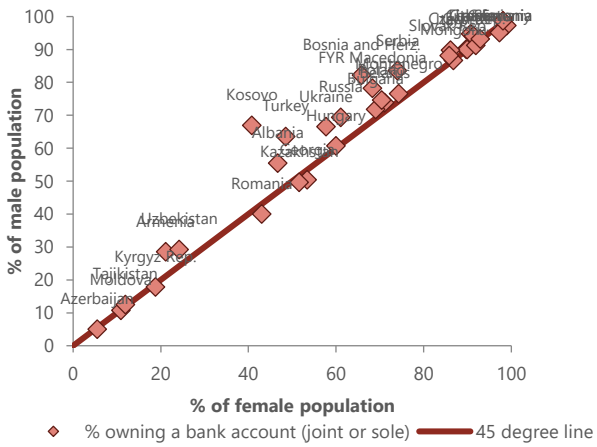
As with assets, bank account ownership is positively associated with higher education for women. Women with higher education degree are 27.1 percentage points more likely to own a bank account on their own compared to women who have an education lower than upper secondary education. A similar positive relationship also holds for men[21].

Figure 23 Unlike asset ownership, bank account ownership is more egalitarian across genders - except for a few countries. Wide variation in the levels of access to financial services between countries persists.

Female and male population's bank account (sole) ownership, by country



Female and male population's bank account (joint or sole) ownership, by country



Source data: LITS III dataset, sample of primary respondents, weighted

[21] See Annex 5 Table 3 for regression results

Norms and Voice in Household Decisions

Social norms can create gender roles and stereotypes that adversely affect women's outcomes by constraining their bargaining power within the household. Using data from World Value Surveys (1990, 1995, 1999), Fortin (2005) shows that anti-egalitarian views such as agreement with the statement "When jobs are scarce, men should have more right to a job then women" are negatively associated with female employment rates and positively associated with a gender pay gap. More recently, Kenny and Patel (2017), also using the same data, find a strong correlation between norms, laws and female labor force participation, and between norms and the share of female legislators in a country. Along the same lines, a study looking at the World Values Surveys and European Values Surveys show that gender egalitarian attitudes towards female employment are associated with fertility in a U-shaped curve where an initial increase from a traditional perspective to gender egalitarian views is negatively associated with fertility while beyond a certain threshold more egalitarian views are positively associated with fertility (Arpino, Esping-Andersen, & Pessin, 2015). Since LITS III asks similar questions, this section investigates how transition countries see gender norms.

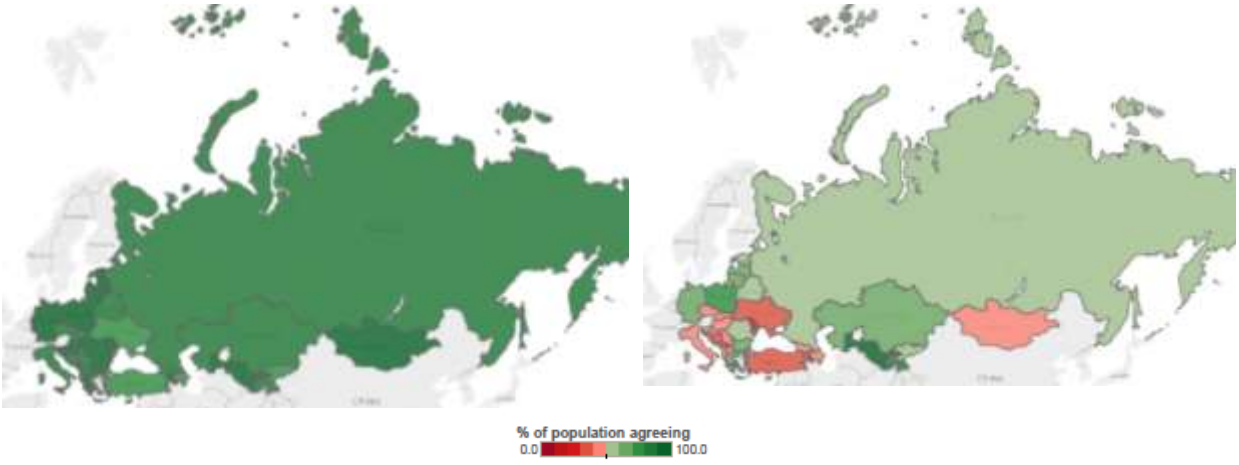
In the 34 countries included in LITS III, most of the population (men and women) think that equal rights for women as citizens are important for their country. However, they do not necessarily think that equal rights for women exist in their countries (See Figure 24). Overall, while about half (55.3 percent) of the population stated that they "agree" or "strongly agree" with the statement "Equal rights for women as citizens exist in (my) country", the majority of respondents (86.4 percent) "agree" or "strongly agree" with the statement that "Equal rights for women as citizens is important for (my) country". In most of the countries, men and women think similarly on these issues highlighting a positive fact about awareness of women's rights, albeit not their full realization. The countries where less than half of the population think that equal rights for women as citizens exist in their country correspond with countries were labor force participation of women is lower than the regional average, as well as other challenges are present. These include countries such as Kosovo, Moldova, Montenegro, Bosnia and Herzegovina, Turkey, Armenia and Ukraine, where s less than 40 percent of the population agrees with equality being a reality.

There is an expectation that views regarding gender equality differ depending on the age group of the respondents, and while this is the case, there is no clear pattern that can be observed across the countries in the survey. Looking at the countries with the lowest agreement levels, in Turkey for instance young people (aged 18-24) agree less with the existence of equal rights for women as citizens (24.7 percent) while people older than 65 agree more (38.5 percent), although agreement remains low. In contrast, in Armenia young people agree more with the existence of equality (44.4 percent) while the elderly agree less (35.8 percent).

Figure 24 While in all the countries people agree that equal rights for women as citizens is important, they believe less that it really exists in their country

"Equal rights for women as citizens are important for the country"

"Equal rights for women as citizens exist in the country"



Source data: LITS III dataset, sample of primary respondents, weighted

While, in general, respondents value gender equality, the belief that men and women's roles within the household should be equally distributed is not common in many countries. Overall, a bit less than half of the respondents (47.4 percent) agree or strongly agree with the statement "A woman should do most of the household chores even if the husband is not working", with no clear differences between the views of men and women. Similarly, about half of men and women (50.6 percent of the total population) agree or strongly agree with the statement "It is better for everyone involved if the man earns the money and the woman takes care of the home and children" pointing to the fact that gender norms regarding household roles are still persistent. Looking at country averages, men seem to agree slightly more with the norms on the distribution of roles in the household (Figure 27). In Germany only 4.4 percent of women and 10 percent of men agree with men being the breadwinner and women being the caretaker as opposed to Azerbaijan where this share reaches 90.4 for women and 92.7 percent for men. The widest gap in terms of agreement in shared responsibilities is in Bulgaria, where 30 percent of women and 47 percent of men agree with the idea that housework should be a woman's responsibility.

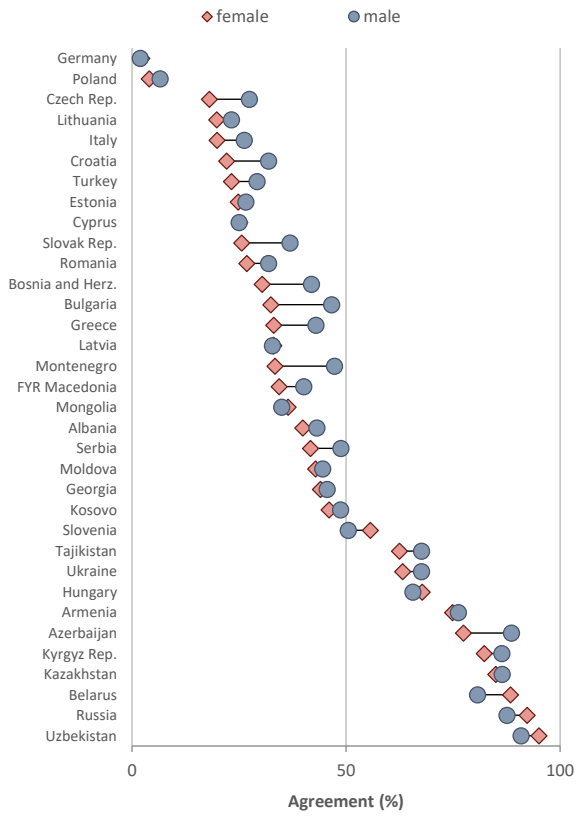
There is a mixed picture when it comes to women's roles in public life. Women and men are perceived to be equally competent as business executives by most of the population in most countries, but there is more divergence when it comes to political leadership. Overall 83.8 percent of women and 73.9 percent of men agree with the statement "Women are as competent as men to be business executives". While women tend to agree more with the statement, the differences between men and women are not wide in the sampled countries. In Belarus, which has the largest difference, the proportion of women that agree is 23 percentage points higher than men. When faced with the statement ""Men make better political leaders than women do", 53.6 percent of women and 42 percent of men disagree with it. And while women tend to disagree more with the statement as with the case of business executives, the gap is particularly wide (wider than 20 percentage point) in some countries such as Russia, Montenegro, Bulgaria and Poland (Figure 28).

In other areas, such as education for boys and girls, there is substantial agreement between women and men. Achieving higher education is seen as important in all the countries both for boys and girls (See Figure 29). Most respondents, regardless of their gender, agree that it is important if their son/daughter achieves

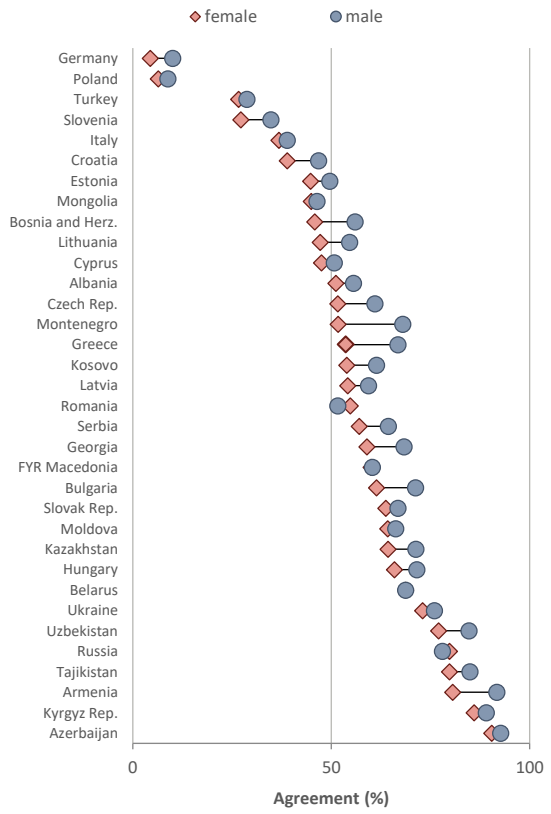
a university education, with three quarters of the population thinking that is important that their daughters and sons get a university education. While in the majority of the countries a university education is perceived as important, Poland and the Czech Republic are the only countries where less than half of the population agree with the importance of a university education for their children, with no differences for girls and boys.

Figure 25 Men tend to agree more with the norms on the distribution of roles in the household but differences between men and women are small. In many countries, a large share of women also agree with the gender norms regarding the distribution of roles in the household

"A woman should do most of the household chores even if the husband is not working"



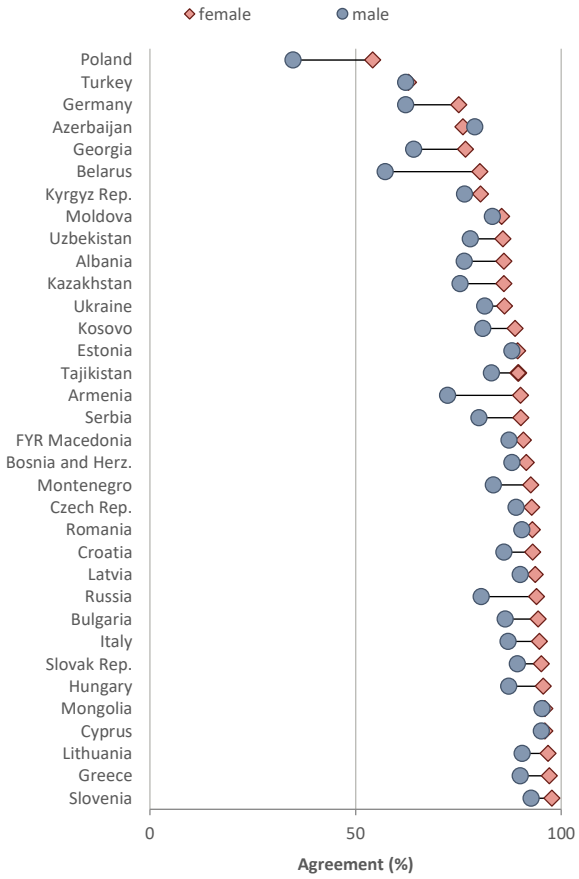
"It is better for everyone involved if the man earns the money and the woman takes care of the home and children"



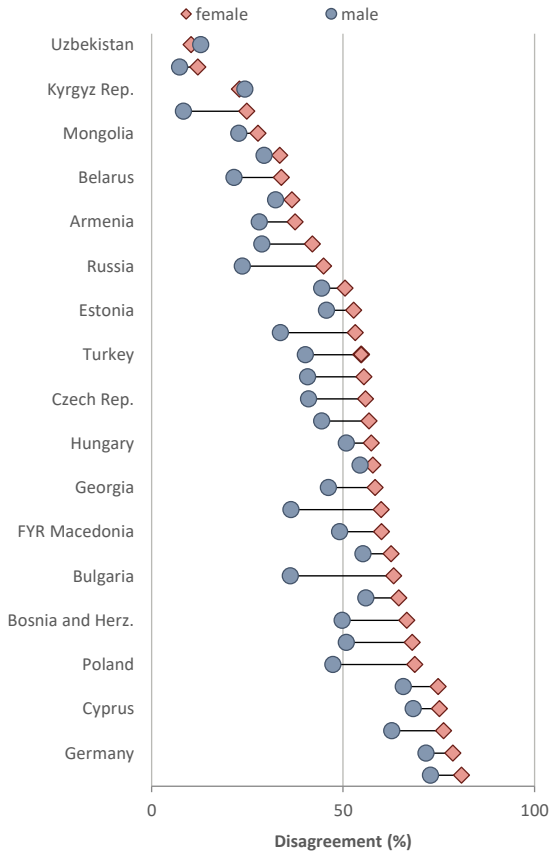
Source data: LITS III dataset, sample of primary respondents, weighted

Figure 26 In all of the countries but one, women agree more with the statement "Women are as competent as men to be business executives". In almost all of the countries women disagree more with the statement "Men make better political leaders than women do".

Agreement with "Women are as competent as men to be business executives"



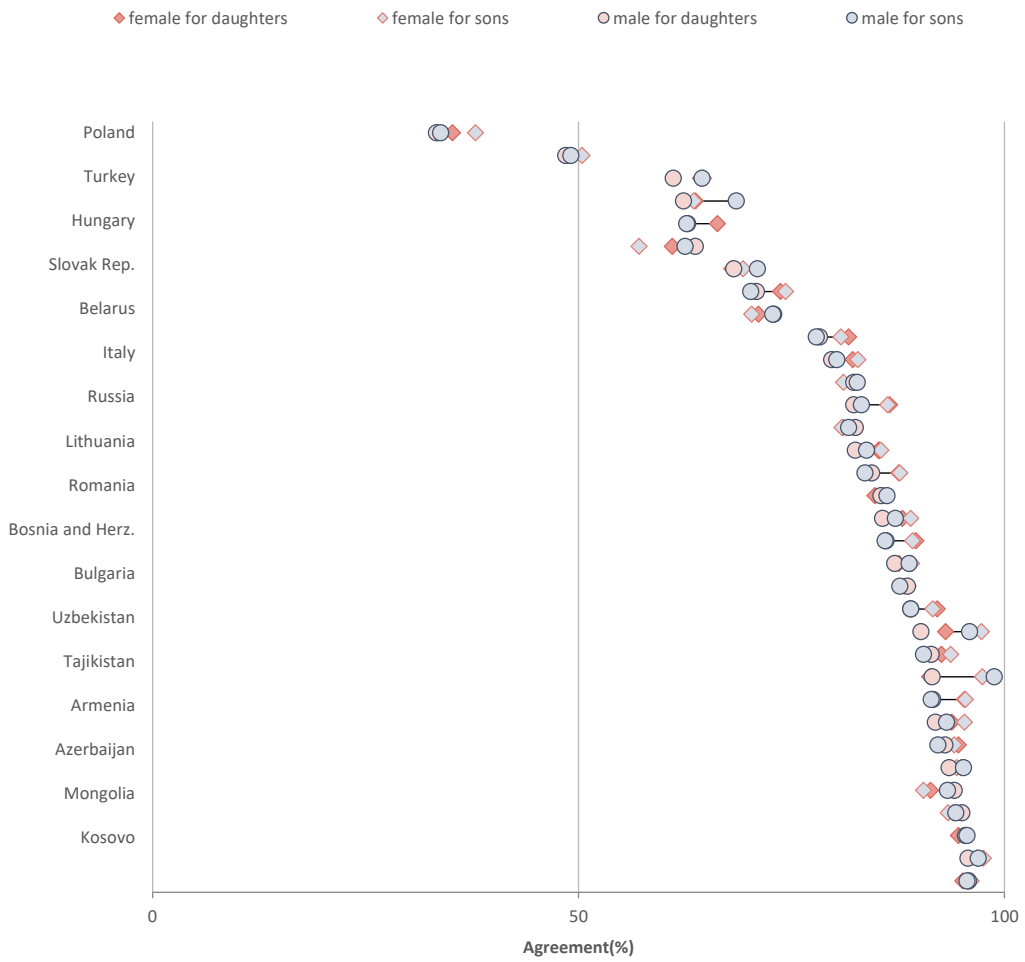
Disagreement with "Men make better political leaders than women do"



Source data: LITS III dataset, sample of primary respondents, weighted

Figure 27 Women and men generally have similar opinions for their daughters and sons' university education

Agreement (percentage of population responding "agree" or "strongly agree") to the terms "It is important that my daughter/son achieves university education", by country

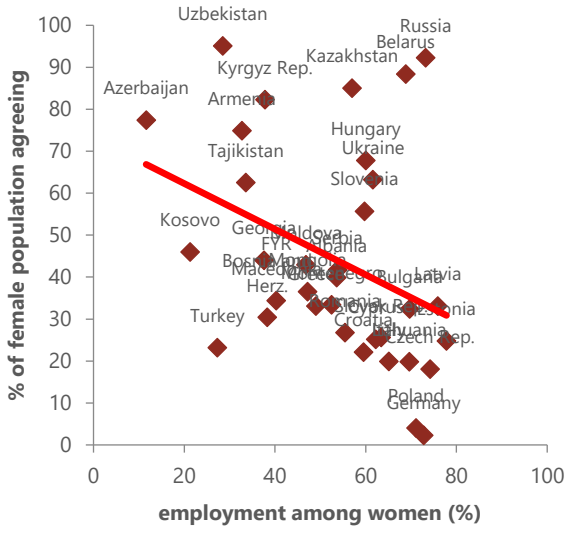


Source data: LITS III dataset, sample of primary respondents, weighted

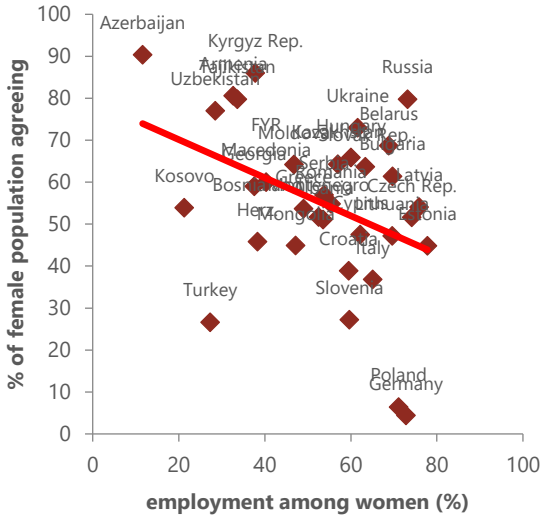
Norms are correlated with women's economic empowerment at the country level (See Figure 30). In countries where a larger share of women is employed, women agree less with gender norms regarding unequal distribution of roles in the household. Additionally, a positive correlation exists between prevalence of women taking roles in economic life and women's perception of men and women to be equal as business executives or political leaders. The relationship is stronger for the latter.

Figure 28 Women's participation in economic life is associated with norms at the country level

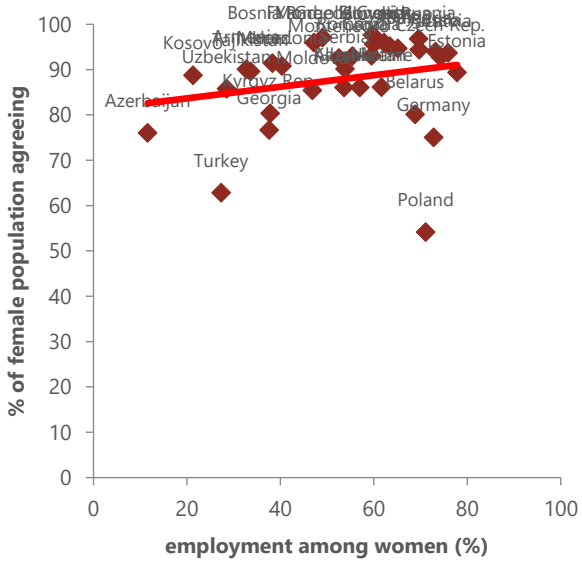
Agreement to "A woman should do most of the household chores even if the husband is not working"



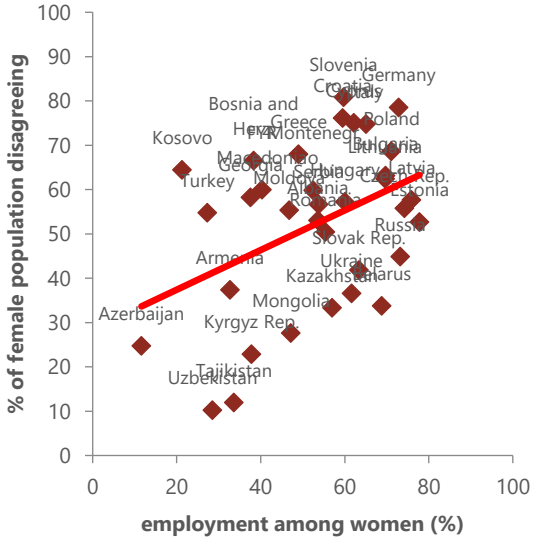
Agreement to "It is better for everyone involved if the man earns the money and the woman takes care of the home and children"



Agreement to "Women are as competent as men to be business executives"



Disagreement to "Men make better political leaders than women do"



Source data: LITS III dataset, sample of primary respondents, weighted

While it is expected that younger generations display lower adherence to traditional norms, on average, no significant differences are observed between the young and older women and men. Half (53.7 and 51.1 percent) of older -65 or above women and men agree with the statement "It is better for everyone involved if the man earns the money and the woman takes care of the home and children". Younger people in

the survey (18-24) display a slightly lower level of agreement with the statement (48.9 and 47.5), but overall had a similar opinion[22].

Women's agreement with unequal norms is most strongly associated with their level of education but also with their participation in economic life (as measured by employment) and owning an asset[23]. Higher educational attainment is strongly associated with taking a stance against norms. The negative relationship is especially high for the statement on the distribution of roles in the household. The likelihood of women agreeing with the statement "It is better for everyone involved if the man earns the money and the woman takes care of the home and children" drops by 17.5 percentage points if the woman has a higher education degree. Being employed is also negatively associated with agreeing with this norm and it decreases the likelihood of agreeing by 7.3 percentage points (See Annex 5 Annex 5. Table 7 for regression results).

A. Voice in household decisions

Women's decision-making indicators have been regularly seen as signals women's empowerment or bargaining power in the household. Ibrahim and Alkire (2007) draw on these indicators to suggest that signals of choice or control, particularly over personal decisions and in household decision-making are good proxies for women's empowerment. LITS III captures some signals of empowerment using similar indicators that, albeit imperfect, can shed some light on how power is distributed or perceived to be among men and women.

People generally believe that they have a say in household decisions, and both men and women agree that their opinions are considered in decisions made by the household. Overall, 80.5 percent of women and 81.5 percent of men living in a household with at least two adults (aged 18 or more) from the opposite sex agree that their opinions are considered in household decisions. Only in Poland, Turkey and Germany does this share drop down dramatically to around 50 percent, but still, with no visible gender differences (See Figure 31). But a further look into who thinks has a say in decision-making shows some subtle differences. While indeed similar shares of men and women think that they have a say in financial household decisions (See Figure 30), this does not hold for all countries, and we start seeing gender differences in countries like Azerbaijan, Uzbekistan, and Kosovo, among others. Further breaking down decision-realms, we can see that decisions related to children, women have a stronger say compared to men, which while positive, might also just be a factor of women's role being tilted towards child care and child rearing.

On average employed women report having a stronger say in household decisions across domains, ranging from household finances to child care. 67.8 percent of the female population who are not employed respond "mostly me", "shared between me and my partner" or "shared between me and someone else in the household" when asked about who makes household decision on savings, investment and borrowing. An additional 20 percentage points (moving agreement levels to 86.3 percent) marks the responses from women who are employed[24]. This positive relationship can also be seen for decisions about child care.

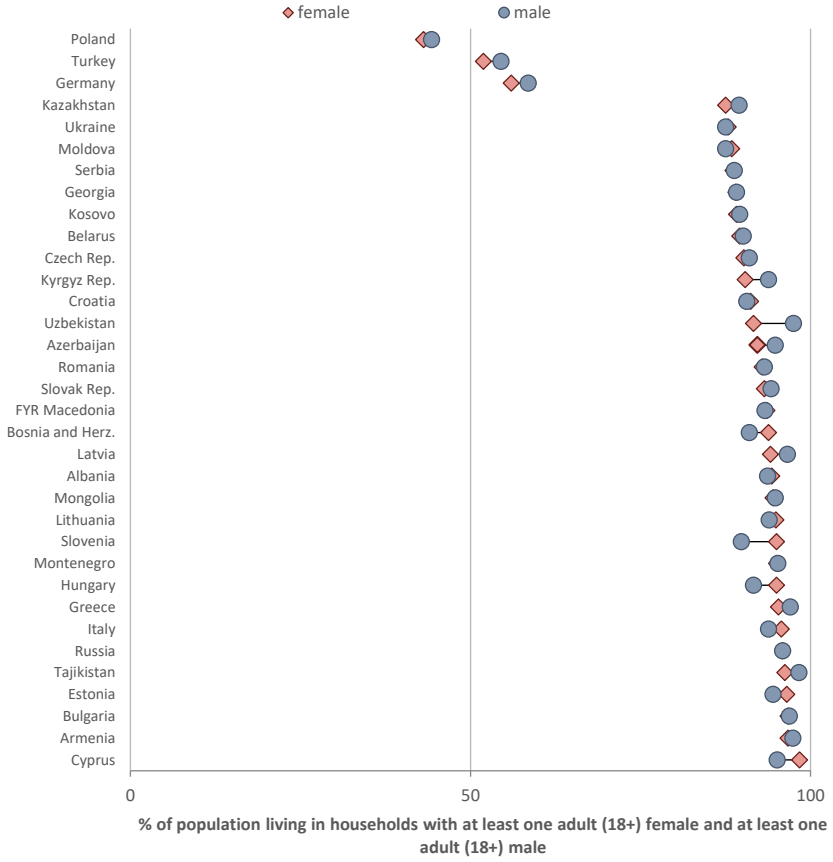
[22] See Annex 4 Tables 3 and 4 for cross tabulations

[23] To observe what characteristics of women affect their perception of norms, a regression was conducted with the dependent variables being agreement with each norm (agree or strongly agree), controlling for age, marital status, household composition and country fixed effects.

[24] See Annex 4 Table 5 and 6 for cross tabulations

Figure 29 Regardless of their gender, most individuals think that their opinions are considered in decisions made by the household

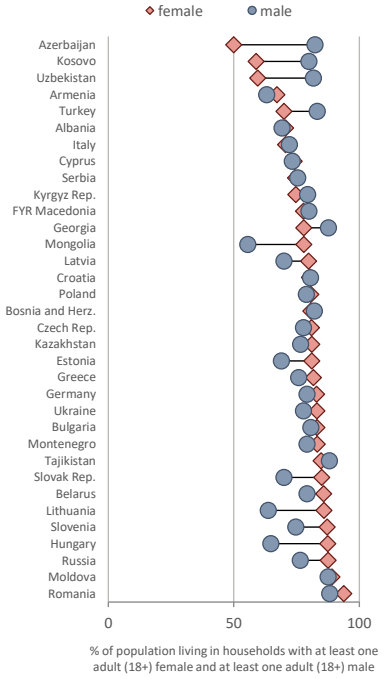
Agreement to "My opinions are taken into account in decisions made by the household" (% of population living in households with at least two adults from the opposite gender, responding "agree" or "strongly agree"), by country



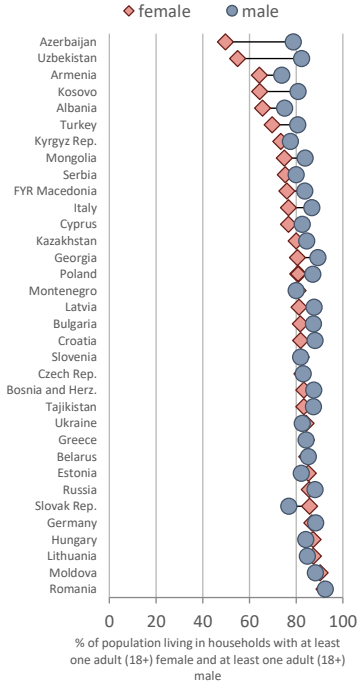
Source data: LITS III dataset, sample of primary respondents living in households with at least two adults from the opposite gender, weighted. Sample size is 36,459 individuals (Whole sample is 51,206).

Figure 30 Percent of population having a say in the decision (Mostly me/Shared equally between me and my partner/Shared equally between me and someone else in the household), by country

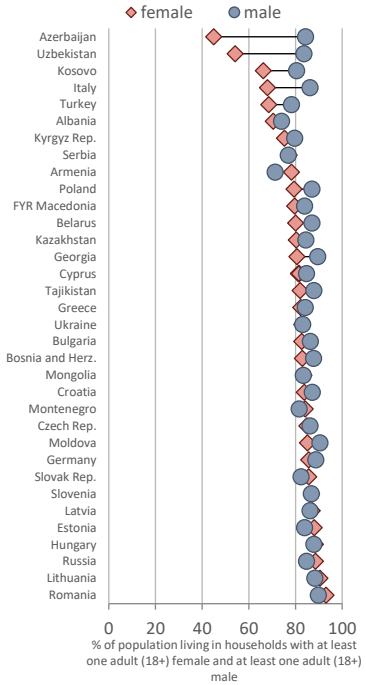
Managing day-to-day spending and paying bills



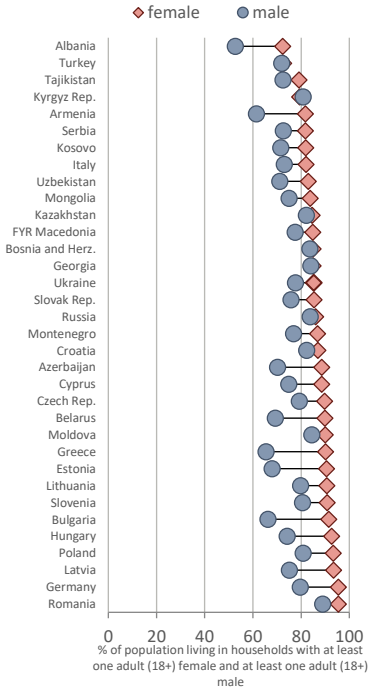
Making large household purchases (e.g. cars, major appliances)



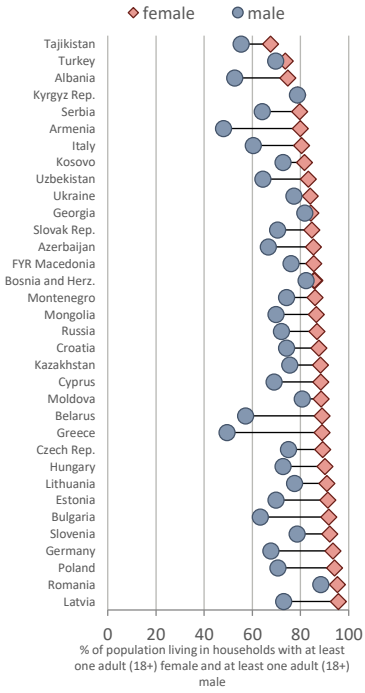
Savings, investment and borrowing



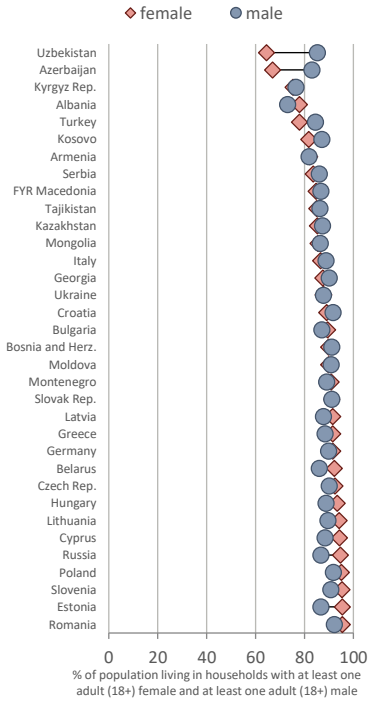
The way the children are raised



Looking after the children



Social life and leisure activities



Source data: LITS III dataset, sample of primary respondents living in households with at least two adults from the opposite gender, weighted. Sample size is 36,459 individuals (Whole sample includes 51,206 observations).

Women who have a higher education degree, older women, women who own assets and who are employed are more likely to have a say in household decisions[25]. According to the regression results having a higher education degree is positively associated with women's likelihood of having a say in household decisions. A higher education degree is most positively associated with having a say in one of the financial household decisions. A woman with a higher education degree is 9 percent more likely to report "mostly me", "shared between me and my partner" or "shared between me and someone else in the household" for the household decision "Making large household purchases (e.g. cars, major appliances)". Age, asset ownership and being employed are the other factors that are positively associated with having a say in household decisions. Overall, financial empowerment and overall empowerment is more likely for these types of women.

Women's own characteristics determine their voice in the household more than the characteristics of their partner or other adult man interviewed in the same household. According to the results, the characteristics of the male secondary respondent are generally not associated with women's say in household decisions. When it comes to the man's age, his asset ownership and his employment, these characteristics are negatively associated with women's voice only of the household financial decisions. For instance, if the man owns an asset, the woman is less likely to have a say in day to day household spending (his asset ownership is not associated with other financial decisions in a statistically significant way) while his employment decreases the likelihood of her having a say in large household purchases (his employment is not associated with other financial decisions in a statistically significant way). Also, the older the man is, the weaker her voice is in household decisions on making large household purchases and decisions on savings while the male respondent's age is not statistically significantly associated with rest of the decisions.

Conclusions

The Life in Transition Survey III offers a unique possibility to look at some factors affecting women's and men's life differently across the countries included in the survey. Ranging from women's employment, entrepreneurship, care needs and provision in the household, asset ownership and attitudes, to norms and values, the results provide a mixed picture of progress and stagnation towards greater gender equality.

Women and men alike have (and had for a while) close gaps in educational attainment, but their employment rates are quite unequal across countries, with women being less likely to work for pay because of household duties. Women persist to have a harder time to join the labor market, particularly young ones, where a sizable number appears as not being in education, employment or training.

Contrasting with other world regions, the Europe and Central Asia sees fewer attempts to be an entrepreneur among its population. Only 5% of the sampled adult women have ever attempted setting up their own business, and while higher among men, the numbers are still low. Women attempt less to be an entrepreneur but when they do, they succeed at a similar rate in continuing the business compared to men. Women entrepreneurs are slightly more likely to be the sole owner of their businesses while their ownership of assets is lower compared to male business owner. This might have to do with sectoral concentration in services and commerce (shops or stands).

[25] See Annex 5

Annex 5. Table 8 Women's having a say in household decisions

for regression result including both primary and secondary respondents' characteristics and country fixed effects,

One of the most frequently found factors affecting women's economic participation, childcare, features prominently across the 34 countries surveyed in LITS III. One-in-four people on the sample lives in a household with child, elderly or disabled care need. Across countries, household members are the primary providers of care, and although there is evidence of institutional child care, this is not used as much as in average OECD countries, which may be due to either supply or demand side constraint, which if solved will prove beneficial. Women are 27.3 percentage points more likely to be employed if the household utilizes institutional care for at least one child.

In the 34 countries examined, women are at a disadvantage overall in terms of holding an asset, a difference that not disappears with age, although women and men alike grow their assets pool with time. When it comes to asset ownership, men are more likely to solely own an asset compared to women.

There is a mixed picture when it comes to social norms, who seems to be 'in transition'. While across the 34 countries included in LITS III, most of the population (men or women) think that having equal rights for women as citizens is important, the actual practice of such equality seems more contested, and the belief in equality in the distribution of men's and women's roles in the household is less common than the ideal situation in many countries. Norms acceptance and change are correlated with women's economic empowerment at the country level. At the intra-household level, women tend to have a more pronounced role in decisions regarding children compared to men, while men seem to have more of a role on financial decision-making in a household. However, given the stronger role women's own characteristics play in determining their voice in the household, it is expected that in the near future, as women gain space in public and economic life, they'll also gain space inside the household.

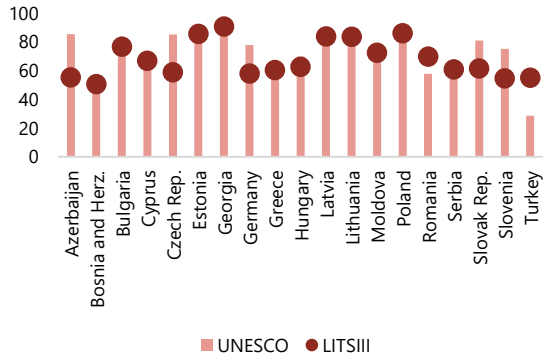
Annexes

Annex 1 Data Cross Checks Educational Attainment, Employment Rates in LITS III Data

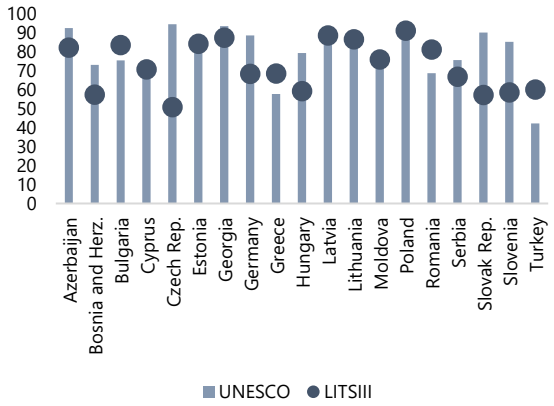
LITS III is representative of the countries' populations. However, cross-checks with other datasets suggest that LITS III, in some cases, tends to over or underrepresent some groups in the population. For a number of countries, the LITS III data seems to represent the population either as overeducated (Turkey) or undereducated (Azerbaijan) when compared to UNESCO statistics (See Figure 31). A comparison using the latest available statistics in UNESCO's database for the educational attainment of women shows that in 6 countries (out of 19) the difference between UNESCO statistics and LITS III is more than 10 percentage points, the most extreme cases being Azerbaijan and Turkey. In Azerbaijan, according to UNESCO's statistics 85.5 percent of women aged 25 or more have an upper secondary education or more as opposed to 55.4 percent calculated using LITS III. In contrast, for Turkey, LITS III represents women as overeducated. 28.5 percent of women aged 25 or more have an upper secondary education or more in the country according to UNESSCO's statistics while using the LITS III dataset, this statistic is calculated to be 55.2 percent. Similar discrepancies can be seen for the educational attainment of men as well. In 10 countries (out of 19), the difference between the two educational attainment values are more than 10 percentage points.

Figure 31 For a number of countries LITS III data represents the population either as overeducated (Turkey) or undereducated (Azerbaijan) compared to UNESCO statistics

Female population (aged 25+) with upper secondary level education or more



Male population (aged 25+) with upper secondary level education or more



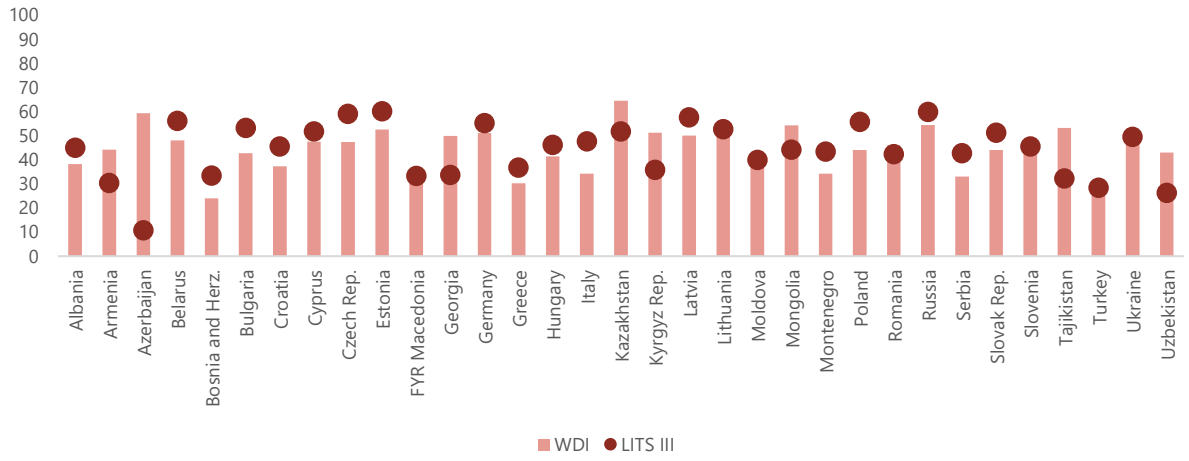
Source data: LITS III dataset, sample of primary respondents aged 25+, weighted. UNESCO statistics are obtained from UNESCO's database for the countries that have data for 2014 (latest year available), the indicator used is "Educational attainment: at least completed upper secondary (ISCED 3 or higher), population 25+ years"

In terms of employment to population ratio, LITS III over represents or underrepresents the employed population in a number of countries compared to the World Bank's WDI statistics (See Figure 32). The statistics used for comparison are the modelled ILO estimates for the population aged 15 or more while LITS collects data from individuals who are 18 years old or older. However, a large discrepancy between the two statistics is not to be expected. For 12 countries (out of 33) the LITS III dataset over or underestimates the female employment to population ratio by more than 10 percentage points. This gap is particularly large for Azerbaijan (a difference of 48.6 percentage points). Similarly, for men, for 13 countries (out of 33) the LITS III dataset

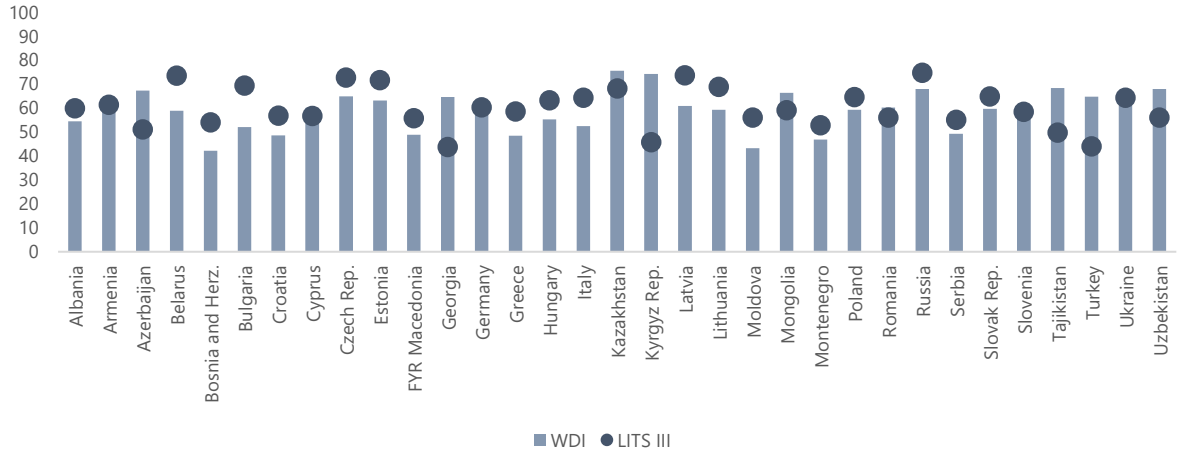
over or underestimates the male employment to population ratio by more than 10 percentage points. In particular, for the Kyrgyz Republic the two ratios are considerably different (a difference of 28.4 percentage points). [i]

Figure 32 For a number of countries the LITS III dataset overestimates or underestimates the female employment to population ratio or male employment to population ratio by more than 10 percentage points compared to WDI statistics

Percent of female population employed



Percent of male population employed



Source data: LITS III dataset, sample of primary respondents aged 18+, weighted. Individuals are counted as employed if they answered «yes» to the question «Did you work during the past 12 months?» WDI statistics are obtained from World Bank's World Development Indicators database for the countries that have data for 2014 (latest year available), the indicator used is «Employment to population ratio, 15+, male (%) (modeled ILO estimate)

Annex 2. Construction of the Empowerment Indices

Using the answers to the question "Who makes the decisions about the following issues in your household?" empowerment indices are calculated for individuals. The issues listed are as follows:

- Managing day-to-day spending and paying bills
- Making large household purchases (e.g. cars, major appliances)
- The way the children are raised
- Social life and leisure activities
- Savings, investment and borrowing
- Looking after the children

For each issue individuals select one of these answers: (i) Mostly me, (ii) Shared equally between me and my partner, (iii) Mostly my partner, (iv) Shared equally between me and someone else in the household, (v) Mostly someone else in the household , (vi) Mostly someone else not currently living in the household

Financial empowerment index: For each household issue related with finances (issues numbered 1,2 and 5) each individual receives one point if their answer is "mostly me" or "shared between me and my partner equally" or "shared between me and other household member equally" to the question "Who makes the decisions about the following issues in your household? (Question 4.27.A – 4.27.F)". Hence an individual can take at most 3 points, since there are 3 financial issues being questioned in the survey. It is also necessary to take into account the number of questions answered by the individual. Hence the scores are further adjusted by dividing the score by total number of questions answered, hence the final index ranges between 0 and 1.

Overall empowerment index: There is also an overall empowerment index where individual's answers to all the statements above are calculated. For this index, top score can be 6. Since it is necessary to take into account the number of the questions answered by the individual, the scores are further adjusted by dividing the score by total number of questions answered, hence the final index ranges between 0 and 1.

Example: If a woman answers all of the 6 questions and gives the answer «mostly me» to all, then she gets:

Financial empowerment index=3/3=1

Overall empowerment index=6/6=1.

If a woman answers as «mostly my partner» to issue 1 and 2 and «shared between me and my partner» to the rest, then she gets:

Financial empowerment index=1/3=0.33

Overall empowerment index=4/6=0.67

Annex 3. Laws on Ownership of property

Country	What is the default marital property regime?	Who legally administers marital property?	If the husband administers property, is spousal consent required for major transactions?	Are there special provisions for major transactions concerning the marital home?	Does the law provide for the valuation of nonmonetary contributions?	Do unmarried men and unmarried women have equal ownership rights to property?	Do married men and married women have equal ownership rights to property?	Do sons and daughters have equal rights to inherit assets from their parents?	Do female and male surviving spouses have equal rights to inherit assets?
Albania	Partial community of property	Both must agree	N/A	Yes	Yes	Yes	Yes	Yes	Yes
Armenia	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Azerbaijan	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Belarus	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Bosnia and Herzegovina	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Bulgaria	Partial community of property	Both must agree	N/A	Yes	Yes	Yes	Yes	Yes	Yes
Croatia	Partial community of property	Both must agree	N/A	Yes	Yes	Yes	Yes	Yes	Yes
Cyprus	Separation of property	Original owner	N/A	No	No	Yes	Yes	Yes	Yes
Czech Republic	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Estonia	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
FYR Macedonia	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Georgia	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Germany	Deferred community of property	Separate with spousal consent	N/A	No	Yes	Yes	Yes	Yes	Yes
Greece	Separation of property	Original owner	N/A	No	No	Yes	Yes	Yes	Yes
Hungary	Partial community of property	Both must agree	N/A	Yes	Yes	Yes	Yes	Yes	Yes
Italy	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Kazakhstan	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Kosovo	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Kyrgyz Republic	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Latvia	Other	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Lithuania	Partial community of property	Both must agree	N/A	Yes	Yes	Yes	Yes	Yes	Yes
Moldova	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Mongolia	Other	Other	N/A	No	Yes	Yes	Yes	Yes	Yes
Montenegro	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Poland	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Romania	Partial community of property	Both must agree	N/A	Yes	Yes	Yes	Yes	Yes	Yes
Russian Federation	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Serbia	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Slovak Republic	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Slovenia	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Tajikistan	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Turkey	Partial community of property	Both must agree	N/A	Yes	Yes	Yes	Yes	Yes	Yes
Ukraine	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes
Uzbekistan	Partial community of property	Both must agree	N/A	No	Yes	Yes	Yes	Yes	Yes

Source: World Bank Women, Business and the Law dataset for year 2016

Annex 4. Cross tabulations

Annex 4. Table 1 Asset and bank account ownership by individual and household characteristics

	Dwelling ownership		Land ownership		Dwelling or land ownership		Bank account ownership (Sole)		Bank account ownership (Sole or joint)	
	F	M	F	M	F	M	F	M	F	M
Individual characteristics										
Age of the primary respondent										
18-24	14.6	22.8	3.7	2.8	17.6	24.7	51.7	55.5	54.6	60.4
25-34	35.5	43.3	3.4	3.8	37.2	44.7	56.0	64.1	64.3	70.5
35-44	51.0	64.1	6.8	8.0	53.5	65.6	59.3	59.5	70.0	70.1
45-54	56.8	70.7	7.8	12.8	58.9	72.1	58.3	66.4	67.7	75.7
55-64	64.2	76.9	9.4	10.7	66.6	77.7	59.1	61.9	68.7	74.6
65+	70.4	85.3	10.9	13.4	73.2	86.3	48.5	51.7	63.4	73.0
Highest education completed										
Less than (upper) secondary education	49.1	63.1	11.1	10.4	52.5	64.6	44.9	51.1	61.5	69.2
(Upper) secondary education	44.6	53.9	6.4	9.3	47.1	55.7	51.9	59.6	61.6	68.9
Higher education	58.4	66.3	6.0	7.4	60.1	67.3	63.9	64.9	70.4	73.6
Marital status										
Single (never married)	31.1	30.4	4.0	4.0	32.8	31.9	65.1	67.3	69.2	71.6
Married	48.1	72.8	8.0	10.3	50.9	74.2	48.4	57.2	63.6	71.5
Widowed	77.5	73.9	11.3	15.2	80.4	74.8	59.0	60.7	61.2	65.0
Divorced	69.0	50.2	4.5	5.2	69.8	51.0	70.8	64.4	73.3	66.2
Separated	50.6	50.6	2.4	5.4	51.2	51.0	67.5	71.2	73.6	79.5
Employment status										
Not employed in the past 12 months	36.2	47.8	6.0	7.0	38.7	49.4	42.7	49.1	50.5	55.1
Employed in the past 12 months	53.8	60.7	6.6	8.1	55.9	62.1	67.5	66.8	76.6	76.8
Household characteristics										
Gender of the household head										
Female	66.6	43.6	7.3	7.6	68.4	45.3	64.0	54.7	67.9	62.9
Male	39.4	64.9	7.4	8.9	42.2	66.1	48.6	61.4	63.5	72.7
Household size (effective)										
1	67.0	51.0	6.9	5.5	68.5	51.6	70.9	74.7	72.7	76.9
2	57.8	68.0	8.1	9.3	59.9	68.7	55.7	60.8	68.6	74.5
3	44.3	60.5	6.2	8.0	46.5	61.7	57.0	60.1	68.8	70.7
4	47.3	62.6	7.3	9.2	49.6	64.2	49.5	54.1	62.1	70.1
5 or more	29.1	54.5	7.8	11.1	33.6	58.4	35.9	50.4	42.7	56.3
Households with children aged 0-17										
Without	54.9	60.4	7.5	8.5	57.0	61.4	58.4	62.1	68.1	72.7
With	43.8	63.9	6.8	9.1	46.9	65.8	48.5	56.3	59.0	67.5
Households with children aged 0-6										
Without	53.4	61.8	7.5	8.6	55.7	63.0	56.9	61.2	66.8	72.0
With	39.5	59.4	6.2	8.9	42.3	61.7	45.9	55.1	55.8	65.8
Households with children aged 7-17										
Without	53.3	59.8	7.4	8.4	55.4	61.1	57.5	61.5	67.3	72.3
With	45.3	67.4	7.2	9.7	48.5	69.1	47.7	55.8	58.2	66.8
Households with elderly aged 65+										
Without	47.3	58.8	5.8	7.3	49.2	59.9	57.9	63.1	66.6	72.0
With	62.2	70.5	11.1	13.1	65.7	72.7	49.4	50.9	62.4	68.1
Households with elderly aged 75+										
Without	50.0	60.8	7.0	8.1	52.2	62.1	57.3	61.4	66.8	71.5
With	66.4	68.1	10.7	15.1	69.8	70.2	38.6	49.1	52.8	66.9
Urbanity status										
Urban	51.6	60.6	4.1	4.7	53.0	61.3	59.8	63.9	69.7	75.3
Rural	51.5	63.7	15.9	18.8	56.6	66.6	43.9	51.3	54.0	60.5
Country										
Albania	26.9	59.2	9.4	19.6	32.9	62.6	37.7	48.2	46.7	55.5
Armenia	33.4	48.4	5.6	16.7	34.9	53.8	19.6	27.1	21.1	28.5
Azerbaijan	13.1	70.4	3.1	3.1	15.7	72.1	2.6	4.3	5.5	5.0
Belarus	58.0	68.0	4.6	3.8	59.9	68.7	64.4	68.4	71.1	73.8
Bosnia and Herz.	28.1	70.3	14.6	27.4	35.5	74.1	63.7	80.0	65.8	82.2
Bulgaria	60.1	69.4	18.7	19.8	63.1	70.9	68.6	71.0	69.0	71.8
Croatia	45.3	63.8	16.3	20.6	50.9	65.6	89.5	93.4	90.7	94.7
Cyprus	57.5	37.7	21.1	17.3	61.2	44.0	74.9	74.5	89.8	90.1
Czech Rep.	60.7	58.6	5.8	7.8	61.4	59.7	78.3	76.1	89.9	90.0
Estonia	61.6	57.1	9.0	10.4	63.4	58.6	98.0	96.5	99.0	97.3
FYR Macedonia	21.8	59.8	8.9	20.4	28.0	63.5	67.2	76.7	68.3	78.2

Georgia	39.7	61.5	27.3	38.7	53.7	74.9	47.8	42.0	53.4	50.4
Germany	44.1	51.6	13.9	6.4	47.9	52.1	79.4	76.5	97.3	95.1
Greece	45.6	55.7	20.5	32.4	53.0	60.5	45.3	54.1	91.4	94.0
Hungary	71.0	64.7	1.8	1.8	71.6	64.8	48.2	48.6	60.0	60.7
Italy	48.4	58.2	3.3	6.9	49.5	59.5	50.4	57.2	86.1	89.8
Kazakhstan	43.9	56.9	7.8	10.8	46.1	58.0	44.6	44.7	51.6	49.6
Kosovo	12.2	51.7	10.5	28.2	19.2	58.1	37.4	65.3	40.8	66.9
Kyrgyz Rep.	28.1	56.4	20.5	22.6	42.2	61.8	12.2	11.2	18.8	17.8
Latvia	49.1	42.7	10.1	11.4	51.4	45.7	91.5	90.8	91.9	91.2
Lithuania	63.1	55.7	18.6	19.2	65.5	60.5	92.8	92.0	92.9	93.2
Moldova	48.0	65.8	22.4	24.8	57.9	72.8	9.9	9.9	10.9	10.7
Mongolia	40.9	64.5	5.6	9.4	44.1	67.6	82.6	84.0	86.8	86.7
Montenegro	25.6	58.7	7.5	16.3	28.8	60.5	69.5	70.9	74.3	76.5
Poland	59.3	47.3	3.5	7.2	59.7	48.6	60.0	56.9	70.4	74.6
Romania	66.4	66.4	16.8	19.6	69.0	69.7	41.3	36.7	43.0	40.1
Russia	70.1	74.0	4.0	6.5	71.1	74.2	57.9	64.5	61.1	69.4
Serbia	30.7	60.6	11.2	23.4	35.9	64.4	71.2	81.2	74.0	83.5
Slovak Rep.	64.6	64.1	6.0	7.7	64.7	65.4	69.2	71.8	85.8	88.1
Slovenia	54.3	59.2	11.3	14.3	56.1	61.3	97.6	98.0	98.1	98.7
Tajikistan	30.3	55.8	27.2	28.6	51.0	67.8	10.2	10.8	11.9	12.5
Turkey	21.2	51.1	1.7	1.6	22.2	51.4	46.7	61.3	48.5	63.5
Ukraine	73.1	78.2	10.4	11.2	76.7	80.4	52.5	60.9	57.7	66.5
Uzbekistan	22.4	56.2	2.7	3.7	24.1	57.2	22.4	28.1	24.2	29.2
Total	51.6	61.5	7.3	8.7	54.0	62.8	55.5	60.3	65.4	71.1

Note: LITS III dataset, sample of primary respondents, weighted. F stands for female respondents and M stands for male respondents.

Annex 4. Table 2 Different types of asset ownership by individual and household characteristics

	Other dwelling ownership with the right to sell		**Land ownership with the right to sell**		**Dwelling ownership (at least one solely)**		**Dwelling ownership (all jointly)**		**Land ownership (at least one solely)**		**Land ownership (all jointly)**	
	F	M	F	M	F	M	F	M	F	M	F	M
Individual characteristics												
Age of the primary respondent												
18-24	66.4	59.4	37.7	63.5	7.2	8.8	7.4	14.0	1.4	1.6	2.3	1.1
25-34	63.5	57.1	48.0	61.5	17.9	29.2	17.6	14.1	2.0	2.6	1.4	1.2
35-44	66.6	63.3	48.2	48.9	22.8	38.0	28.3	26.1	3.2	4.9	3.6	3.1
45-54	68.7	67.8	46.1	63.7	29.5	42.2	27.3	28.6	3.5	9.6	4.4	3.2
55-64	70.5	64.9	59.0	68.2	36.5	47.3	27.7	29.6	5.9	8.1	3.6	2.6
65+	75.1	60.0	63.3	61.0	43.4	47.2	27.0	38.0	7.3	8.9	3.5	4.5
Highest education completed												
Less than (upper) secondary education	71.6	65.6	51.7	60.0	25.2	36.3	23.9	26.9	5.2	6.8	5.8	3.6
(Upper) secondary education	64.2	62.1	51.9	66.3	22.0	33.2	22.6	20.7	4.0	6.9	2.5	2.5
Higher education	71.6	62.6	58.5	56.7	34.0	38.7	24.4	27.6	3.7	5.0	2.3	2.4
Marital status												
Single (never married)	70.5	58.8	47.4	61.3	22.1	19.4	9.0	11.0	2.0	2.7	1.9	1.3
Married	65.3	62.1	43.8	58.8	13.4	40.3	34.8	32.5	3.5	6.9	4.6	3.4
Widowed	80.6	80.5	82.5	74.4	68.6	58.2	8.9	15.7	9.5	13.0	1.8	2.2
Divorced	79.9	64.8	60.7	77.4	56.8	41.0	12.2	9.2	4.2	4.3	0.3	0.8
Separated	50.6	72.6	95.0	92.1	45.7	47.6	4.9	3.0	2.3	5.1	0.1	0.3
Employment status												
Not employed in the past 12 months	64.3	67.0	53.3	61.6	17.7	30.4	18.5	17.4	3.2	4.9	2.8	2.1
Employed in the past 12 months	68.9	62.5	47.9	60.9	28.0	35.9	25.8	24.8	3.3	5.7	3.3	2.4
Household characteristics												
Gender of the household head												
Female	77.8	57.6	68.7	42.1	51.3	12.3	15.3	31.3	5.7	3.5	1.6	4.1
Male	60.6	64.0	42.5	64.0	8.7	40.9	30.7	24.0	2.9	6.5	4.5	2.4
Household size (effective)												
1	86.0	84.0	82.1	81.8	66.7	50.9	0.3	0.1	6.7	5.4	0.2	0.0
2	69.6	48.8	53.6	63.1	24.1	35.1	33.6	32.8	4.2	6.4	3.9	2.9
3	57.2	67.3	49.6	60.5	18.8	33.3	25.5	27.2	3.2	5.3	3.1	2.7
4	65.3	63.2	44.9	53.9	17.3	29.6	29.9	33.0	3.2	5.8	4.1	3.4
5 or more	60.1	72.8	36.2	52.3	11.0	37.8	18.1	16.7	3.2	7.2	4.6	4.0
Households with children aged 0-17												
Without	71.4	63.3	58.5	66.4	31.1	35.7	23.8	24.7	4.5	6.1	3.1	2.4
With	64.2	61.7	43.1	49.8	20.5	37.8	23.3	26.1	3.3	5.8	3.5	3.3

Households with children aged 0-6												
Without	70.1	62.2	56.2	62.5	29.5	36.0	24.0	25.8	4.3	6.0	3.2	2.6
With	66.4	66.2	37.7	52.6	17.8	38.5	21.7	20.9	3.1	5.9	3.0	2.9
Households with children aged 7-17												
Without	71.1	62.7	56.3	65.1	29.6	35.8	23.7	24.0	4.3	6.0	3.0	2.4
With	64.0	63.3	46.2	48.1	21.6	38.3	23.7	29.1	3.5	6.1	3.8	3.6
Households with elderly aged 65+												
Without	67.4	62.5	50.9	61.9	24.7	35.7	22.5	23.0	3.0	5.4	2.8	2.0
With	74.5	63.7	58.4	59.4	35.8	38.4	26.5	32.1	7.0	8.2	4.1	4.9
Households with elderly aged 75+												
Without	70.1	62.1	52.6	60.1	26.1	36.1	23.8	24.7	3.9	5.6	3.1	2.4
With	67.2	69.7	63.6	66.6	44.0	38.5	22.4	29.6	6.6	10.0	4.1	5.1
Urbanity status												
Urban	70.9	63.8	64.7	68.3	28.5	35.0	23.2	25.5	2.8	3.5	1.2	1.2
Rural	65.1	59.9	47.0	56.4	26.5	39.7	25.0	24.0	7.6	12.3	8.3	6.5
Country												
Albania	44.1	64.4	26.5	52.5	6.4	38.9	20.5	20.4	4.4	8.9	5.1	10.7
Armenia	42.8	52.2	57.8	73.1	18.5	31.3	14.9	17.1	3.1	12.7	2.5	4.0
Azerbaijan	40.1	84.4	47.8	77.1	12.6	70.4	0.5	0.1	0.5	1.2	2.6	1.8
Belarus	59.7	81.3	62.9	65.4	37.8	42.4	20.2	25.6	2.1	2.5	2.6	1.3
Bosnia and Herz.	86.1	83.2	88.1	85.9	20.9	64.8	7.2	5.5	6.3	23.4	8.3	4.0
Bulgaria	42.0	38.7	56.0	60.4	25.6	32.4	34.5	37.0	13.0	14.9	5.7	4.8
Croatia	59.7	57.6	58.2	74.7	26.3	47.7	19.0	16.1	8.7	17.0	7.6	3.6
Cyprus	57.2	58.9	72.6	72.5	37.6	17.0	19.9	20.7	19.4	16.1	1.7	1.2
Czech Rep.	50.6	55.0	50.2	66.8	30.4	28.5	30.3	30.1	3.0	6.0	2.8	1.8
Estonia	57.2	53.1	56.4	61.0	46.4	36.8	15.2	20.2	6.4	8.2	2.5	2.2
FYR Macedonia	58.9	81.9	82.2	88.3	12.1	52.3	9.8	7.5	4.3	18.2	4.7	2.2
Georgia	60.6	74.0	45.2	58.0	31.1	50.2	8.6	11.4	20.2	31.3	7.1	7.5
Germany	80.7	38.7	36.8	42.7	12.7	16.8	31.5	34.8	4.5	2.4	9.4	4.0
Greece	67.1	76.6	77.6	81.6	31.1	39.5	14.5	16.3	18.3	28.6	2.2	3.8
Hungary	54.7	58.9	76.7	61.6	28.0	18.9	43.0	45.8	1.0	0.7	0.8	1.1
Italy	67.0	62.0	51.7	62.0	19.2	32.2	29.2	26.0	2.3	4.9	1.0	2.0
Kazakhstan	70.7	66.9	84.4	90.9	29.3	42.1	14.5	14.8	7.0	9.8	0.9	1.0
Kosovo	67.2	75.9	44.5	67.4	6.9	43.3	5.3	8.4	2.2	16.5	8.3	11.8
Kyrgyz Rep.	64.1	60.3	64.5	66.3	21.8	50.2	6.3	6.2	18.0	21.6	2.5	1.1
Latvia	71.1	65.8	79.8	84.3	45.1	38.5	4.0	4.2	8.9	10.9	1.2	0.5
Lithuania	60.8	58.0	71.1	56.5	44.6	31.9	18.5	23.8	14.0	13.1	4.6	6.0
Moldova	58.1	53.7	79.6	67.2	34.0	45.8	14.0	20.1	20.4	22.1	2.0	2.6
Mongolia	35.0	33.5	50.7	58.6	15.4	41.4	25.4	23.1	4.3	7.3	1.3	2.1
Montenegro	68.3	88.0	74.8	84.1	21.4	56.3	4.2	2.5	3.8	13.6	3.7	2.7
Poland	45.0	46.4	58.0	46.7	31.5	23.7	27.8	23.5	2.1	4.9	1.4	2.2
Romania	31.0	34.6	44.9	57.1	25.9	28.7	40.4	37.8	8.4	12.5	8.4	7.1
Russia	76.9	65.3	85.3	68.5	48.6	48.3	21.5	25.7	2.9	4.8	1.0	1.6
Serbia	72.7	68.3	73.5	83.1	23.0	54.0	7.7	6.6	6.3	19.5	4.9	3.9
Slovak Rep.	46.2	43.9	66.2	59.4	25.2	23.7	39.4	40.4	4.3	4.8	1.7	2.9
Slovenia	58.3	63.7	54.5	62.7	27.5	30.1	26.8	29.1	6.7	8.8	4.6	5.5
Tajikistan	48.7	48.9	12.1	21.4	5.0	28.5	25.3	27.3	3.3	10.9	23.9	17.7
Turkey	57.5	81.3	70.3	97.7	5.6	36.5	15.6	14.6	0.9	1.6	0.9	0.0
Ukraine	52.0	53.3	38.8	36.1	39.4	38.3	33.7	40.0	6.9	6.3	3.6	4.9
Uzbekistan	62.2	80.0	38.7	48.9	18.0	53.7	4.4	2.4	1.0	2.6	1.7	1.1
Total	69.8	62.8	54.2	61.0	27.9	36.3	23.7	25.1	4.1	6.0	3.2	2.7

Note: LITS III dataset, sample of primary respondents, weighted. F stands for female respondents and M stands for male respondents.

Annex 4. Table 3 Agreement with norms by individual and household characteristics

	Equal rights for women as citizens are important for my country		Equal rights for women as citizens exist in my country		Women are as competent as men to be business executives		Men make better political leaders than women do		DISAGREE: Men make better political leaders than women do	
	F	M	F	M	F	M	F	M	F	M
Individual characteristics										
Age of the primary respondent										
18-24	85.7	82.9	51.8	59.2	81.8	72.5	38.9	47.2	54.1	45.6
25-34	87.2	80.2	55.9	55.4	83.7	73.0	40.6	49.2	53.6	40.9
35-44	86.8	83.7	54.0	53.9	83.6	76.4	38.3	52.6	55.6	38.2
45-54	88.8	84.6	54.9	55.4	85.0	75.1	37.1	46.2	55.4	44.3
55-64	88.4	89.0	56.1	55.5	83.6	76.0	40.8	48.1	53.4	40.9
65+	90.5	87.5	61.2	47.8	84.4	69.6	39.4	42.1	50.3	43.4
Highest education completed										
Less than (upper) secondary education	87.7	84.1	55.7	50.1	77.8	67.6	34.5	39.5	52.7	47.3
(Upper) secondary education	88.4	85.2	55.7	54.0	84.1	73.3	37.1	45.0	55.0	42.6
Higher education	88.1	84.1	56.7	56.6	86.8	77.2	43.3	53.5	53.0	39.2
Marital status										
Single (nevermarried)	88.9	85.5	52.2	57.8	86.8	74.1	30.7	39.6	63.6	51.4
Married	87.0	83.9	56.5	52.2	81.1	74.4	40.2	50.4	51.0	39.2
Widowed	91.3	85.7	59.9	61.7	87.4	73.4	42.6	53.0	51.7	32.4
Divorced	88.9	84.3	55.0	64.0	86.9	68.7	43.0	49.7	53.0	39.6
Separated	85.3	88.5	58.7	44.6	92.7	72.0	41.3	40.3	55.7	54.3
Employment status										
Not employed in the past 12 months	84.6	81.5	51.8	56.0	80.4	69.0	41.0	45.3	50.6	41.0
Employed in the past 12 months	89.5	84.8	56.8	55.4	85.9	76.9	37.8	50.2	57.2	42.0
Household characteristics										
Gender of the household head										
Female	89.2	83.3	58.1	56.8	86.7	78.2	39.9	47.5	54.5	46.1
Male	87.3	84.7	54.4	54.0	81.4	73.2	38.4	47.8	53.0	41.2
Household size (effective)										
1	90.9	86.9	61.9	61.4	87.8	71.6	32.2	37.1	62.0	51.1
2	87.2	84.9	54.2	53.8	83.7	73.7	35.5	44.4	55.3	42.7
3	86.9	81.5	53.4	52.6	80.5	74.9	41.0	49.0	51.6	41.7
4	87.6	85.9	53.3	48.6	85.9	74.3	40.4	48.6	55.0	43.3
5 or more	89.6	84.7	61.7	59.2	82.0	75.1	55.4	66.7	38.2	28.2
Households with children aged 0-17										
Without	88.0	84.8	55.3	53.6	83.7	73.8	36.1	44.4	55.9	44.1
With	88.4	83.8	58.0	56.1	84.1	74.3	46.3	55.4	48.3	37.1
Households with children aged 0-6										
Without	88.0	84.4	55.6	53.4	84.0	74.0	37.0	46.4	55.4	42.9
With	88.7	85.0	59.8	60.1	82.8	73.4	53.3	56.3	41.5	36.4
Households with children aged 7-17										
Without	88.1	84.6	55.7	54.0	83.3	74.0	37.7	45.4	54.5	43.6
With	88.3	84.0	57.6	55.8	85.5	73.6	44.5	56.6	50.1	36.1
Households with elderly aged 65+										
Without	87.4	83.6	54.8	55.7	83.4	74.8	38.2	47.9	55.1	42.5
With	89.9	87.3	59.5	50.2	84.7	71.2	41.6	47.6	49.7	40.0
Households with elderly aged 75+										
Without	87.6	84.3	56.0	55.4	83.7	74.6	38.2	47.4	54.4	42.5
With	92.5	86.3	57.1	43.8	84.6	67.1	47.8	52.1	46.3	36.5
Urbanity status										
Urban	87.3	83.3	55.5	53.1	83.9	73.7	38.6	46.8	54.2	42.5
Rural	90.2	87.4	57.6	57.7	83.4	74.6	40.6	50.5	51.8	40.7
Country										
Albania	82.3	83.3	39.1	41.6	86.1	76.4	46.9	66.4	53.1	33.6
Armenia	95.1	88.4	38.6	36.7	90.1	72.4	62.6	71.9	37.4	28.1
Azerbaijan	77.5	68.1	45.4	50.5	76.1	79.0	57.7	86.2	24.8	8.3
Belarus	84.4	76.1	60.8	57.6	80.2	57.2	57.5	72.8	33.8	21.5

Bosnia and Herz.	88.6	85.8	35.6	35.7	91.5	88.0	33.0	49.7	66.6	49.7
Bulgaria	91.3	89.1	62.0	65.7	94.4	86.4	36.8	63.8	63.2	36.2
Croatia	92.0	91.3	40.7	43.3	93.1	86.1	23.8	37.3	76.2	62.7
Cyprus	95.8	95.2	44.3	49.9	96.0	95.2	24.9	31.7	75.1	68.3
Czech Rep.	86.4	82.8	43.5	51.3	92.8	89.0	44.2	59.1	55.8	40.9
Estonia	95.4	92.5	55.2	65.3	89.4	88.0	43.3	52.2	52.7	45.6
FYR Macedonia	87.8	86.9	39.4	46.2	90.8	87.3	40.0	51.0	60.0	49.0
Georgia	90.3	82.9	36.4	45.9	76.7	64.1	37.3	49.0	58.3	46.1
Germany	99.1	98.1	68.9	70.5	75.1	62.2	3.6	4.9	78.6	71.6
Greece	93.9	89.3	60.6	69.4	97.1	90.0	32.0	49.2	68.0	50.8
Hungary	90.8	89.2	48.0	51.0	95.6	87.2	42.7	49.2	57.3	50.8
Italy	91.8	87.1	41.6	43.1	94.7	87.1	25.2	34.3	74.8	65.7
Kazakhstan	90.6	86.9	68.8	70.9	86.1	75.4	62.7	67.6	33.4	29.3
Kosovo	89.3	89.5	21.6	28.4	88.8	80.9	35.5	44.1	64.5	55.9
Kyrgyz Rep.	78.9	79.2	57.4	59.8	80.4	76.5	75.8	73.9	22.9	24.3
Latvia	95.2	94.2	61.4	67.5	93.7	90.0	42.3	45.6	57.7	54.4
Lithuania	94.9	93.3	56.0	65.1	96.8	90.5	37.5	44.9	62.5	55.1
Moldova	90.8	92.0	29.7	26.3	85.5	83.3	41.7	57.0	55.4	40.7
Mongolia	92.0	93.1	45.2	48.9	96.0	95.3	72.3	77.3	27.7	22.7
Montenegro	90.5	89.9	32.1	35.4	92.6	83.5	40.1	63.7	59.9	36.3
Poland	94.1	87.6	77.6	70.7	54.2	34.8	4.5	9.1	68.7	47.3
Romania	91.7	92.6	47.7	54.1	93.0	90.4	49.5	55.6	50.5	44.4
Russia	86.4	80.3	60.4	52.3	94.0	80.5	55.1	76.4	44.9	23.6
Serbia	88.6	88.1	45.5	49.5	90.2	80.0	43.3	55.6	56.7	44.4
Slovak Rep.	89.4	90.3	42.8	42.8	95.2	89.3	58.1	71.3	41.9	28.7
Slovenia	93.8	91.5	50.7	53.5	97.7	92.7	19.1	27.2	80.9	72.8
Tajikistan	86.4	86.8	84.3	88.3	89.6	83.0	88.0	92.7	12.0	7.3
Turkey	72.9	69.7	38.6	35.3	62.9	62.2	24.4	31.0	54.8	40.1
Ukraine	79.9	76.0	38.9	38.2	86.2	81.4	61.2	65.8	36.6	32.3
Uzbekistan	91.5	90.2	89.3	91.2	85.8	77.9	82.7	80.2	10.3	12.8
Total	88.1	84.5	56.1	54.4	83.8	73.9	39.2	47.8	53.6	42.0

Note: Sample of primary respondents, weighted. Agreement with the norm takes a value of 1 if the respondent answered the question as "Agree" or "Strongly agree" and it takes a value of 0 if the respondent answered as "Strongly disagree", "Disagree", "Neither disagree nor agree" or "Don't know". F stands for female respondents and M stands for male respondents.

Annex 4. Table 4 Agreement with norms by individual and household characteristics

	A woman should do most of the household chores even if the husband is not working		**It is important that my daughter achieves university education**		**It is important that my son achieves university education**		**Co-habiting partners should be married**		**It is better for everyone involved if the man earns the money and the woman takes care of the home and children.**	
	F	M	F	M	F	M	F	M	F	M
Individual characteristics										
Age of the primary respondent										
18-24	47.0	45.2	77.1	74.5	78.2	76.0	50.0	47.5	48.9	47.5
25-34	48.4	50.2	77.7	73.8	78.8	76.5	53.7	51.1	49.3	53.6
35-44	46.0	48.9	78.4	75.4	78.0	77.3	50.9	55.0	47.8	52.0
45-54	45.9	46.0	79.5	78.5	78.5	78.4	54.0	50.7	49.7	50.6
55-64	51.1	48.2	71.5	73.4	72.5	73.0	57.2	56.5	51.2	49.6
65+	48.0	42.6	73.3	64.6	74.4	70.5	61.3	61.3	53.7	51.1
Highest education completed										
Less than (upper) secondary education	36.9	37.2	66.9	62.5	65.7	65.9	52.2	52.8	47.9	46.6
(Upper) secondary education	43.0	44.0	76.7	73.9	78.4	75.7	52.8	51.8	46.7	47.7
Higher education	57.2	53.7	80.8	78.1	81.2	79.4	58.3	55.7	54.3	55.3
Marital status										
Single (nevermarried)	38.6	38.5	76.3	72.2	77.1	74.3	38.8	37.1	41.4	39.2
Married	46.0	50.2	75.5	73.5	76.6	75.4	58.7	60.9	50.2	54.9
Widowed	56.7	48.8	77.2	75.0	76.5	76.9	64.0	56.5	57.2	64.6
Divorced	59.2	47.7	76.2	77.6	74.5	80.5	50.8	42.8	56.2	48.0
Separated	52.6	36.4	90.3	78.6	87.6	77.7	48.0	24.7	49.2	31.3
Employment status										
Not employed in the past 12 months	48.7	46.3	74.6	69.8	75.7	71.7	57.1	51.7	53.0	46.4
Employed in the past 12 months	46.9	48.5	78.6	77.3	78.3	78.2	50.6	52.7	46.8	52.7
Household characteristics										

Gender of the household head										
Female	54.4	56.6	75.4	78.7	75.5	79.4	54.7	55.7	53.9	55.5
Male	42.0	45.3	76.7	72.7	77.5	74.8	55.0	53.4	47.1	50.1
Household size (effective)										
1	46.5	36.2	76.3	70.8	75.9	72.1	46.6	31.8	43.2	39.0
2	44.5	43.5	71.3	70.2	71.4	72.7	52.9	53.6	48.9	50.0
3	43.0	48.3	77.1	75.5	76.8	74.4	49.7	55.6	48.8	50.3
4	49.8	46.9	80.8	75.9	83.6	81.2	63.8	55.1	52.2	50.8
5 or more	65.5	68.4	83.0	79.8	84.1	82.5	72.8	74.4	64.7	69.8
Households with children aged 0-17										
Without	44.1	43.0	74.1	72.1	74.0	74.5	52.2	50.8	47.4	47.0
With	56.1	56.2	81.0	76.9	82.6	77.7	61.5	60.5	56.8	59.9
Households with children aged 0-6										
Without	45.7	45.2	75.3	72.3	75.5	74.4	53.3	51.7	48.3	48.8
With	60.8	58.3	82.0	81.0	84.3	82.1	66.0	65.9	62.7	63.9
Households with children aged 7-17										
Without	45.8	44.6	74.7	72.9	75.0	75.2	53.3	52.3	48.9	48.7
With	54.9	56.3	81.5	75.9	82.5	76.5	61.1	59.3	55.1	59.4
Households with elderly aged 65+										
Without	46.6	46.8	76.9	75.0	77.3	76.2	51.6	51.3	48.5	50.4
With	50.4	48.2	74.5	68.8	75.0	73.1	63.4	62.2	54.4	52.9
Households with elderly aged 75+										
Without	46.8	46.6	75.9	74.2	76.3	75.8	52.9	52.7	49.2	50.8
With	56.3	52.8	78.8	66.5	79.8	72.5	74.3	65.2	59.7	52.8
Urbanity status										
Urban	45.9	44.7	76.7	73.4	77.2	75.3	52.5	51.5	49.0	49.0
Rural	52.5	53.3	74.7	74.0	75.1	76.1	61.7	59.7	53.5	56.2
Country										
Albania	39.9	43.2	94.6	95.4	95.5	95.6	74.5	72.6	51.1	55.6
Armenia	74.9	76.2	93.8	91.9	95.3	93.2	88.0	87.1	80.6	91.7
Azerbaijan	77.4	88.6	94.9	93.5	94.4	95.2	90.8	89.2	90.4	92.7
Belarus	88.4	80.7	71.1	72.9	70.3	72.8	71.4	66.3	68.7	68.7
Bosnia and Herz.	30.4	41.9	89.6	86.1	89.2	86.0	80.3	81.9	45.8	56.0
Bulgaria	32.4	46.6	88.7	88.6	88.2	87.7	59.6	61.0	61.4	71.2
Croatia	22.1	31.9	81.7	78.3	80.8	77.9	62.0	59.1	38.9	46.8
Cyprus	25.2	25.0	95.3	91.6	95.4	91.4	48.6	50.6	47.5	50.7
Czech Rep.	18.1	27.4	48.9	48.5	50.4	49.1	54.3	53.7	51.6	61.1
Estonia	24.8	26.6	73.7	70.9	74.3	70.2	56.2	47.9	44.8	49.6
FYR Macedonia	34.4	40.1	92.6	91.4	93.7	90.5	83.9	87.9	60.0	60.3
Georgia	44.0	45.6	88.0	85.7	89.0	87.2	76.2	74.5	59.0	68.3
Germany	2.3	1.9	63.8	62.3	63.5	68.5	9.8	11.0	4.4	10.0
Greece	33.1	43.0	92.1	89.0	91.6	89.0	55.2	59.2	53.7	66.8
Hungary	67.8	65.6	66.3	62.8	62.7	62.7	53.1	50.0	65.9	71.5
Italy	19.9	26.2	82.2	79.7	82.8	80.3	43.7	44.4	36.8	38.9
Kazakhstan	85.0	86.5	87.6	87.1	89.1	88.8	73.6	73.3	64.3	71.3
Kosovo	46.0	48.7	96.8	95.7	97.5	96.9	81.2	80.4	53.9	61.4
Kyrgyz Rep.	82.3	86.4	91.3	94.1	90.5	93.3	73.7	76.3	86.0	89.0
Latvia	33.1	32.8	94.6	93.0	94.1	92.2	62.9	57.1	54.1	59.4
Lithuania	19.8	23.2	85.3	82.5	85.5	83.8	75.9	66.9	47.2	54.6
Moldova	42.9	44.5	87.6	84.4	87.7	83.6	73.9	69.2	64.2	66.2
Mongolia	36.5	35.0	94.0	95.0	93.4	94.3	89.2	85.8	44.9	46.4
Montenegro	33.4	47.3	95.1	95.8	96.1	95.6	75.1	80.3	51.7	68.0
Poland	4.0	6.6	35.2	33.3	37.9	33.8	11.9	14.9	6.4	8.8
Romania	26.8	31.9	84.8	85.5	85.9	86.2	74.6	75.0	54.8	51.6
Russia	92.3	87.6	86.5	82.3	86.3	83.2	75.5	70.9	79.8	78.0
Serbia	41.7	48.8	82.6	82.3	81.1	82.7	73.3	76.4	57.0	64.4
Slovak Rep.	25.6	36.9	68.0	68.2	69.3	71.0	73.2	68.0	63.7	66.8
Slovenia	55.7	50.5	61.0	63.7	57.1	62.5	34.7	35.8	27.2	34.8
Tajikistan	62.5	67.6	91.2	91.5	97.4	98.8	93.3	93.6	79.8	84.9
Turkey	23.2	29.2	64.3	61.1	64.7	64.5	38.9	45.3	26.6	28.7
Ukraine	63.2	67.6	81.1	82.5	80.9	81.7	72.4	75.0	73.0	76.0
Uzbekistan	95.1	90.9	93.1	90.2	97.3	95.9	95.7	96.4	77.0	84.7
Total	47.7	47.1	76.2	73.6	76.7	75.5	55.0	53.8	50.3	51.0

Note: Sample of primary respondents, weighted. Agreement with the norm takes a value of 1 if the respondent answered the question as "Agree" or "Strongly agree" and it takes a value of 0 if the respondent answered as "Strongly disagree", "Disagree", "Neither disagree nor agree" or "Don't know". F stands for female respondents and M stands for male respondents.

Annex 4. Table 5 Having a say in household decisions

	My opinions are taken into account in decisions made by the household		Managing day-to-day spending and paying bills		Making large household purchases (e.g. cars, major appliances)		The way the children are raised	
	F	M	F	M	F	M	F	M
Individual characteristics								
Age of the primary respondent								
18-24	75.6	76.0	53.7	56.4	52.1	61.1	56.2	57.4
25-34	80.3	81.3	74.9	80.8	78.1	85.8	85.2	79.4
35-44	80.0	84.0	84.7	80.9	83.3	89.7	90.0	75.9
45-54	81.7	80.7	85.8	82.7	86.4	90.7	91.1	83.1
55-64	84.4	83.6	84.5	79.5	86.1	89.2	91.6	81.7
65+	79.7	81.2	77.4	79.7	78.0	87.2	80.5	79.5
Highest education completed								
Less than (upper) secondary education	72.5	75.3	73.9	74.4	75.6	81.8	80.0	71.8
(Upper) secondary education	80.2	80.3	76.1	79.1	75.9	83.3	82.8	76.9
Higher education	85.8	85.0	83.2	78.7	83.9	88.5	89.6	79.8
Marital status								
Single (neve rmarried)	76.4	76.4	60.2	63.6	62.9	68.2	59.0	61.1
Married	80.7	82.3	81.1	81.2	81.8	89.5	89.9	80.2
Widowed	85.6	87.9	81.4	77.6	76.6	77.8	65.3	72.3
Divorced	83.1	86.0	86.8	81.2	85.9	83.1	88.6	65.3
Separated	94.9	99.0	94.7	76.8	93.4	96.4	96.6	93.4
Employment status								
Not employed in the past 12 months	76.9	73.2	69.7	72.6	70.3	72.7	79.8	70.7
Employed in the past 12 months	83.7	84.8	85.9	79.6	86.4	89.8	90.4	79.4
Household characteristics								
Gender of the household head								
Female	84.5	83.0	85.0	72.7	85.7	83.1	84.5	76.0
Male	79.2	81.2	76.3	79.2	76.9	86.0	85.0	77.7
Household size (effective)								
1								
2	78.6	79.3	85.5	82.1	85.0	90.3	90.5	81.9
3	79.5	81.7	79.0	76.2	80.4	84.3	89.0	78.1
4	84.4	81.0	71.9	70.6	74.2	79.2	76.9	72.9
5 or more	82.4	87.7	67.6	79.3	67.5	81.3	79.2	73.1
Households with children aged 0-17								
Without	78.3	79.1	79.1	76.4	79.6	84.2	84.4	78.2
With	84.7	85.7	77.2	80.7	77.9	87.4	85.6	76.3
Households with children aged 0-6								
Without	79.3	80.7	79.0	76.8	79.5	84.8	84.1	77.4
With	87.3	85.5	75.2	83.6	76.7	88.3	88.1	77.1
Households with children aged 7-17								
Without	79.3	79.6	78.7	77.5	79.5	84.8	85.2	78.0
With	84.3	87.0	77.5	79.3	77.4	87.0	84.1	75.8
Households with elderly aged 65+								
Without	80.0	81.2	78.8	78.1	79.1	86.0	85.8	77.4

With	82.1	82.5	77.5	77.7	79.0	83.5	81.9	76.8
Households with elderly aged 75+								
Without	80.1	81.6	78.5	78.8	79.2	86.3	85.8	77.2
With	85.0	80.0	77.5	68.9	76.8	75.9	74.0	78.6
Urbanity status								
Urban	80.6	81.2	79.2	77.3	80.2	85.6	84.0	77.3
Rural	80.4	82.2	76.7	79.5	76.2	84.8	87.1	77.3
Country								
Albania	94.3	93.7	70.6	69.2	65.7	75.1	72.3	52.7
Armenia	96.7	97.4	67.2	63.1	64.3	73.9	81.8	61.5
Azerbaijan	92.2	94.8	50.0	82.3	49.8	78.8	88.5	70.2
Belarus	89.6	90.1	85.8	79.1	84.6	85.3	89.9	69.3
Bosnia and Herz.	93.8	91.0	80.7	82.1	83.3	87.6	84.9	83.6
Bulgaria	96.7	96.9	83.1	80.7	81.8	87.4	91.4	66.2
Croatia	91.2	90.6	80.3	80.6	82.0	88.1	86.9	82.3
Cyprus	98.4	95.1	74.0	73.3	76.8	82.6	88.5	74.8
Czech Rep.	90.2	91.0	80.9	77.7	82.5	83.1	89.8	79.3
Estonia	96.5	94.5	81.0	68.9	85.2	82.2	90.5	67.9
FYR Macedonia	93.6	93.3	77.7	79.9	76.0	83.8	84.8	77.5
Georgia	89.0	89.1	77.8	87.7	80.6	89.4	85.0	84.0
Germany	56.0	58.5	82.9	79.1	86.8	88.4	95.4	79.6
Greece	95.3	97.0	81.7	75.8	84.4	84.3	90.1	65.5
Hungary	95.0	91.6	87.4	64.7	87.3	84.1	92.7	74.2
Italy	95.7	93.8	70.6	72.1	76.7	86.7	82.1	73.0
Kazakhstan	87.5	89.5	81.0	76.6	80.0	84.6	84.6	82.2
Kosovo	89.1	89.6	58.9	79.9	64.4	80.9	81.9	71.5
Kyrgyz Rep.	90.4	93.8	74.7	79.4	73.4	77.6	79.4	80.8
Latvia	94.1	96.6	79.8	70.0	81.2	87.7	93.5	75.1
Lithuania	94.9	93.9	86.0	63.7	87.4	84.8	90.6	79.8
Moldova	88.4	87.5	89.1	87.5	90.3	88.3	90.0	84.4
Mongolia	94.5	94.8	77.9	55.5	74.9	83.9	83.8	75.0
Montenegro	95.0	95.2	83.2	79.2	80.9	80.0	86.8	76.9
Poland	43.1	44.3	80.7	78.9	80.9	87.2	93.4	80.8
Romania	92.9	93.2	93.8	88.2	91.9	92.5	95.5	88.9
Russia	95.9	95.9	87.5	76.4	85.6	88.1	86.0	83.8
Serbia	88.6	88.8	74.6	75.5	75.4	80.0	81.8	72.6
Slovak Rep.	93.2	94.2	85.0	69.9	85.8	76.9	85.4	75.8
Slovenia	95.0	89.8	87.2	74.7	82.2	81.9	90.8	80.6
Tajikistan	96.2	98.3	84.8	88.1	83.3	87.4	79.1	72.5
Turkey	51.9	54.5	69.9	83.2	69.8	80.7	72.7	72.0
Ukraine	87.9	87.5	83.1	77.7	84.3	82.7	85.3	77.7
Uzbekistan	91.6	97.5	59.5	81.7	55.0	82.3	83.0	71.2
Total	80.5	81.5	78.4	78.0	79.0	85.4	84.9	77.3

Note: The sample is restricted to sample of primary respondents living in households with at least two adults from the opposite gender, weighted. Sample size is 36,459 individuals (Whole sample includes 51,206 observations).For the statement "My opinions are taken account in decisions made by the household" agreement with the statement takes a value of 1 if the respondent answered the question as "Agree" or "Strongly agree" and it takes a value of 0 if the respondent answered as "Strongly disagree", "Disagree", "Neither disagree nor agree" or "Don't know". Having a say in household decisions takes a value of 1 if the respondent answered the question as "mostly me", "shared equally between me and my partner" or "shared equally between me and someone else in the household". F stands for female respondents and M stands for male respondents.

Annex 4. Table 6 Having a say in household decisions

	Social life and leisure activities		Savings, investment and borrowing		Looking after the children	
	F	M	F	M	F	M
Individual characteristics						
Age of the primary respondent						
18-24	73.6	79.4	50.3	56.7	57.7	55.6
25-34	86.5	88.4	78.6	86.6	83.2	70.9
35-44	89.1	88.6	81.6	87.3	88.4	63.9
45-54	90.5	89.9	84.9	89.8	90.9	77.2
55-64	91.8	90.3	83.4	88.6	90.3	76.1
65+	85.5	85.6	78.2	88.6	84.4	74.3
Highest education completed						
Less than (upper) secondary education	84.0	84.1	74.5	81.9	80.4	64.5
(Upper) secondary education	86.2	87.0	75.8	84.4	83.2	71.4
Higher education	89.6	89.6	82.2	85.8	87.8	70.8
Marital status						
Single (never married)	79.9	83.5	61.5	65.7	61.5	56.0
Married	88.4	88.5	80.7	88.9	88.5	72.4
Widowed	82.8	79.8	77.8	78.6	73.1	73.5
Separated	94.4	93.6	95.5	94.4	92.8	61.0
Employment status						
Not employed in the past 12 months	81.5	83.0	67.8	72.0	79.8	67.4
Employed in the past 12 months	92.0	89.8	86.3	88.3	88.6	70.2
Household characteristics						
Gender of the household head						
Female	89.2	85.9	85.2	79.2	86.5	71.4
Male	86.4	88.0	75.8	85.8	83.8	69.7
Household size (effective)						
1						
2	91.1	92.2	85.1	90.7	89.7	78.2
3	89.5	86.5	78.3	82.6	85.7	69.3
4	84.2	81.1	73.1	79.3	80.1	64.1
5 or more	76.2	84.9	65.6	77.6	79.8	65.0
Households with children aged 0-17						
Without	88.0	88.2	79.3	83.9	85.8	74.3
With	85.1	86.5	75.6	85.7	83.0	65.4
Households with children aged 0-6						
Without	87.6	87.5	78.4	83.8	84.0	71.4
With	84.0	87.9	76.2	88.2	86.6	65.2
Households with children aged 7-17						
Without	87.5	88.0	79.3	84.4	86.0	72.2
With	85.6	86.5	74.1	85.0	81.3	65.6
Households with elderly aged 65+						
Without	87.4	87.9	77.9	84.2	84.5	69.6
With	86.1	86.7	78.4	85.7	84.7	71.4
Households with elderly aged 75+						
Without	87.3	88.0	78.3	84.9	84.4	69.8
With	84.0	83.1	75.0	80.6	86.0	72.7
Urbanity status						
Urban	87.3	87.3	77.6	83.9	83.8	69.6

Rural	86.5	88.4	79.2	86.2	86.3	70.8
Country						
Albania	77.9	73.1	70.5	74.0	74.8	52.7
Armenia	82.1	81.9	78.2	71.3	80.0	48.1
Azerbaijan	66.9	83.0	44.9	84.3	85.4	66.6
Belarus	92.2	86.1	80.1	87.0	89.0	57.3
Bosnia and Herz.	89.9	91.2	82.9	87.7	85.9	82.4
Bulgaria	89.5	87.1	82.7	86.4	91.8	63.3
Croatia	89.0	91.7	83.8	87.1	87.6	74.3
Cyprus	94.3	88.4	81.5	84.7	88.4	69.1
Czech Rep.	92.5	90.1	84.9	86.2	89.3	75.0
Estonia	95.5	86.7	88.0	83.9	91.4	69.8
FYR Macedonia	84.7	86.7	79.6	83.9	85.5	76.1
Georgia	87.5	90.1	80.6	89.5	84.3	81.8
Germany	91.6	89.8	85.6	88.7	93.5	67.7
Greece	91.6	88.4	82.2	84.2	89.0	49.6
Hungary	93.4	88.8	88.5	87.8	90.2	72.8
Italy	86.6	88.8	68.0	86.2	80.5	60.4
Kazakhstan	85.3	87.4	80.3	84.4	88.3	75.5
Kosovo	81.7	87.1	66.2	80.5	81.7	72.8
Kyrgyz Rep.	75.3	76.5	75.3	79.6	78.9	78.7
Latvia	91.5	87.8	87.1	86.2	95.7	73.0
Lithuania	94.2	89.6	90.5	88.3	91.0	77.5
Moldova	89.9	90.9	85.1	90.5	88.6	80.8
Mongolia	85.5	86.4	83.6	83.3	86.6	69.8
Montenegro	90.9	89.1	84.1	81.6	86.1	74.2
Poland	95.1	91.8	79.4	87.0	94.2	70.6
Romania	95.5	92.2	93.0	89.8	95.4	88.5
Russia	94.7	86.7	88.6	84.7	86.8	72.1
Serbia	83.5	86.0	77.3	76.9	79.7	64.1
Slovak Rep.	91.2	91.2	85.7	82.4	84.7	70.5
Slovenia	95.3	90.8	86.9	86.8	92.1	78.6
Tajikistan	85.0	86.3	81.9	87.8	67.6	55.4
Turkey	77.9	84.5	68.5	78.3	73.7	69.7
Ukraine	87.8	87.8	82.7	83.0	84.0	77.3
Uzbekistan	64.5	85.3	54.1	83.6	83.3	64.4
Total	87.0	87.6	78.0	84.6	84.5	69.9

Note: The sample is restricted to sample of primary respondents living in households with at least two adults from the opposite gender, weighted. Sample size is 36,459 individuals (Whole sample includes 51,206 observations). Having a say in household decisions takes a value of 1 if the respondent answered the question as "mostly me", "shared equally between me and my partner" or "shared equally between me and someone else in the household". F stands for female respondents and M stands for male respondents.

Annex 4. Table 7 Empowerment indices

	Financial empowerment index		Overall empowerment index	
	Female	Male	Female	Male
Individual characteristics				
Age of the primary respondent				
18-24	0.526	0.576	0.580	0.609
25-34	0.771	0.843	0.812	0.827
35-44	0.832	0.857	0.861	0.814
45-54	0.857	0.874	0.884	0.857
55-64	0.847	0.856	0.873	0.851
65+	0.781	0.849	0.801	0.832
Highest education completed				
Less than (upper) secondary education	0.748	0.790	0.779	0.771
(Upper) secondary education	0.761	0.822	0.797	0.807
Higher education	0.831	0.840	0.859	0.827
Marital status				
Single (never married)	0.616	0.654	0.654	0.677
Married	0.812	0.863	0.848	0.839
Widowed	0.790	0.779	0.763	0.771
Divorced	0.862	0.829	0.882	0.820
Separated	0.947	0.892	0.945	0.886
Employment status				
Not employed in the past 12 months	0.694	0.722	0.747	0.732
Employed in the past 12 months	0.862	0.857	0.881	0.833
Household characteristics				
Gender of the household head				
Female	0.854	0.776	0.861	0.774
Male	0.764	0.836	0.803	0.818
Household size (effective)				
1				
2	0.853	0.875	0.877	0.871
3	0.793	0.807	0.824	0.790
4	0.731	0.761	0.761	0.735
5 or more	0.671	0.790	0.725	0.764
Households with children aged 0-17				
Without	0.794	0.813	0.822	0.814
With	0.770	0.843	0.808	0.800
Households with children aged 0-6				
Without	0.791	0.816	0.819	0.808
With	0.759	0.864	0.811	0.814
Households with children aged 7-17				
Without	0.792	0.820	0.823	0.814
With	0.766	0.836	0.801	0.794
Households with elderly aged 65+				
Without	0.786	0.825	0.820	0.808
With	0.784	0.820	0.809	0.812
Households with elderly aged 75+				
Without	0.787	0.831	0.821	0.813
With	0.769	0.751	0.778	0.766
Urbanity status				
Urban	0.791	0.820	0.818	0.805
Rural	0.775	0.833	0.815	0.817
Country				
Albania	0.690	0.727	0.719	0.664
Armenia	0.698	0.692	0.749	0.680
Azerbaijan	0.483	0.816	0.636	0.773
Belarus	0.835	0.836	0.871	0.788
Bosnia and Herz.	0.823	0.856	0.843	0.858
Bulgaria	0.827	0.849	0.855	0.803
Croatia	0.819	0.850	0.846	0.844
Cyprus	0.773	0.799	0.830	0.796
Czech Rep.	0.828	0.817	0.865	0.819
Estonia	0.848	0.775	0.881	0.770

FYR Macedonia	0.777	0.824	0.813	0.816
Georgia	0.795	0.889	0.827	0.876
Germany	0.851	0.854	0.888	0.835
Greece	0.829	0.814	0.860	0.779
Hungary	0.878	0.783	0.892	0.794
Italy	0.718	0.816	0.764	0.794
Kazakhstan	0.806	0.818	0.832	0.816
Kosovo	0.632	0.804	0.721	0.788
Kyrgyz Rep.	0.745	0.789	0.761	0.787
Latvia	0.824	0.813	0.861	0.805
Lithuania	0.879	0.783	0.898	0.801
Moldova	0.885	0.888	0.891	0.870
Mongolia	0.788	0.741	0.820	0.756
Montenegro	0.828	0.803	0.850	0.804
Poland	0.803	0.842	0.835	0.832
Romania	0.929	0.900	0.942	0.898
Russia	0.875	0.824	0.884	0.818
Serbia	0.756	0.773	0.783	0.764
Slovak Rep.	0.852	0.762	0.862	0.778
Slovenia	0.855	0.808	0.881	0.822
Tajikistan	0.833	0.877	0.802	0.797
Turkey	0.693	0.803	0.720	0.783
Ukraine	0.834	0.811	0.848	0.814
Uzbekistan	0.564	0.824	0.665	0.779
Total	0.786	0.824	0.817	0.809

Note: The sample is restricted to sample of primary respondents living in households with at least two adults from the opposite gender, weighted. Sample size is 36,459 individuals (Whole sample includes 51,206 observations). See Annex 2 for the methodology for the construction of empowerment indices.

Annex 5 Regression Results

Regression 1: How are men's characteristics like education or employment associated with women's employment?

To answer this question we ran the probit regression below for the sample of working age (between 18 and 64 years old) women (primary respondents) living together with at least one adult (aged 18 or more) man (secondary respondents).

P(Being employed ==1 | x) = Φ(μ_1Number of children aged 0-6 in the household + μ_2Number of children aged 7-17 in the household + μ_3Number of elderly aged 65+ in the household + μ_4Household size+ α_1Age + α_2Education + α_3Owning a dwelling or land + β_1Age of the man + β_2Education level of the man + β_3Man's ownership of a dwelling or land + β_4Man is employed + $\Omega_1$country dummy1 +...+ Ω_{34}country dummy34 + ε)

Annex 5. Table 1 Men's characteristics and women's employment – Regression results

	Dependent variable: Being employed (in the past 12 months)		Dependent variable: Being employed (in the past week)	
VARIABLES	1	2	1	2
Household composition				
Number of children aged 0-6 in the household	-0.055***	-0.060***	-0.052**	-0.058***
	(0.020)	(0.020)	(0.021)	(0.021)
Number of children aged 7-17 in the household	0.043**	0.040**	0.040**	0.036*
	(0.019)	(0.019)	(0.020)	(0.020)
Number of elderly aged 65+ in the household	-0.010	-0.002	-0.005	0.004
	(0.041)	(0.042)	(0.043)	(0.045)
Effective household size	-0.033**	-0.030**	-0.027**	-0.024*
	(0.013)	(0.013)	(0.013)	(0.013)
Primary respondent				
Highest education level: Upper secondary education	0.127***	0.127***	0.138***	0.138***
	(0.034)	(0.034)	(0.034)	(0.035)
Highest education level: Higher education	0.304***	0.298***	0.292***	0.286***
	(0.035)	(0.035)	(0.039)	(0.038)
Age	0.002	0.001	0.002	0.001
	(0.001)	(0.001)	(0.001)	(0.001)
Owns dwelling or land		0.087***		0.083***
		(0.027)		(0.028)
Secondary respondent				
Highest education level: Upper secondary education	0.023	0.016	0.018	0.010
	(0.035)	(0.035)	(0.036)	(0.035)
Highest education level: Higher education	-0.045	-0.052	-0.043	-0.052
	(0.039)	(0.039)	(0.040)	(0.039)
Age	-0.004***	-0.004***	-0.003***	-0.003**
	(0.001)	(0.001)	(0.001)	(0.001)
Owns dwelling or land		-0.001		0.014
		(0.028)		(0.028)
Employed	0.082***	0.085***	0.093***	0.095***
	(0.026)	(0.026)	(0.027)	(0.027)
Country dummies	Controlled for	Controlled for	Controlled for	Controlled for
Observations	14,398	14,398	14,398	14,398

Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1
Note: Reported here are the marginal effects. Probit regressions include the sample of primary respondent women aged 18 to 64 years old living together with at least one adult man – e.g. secondary respondents (aged 18 years old or more). Regressions also include the country dummies which are not reported here.

Regression 2: How is entrepreneurship associated with education, agreement to norms, being empowered in the household and living in a specific country for men and women?

To answer this question we ran the probit regression below for the sample of primary respondent women and men aged 18 years old or more separately.

P(Ever being an entrepreneur ==1 | x) = $\Phi(\beta_0 + \alpha_1$Education + α_2Agreement to norms + α_3Financial empowerment index + $\Omega_1$country dummy1 +...+ Ω_{34}country dummy34 + ε)

Annex 5. Table 2 Personal characteristics, country effects and entrepreneurship

Dependent variable: Have ever been an entrepreneur			
VARIABLES	(1) Women	(2) Men	(3) Overall
Primary respondent is male			0.0422***
			(0.00651)
Highest education level: Higher education	0.0425***	0.0395***	0.0413***
	(0.00830)	(0.0119)	(0.00719)
Agrees with the term "Men make better political leaders than women do"	0.00599	0.0225*	0.0115
	(0.00883)	(0.0128)	(0.00757)
Agrees with the term "A woman should do most of the household chores even if the husband is not working"	-0.0159	-0.00692	-0.00996
	(0.0116)	(0.0130)	(0.00878)
Agrees with the term "It is better for everyone involved if the man earns the money and the woman takes care of the home and children"	-0.00398	0.0195*	0.00693
	(0.00914)	(0.0118)	(0.00759)
Financial empowerment index	0.00318	0.0405**	0.0219**
	(0.0122)	(0.0168)	(0.0104)
country – Albania	0.0477*	0.0686**	0.0603***
	(0.0252)	(0.0333)	(0.0210)
country - Armenia	-0.0162	0.0566	0.0190
	(0.0140)	(0.0380)	(0.0197)
country - Azerbaijan	-0.0477***	-0.0462**	-0.0419***
	(0.00636)	(0.0204)	(0.0109)
country - Belarus	-0.0136	-0.0210	-0.0172
	(0.0148)	(0.0247)	(0.0139)
country - Bosnia and Herz.	0.0172	0.0165	0.0193
	(0.0193)	(0.0264)	(0.0165)
country - Bulgaria	-0.00283	0.0400	0.0207
	(0.0159)	(0.0308)	(0.0172)
country - Croatia	0.0173	0.0377	0.0287*
	(0.0188)	(0.0283)	(0.0169)
country - Cyprus	0.0312	0.0992***	0.0651***
	(0.0216)	(0.0346)	(0.0205)
country - Czech Rep.	0.0713***	0.0608*	0.0690***
	(0.0271)	(0.0325)	(0.0214)
country - Estonia	0.0316	0.132***	0.0785***
	(0.0224)	(0.0410)	(0.0232)
country - FYR Macedonia	0.0164	0.0157	0.0176
	(0.0200)	(0.0267)	(0.0167)
country - Georgia	0.0383	0.0358	0.0401**
	(0.0235)	(0.0310)	(0.0195)
country - Greece	0.0613**	0.159***	0.111***
	(0.0252)	(0.0398)	(0.0240)
country - Hungary	0.0321	-0.0293	0.00338
	(0.0228)	(0.0210)	(0.0154)
country - Italy	0.0613**	0.0670**	0.0672***
	(0.0261)	(0.0319)	(0.0209)
country - Kazakhstan	0.0153	0.00662	0.0116
	(0.0211)	(0.0284)	(0.0175)
country - Kosovo	-0.0272**	0.0113	-0.00506
	(0.0111)	(0.0256)	(0.0139)
country - Kyrgyz Rep.	0.0515*	0.0269	0.0397*
	(0.0286)	(0.0311)	(0.0210)

country - Latvia	0.0336	0.117***	0.0714***
	(0.0221)	(0.0388)	(0.0221)
country - Lithuania	0.00497	0.0201	0.0123
	(0.0172)	(0.0279)	(0.0161)
country - Moldova	0.00559	-0.0288	-0.00986
	(0.0201)	(0.0203)	(0.0144)
country - Mongolia	0.161***	0.114***	0.142***
	(0.0387)	(0.0388)	(0.0278)
country - Montenegro	0.0237	-0.00325	0.0133
	(0.0209)	(0.0248)	(0.0164)
country - Poland	-0.00463	0.0635*	0.0269
	(0.0161)	(0.0380)	(0.0200)
country - Romania	-0.00967	-0.0316	-0.0194
	(0.0149)	(0.0204)	(0.0125)
country - Russia	0.0190	-0.0297	-0.00303
	(0.0215)	(0.0243)	(0.0162)
country - Serbia	0.0230	0.0152	0.0207
	(0.0212)	(0.0267)	(0.0171)
country - Slovak Rep.	0.0303	0.0710*	0.0516**
	(0.0227)	(0.0364)	(0.0215)
country - Slovenia	0.0704**	0.0725**	0.0709***
	(0.0294)	(0.0331)	(0.0221)
country - Tajikistan	0.0492*	-0.0208	0.0125
	(0.0273)	(0.0228)	(0.0173)
country - Turkey	-0.0123	0.00614	-0.00223
	(0.0154)	(0.0270)	(0.0153)
country - Ukraine	-0.0236*	-0.0132	-0.0190
	(0.0132)	(0.0274)	(0.0145)
country - Uzbekistan	0.00977	0.0635*	0.0339*
	(0.0212)	(0.0350)	(0.0202)
Observations	26,309	20,537	46,846

Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1
Note: Reported here are the marginal effects. Probit regressions include the sample of primary respondents aged 18 years old and more. Reference country is Germany in the regressions.

Regression 3: How is asset ownership associated with individual characteristics?

To answer this question we ran the probit regression below for the sample of female primary respondent and male primary respondents separately.

P(Asset ownership ==1 | x) = $\Phi(\alpha_1$Education + α_2Age + α_3Marital status + μ_1Number of children aged 0-6 in the household + μ_2Number of children aged 7-17 in the household + μ_3Number of elderly aged 65+ in the household + μ_4Household size + $\Omega_1$country dummy1 +...+ Ω_{34}country dummy34 + ε)

Annex 5. Table 3 Women's asset or bank account ownership, individual characteristics and country effects

	Dependent variables				
VARIABLES	Dwelling ownership	Land ownership	Dwelling or land ownership	Bank account ownership (sole)	Bank account ownership (sole or joint)
Highest education level: Upper secondary education	0.009	-0.018*	-0.000	0.124***	0.107***
	(0.033)	(0.011)	(0.032)	(0.028)	(0.024)
Highest education level: Higher education	0.138***	-0.018*	0.118***	0.271***	0.259***
	(0.033)	(0.010)	(0.032)	(0.030)	(0.026)
Age of the primary respondent	0.011***	0.001***	0.011***	-0.001	0.001
	(0.001)	(0.000)	(0.001)	(0.001)	(0.001)
Marital status: Married	0.114***	0.020**	0.116***	-0.074**	0.035
	(0.029)	(0.010)	(0.029)	(0.031)	(0.030)
Marital status: Widowed	0.161***	0.025	0.178***	0.084*	0.016
	(0.047)	(0.021)	(0.044)	(0.044)	(0.042)
Marital status: Divorced	0.157***	-0.005	0.152***	0.098**	0.082**
	(0.039)	(0.013)	(0.038)	(0.039)	(0.034)
Marital status: Separated	-0.037	-0.028**	-0.043	0.062	0.075
	(0.087)	(0.014)	(0.088)	(0.062)	(0.054)
Number of children aged 0-6 in the household	0.039*	-0.005	0.030	-0.010	0.006
	(0.022)	(0.006)	(0.021)	(0.021)	(0.018)
Number of children aged 7-17 in the household	0.052***	0.000	0.048***	-0.012	0.000
	(0.019)	(0.005)	(0.018)	(0.018)	(0.016)
Number of elderly aged 65+ in the household	-0.077***	-0.001	-0.062**	-0.040*	-0.021
	(0.025)	(0.007)	(0.024)	(0.023)	(0.020)
Effective household size	-0.045***	0.005	-0.038***	-0.010	-0.002
	(0.012)	(0.003)	(0.012)	(0.012)	(0.010)
country - Albania	-0.099**	-0.023**	-0.070	-0.401***	-0.640***
	(0.049)	(0.010)	(0.049)	(0.033)	(0.027)
country - Armenia	-0.047	-0.037***	-0.077	-0.520***	-0.700***
	(0.053)	(0.007)	(0.052)	(0.018)	(0.013)
country - Azerbaijan	-0.260***	-0.046***	-0.264***	-0.569***	-0.716***
	(0.048)	(0.005)	(0.048)	(0.011)	(0.011)
country - Belarus	0.125***	-0.039***	0.106**	-0.285***	-0.582***
	(0.048)	(0.007)	(0.046)	(0.043)	(0.041)
country - Bosnia and Herz.	-0.119**	-0.000	-0.074	-0.171***	-0.531***
	(0.048)	(0.014)	(0.048)	(0.047)	(0.044)
country - Bulgaria	0.187***	0.024	0.176***	-0.150***	-0.533***
	(0.044)	(0.019)	(0.043)	(0.048)	(0.046)
country - Croatia	0.050	0.006	0.066	0.194***	-0.202***
	(0.048)	(0.015)	(0.046)	(0.043)	(0.066)
country - Cyprus	0.202***	0.042**	0.195***	-0.072	-0.273***
	(0.042)	(0.021)	(0.040)	(0.052)	(0.070)
country - Czech Rep.	0.203***	-0.035***	0.168***	-0.012	-0.225***
	(0.043)	(0.008)	(0.042)	(0.048)	(0.064)
country - Estonia	0.142***	-0.020**	0.125***	0.328***	0.072
	(0.046)	(0.010)	(0.045)	(0.034)	(0.065)
country - FYR Macedonia	-0.180***	-0.027***	-0.146***	-0.099**	-0.505***
	(0.047)	(0.009)	(0.049)	(0.050)	(0.047)
country - Georgia	-0.019	0.070**	0.093*	-0.370***	-0.645***
	(0.053)	(0.028)	(0.050)	(0.038)	(0.027)

country - Greece	0.036	0.032*	0.072	-0.352***	-0.206***
	(0.049)	(0.019)	(0.046)	(0.037)	(0.068)
country - Hungary	0.305***	-0.051***	0.268***	-0.338***	-0.582***
	(0.035)	(0.005)	(0.036)	(0.039)	(0.038)
country - Italy	0.081	-0.053***	0.046	-0.291***	-0.298***
	(0.050)	(0.007)	(0.049)	(0.045)	(0.066)
country - Kazakhstan	0.050	-0.024**	0.031	-0.419***	-0.668***
	(0.049)	(0.010)	(0.048)	(0.032)	(0.025)
country - Kosovo	-0.236***	-0.023**	-0.166***	-0.350***	-0.640***
	(0.047)	(0.011)	(0.053)	(0.042)	(0.027)
country - Kyrgyz Rep.	-0.066	0.045*	0.056	-0.545***	-0.704***
	(0.052)	(0.024)	(0.050)	(0.014)	(0.012)
country - Latvia	0.004	-0.015	-0.007	0.136***	-0.270***
	(0.050)	(0.012)	(0.049)	(0.046)	(0.069)
country - Lithuania	0.164***	0.030	0.153***	0.170***	-0.235***
	(0.045)	(0.019)	(0.044)	(0.045)	(0.070)
country - Moldova	0.076	0.051**	0.138***	-0.551***	-0.707***
	(0.049)	(0.023)	(0.045)	(0.012)	(0.011)
country - Mongolia	0.063	-0.033***	0.053	0.018	-0.347***
	(0.048)	(0.008)	(0.047)	(0.051)	(0.065)
country - Montenegro	-0.157***	-0.028***	-0.159***	-0.141***	-0.482***
	(0.047)	(0.009)	(0.047)	(0.048)	(0.051)
country - Poland	0.166***	-0.046***	0.131**	-0.292***	-0.553***
	(0.057)	(0.007)	(0.057)	(0.049)	(0.053)
country - Romania	0.220***	0.012	0.206***	-0.425***	-0.683***
	(0.042)	(0.016)	(0.041)	(0.031)	(0.023)
country - Russia	0.263***	-0.053***	0.236***	-0.370***	-0.671***
	(0.047)	(0.011)	(0.046)	(0.045)	(0.046)
country - Serbia	-0.118**	-0.018	-0.103**	-0.083*	-0.466***
	(0.049)	(0.011)	(0.049)	(0.050)	(0.052)
country - Slovak Rep.	0.273***	-0.036***	0.230***	-0.116**	-0.304***
	(0.038)	(0.007)	(0.038)	(0.049)	(0.064)
country - Slovenia	0.148***	-0.016	0.122***	0.368***	0.085
	(0.046)	(0.011)	(0.045)	(0.025)	(0.058)
country - Tajikistan	0.064	0.078**	0.226***	-0.539***	-0.708***
	(0.053)	(0.031)	(0.044)	(0.016)	(0.012)
country - Turkey	-0.145***	-0.061***	-0.180***	-0.329***	-0.662***
	(0.053)	(0.006)	(0.052)	(0.045)	(0.035)
country - Ukraine	0.267***	-0.012	0.269***	-0.400***	-0.673***
	(0.042)	(0.013)	(0.039)	(0.037)	(0.032)
country - Uzbekistan	-0.129**	-0.051***	-0.157***	-0.515***	-0.733***
	(0.053)	(0.006)	(0.053)	(0.026)	(0.016)
Observations	28,706	28,705	28,706	28,706	28,706

Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1
Note: Reported here are the marginal effects. Probit regressions include the sample of female primary respondents aged 18 years old and more. Reference country is Germany in the regressions.

Table 3 (continued)

VARIABLES	Dependent variables					
	Having the right to sell other dwelling	Land ownership with a document	Dwelling ownership (at least one solely)	Dwelling ownership (all jointly)	Land ownership (at least one solely)	Land ownership (all jointly)
Highest education level: Upper secondary education	-0.026	-0.013	-0.039	0.041*	-0.001	-0.011**
	(0.082)	(0.018)	(0.028)	(0.021)	(0.009)	(0.004)
Highest education level: Higher education	0.016	-0.019	0.041	0.081***	-0.003	-0.009*
	(0.081)	(0.022)	(0.031)	(0.023)	(0.007)	(0.005)
Age of the primary respondent	0.000	0.001	0.007***	0.003***	0.001***	0.000
	(0.002)	(0.001)	(0.001)	(0.001)	(0.000)	(0.000)
Marital status: Married	-0.031	0.065**	-0.135***	0.221***	0.005	0.012**
	(0.073)	(0.027)	(0.023)	(0.020)	(0.006)	(0.005)
Marital status: Widowed	0.074	0.022	0.194***	-0.087***	0.025	-0.004
	(0.093)	(0.022)	(0.044)	(0.029)	(0.017)	(0.008)
Marital status: Divorced	0.053	0.030*	0.128***	0.002	0.010	-0.015***
	(0.090)	(0.016)	(0.036)	(0.034)	(0.010)	(0.003)
Marital status: Separated	-0.276*	0.037***	0.025	-0.104**	-0.007	-0.016***
	(0.161)	(0.010)	(0.052)	(0.045)	(0.010)	(0.002)
Number of children aged 0-6 in the household	0.103**	-0.007	0.091***	-0.033**	0.006	-0.007**
	(0.050)	(0.010)	(0.020)	(0.016)	(0.004)	(0.003)
Number of children aged 7-17 in the household	0.052	-0.009	0.099***	-0.037***	0.005	-0.004
	(0.052)	(0.008)	(0.015)	(0.013)	(0.003)	(0.002)
Number of elderly aged 65+ in the household	0.037	-0.004	-0.101***	0.014	-0.004	0.002
	(0.051)	(0.011)	(0.019)	(0.016)	(0.004)	(0.004)
Effective household size	-0.066**	0.011**	-0.100***	0.046***	-0.004*	0.006***
	(0.031)	(0.005)	(0.011)	(0.008)	(0.002)	(0.001)
country - Albania	-0.386**	-0.384***	0.066	-0.127***	0.012	-0.012***
	(0.153)	(0.120)	(0.059)	(0.016)	(0.017)	(0.002)
country - Armenia	-0.366**	-0.055	0.300***	-0.152***	-0.003	-0.014***
	(0.147)	(0.065)	(0.069)	(0.013)	(0.013)	(0.002)
country - Azerbaijan	-0.398	-0.407***	0.280***	-0.194***	-0.024***	-0.015***
	(0.246)	(0.151)	(0.072)	(0.007)	(0.005)	(0.002)
country - Belarus	-0.221	-0.037	0.412***	-0.113***	-0.015*	-0.012***
	(0.164)	(0.078)	(0.061)	(0.018)	(0.008)	(0.003)
country - Bosnia and Herz.	0.058	-0.172**	0.269***	-0.168***	0.019	-0.006*
	(0.124)	(0.085)	(0.066)	(0.010)	(0.019)	(0.003)
country - Bulgaria	-0.415***	-0.231***	0.289***	-0.007	0.065**	-0.008**
	(0.128)	(0.088)	(0.065)	(0.030)	(0.032)	(0.003)
country - Croatia	-0.235	-0.063	0.337***	-0.118***	0.033	-0.007*
	(0.143)	(0.064)	(0.064)	(0.018)	(0.023)	(0.003)
country - Cyprus	-0.237*	-0.148*	0.540***	-0.120***	0.147***	-0.014***
	(0.138)	(0.081)	(0.054)	(0.017)	(0.045)	(0.002)
country - Czech Rep.	-0.367***		0.280***	0.008	-0.010	-0.012***
	(0.133)		(0.062)	(0.031)	(0.010)	(0.002)
country - Estonia	-0.315**	-0.162	0.444***	-0.125***	0.013	-0.012***
	(0.132)	(0.103)	(0.058)	(0.017)	(0.017)	(0.002)
country - FYR Macedonia	-0.206	-0.220*	0.186***	-0.167***	0.006	-0.013***
	(0.168)	(0.128)	(0.067)	(0.010)	(0.016)	(0.002)
country - Georgia	-0.196	-0.340***	0.494***	-0.175***	0.147***	-0.008**
	(0.154)	(0.096)	(0.060)	(0.009)	(0.051)	(0.003)
country - Greece	-0.154	-0.108	0.391***	-0.143***	0.113***	-0.014***
	(0.138)	(0.070)	(0.063)	(0.014)	(0.040)	(0.002)
country - Hungary	-0.315**	-0.043	0.274***	0.101***	-0.023***	-0.016***
	(0.146)	(0.092)	(0.062)	(0.038)	(0.005)	(0.002)
country - Italy	-0.166	-0.167	0.248***	-0.066**	-0.013	-0.020***
	(0.147)	(0.126)	(0.064)	(0.027)	(0.010)	(0.003)
country - Kazakhstan	-0.149	-0.045	0.421***	-0.154***	0.032	-0.016***
	(0.151)	(0.065)	(0.061)	(0.013)	(0.023)	(0.002)
country - Kosovo	-0.082	-0.740***	0.196***	-0.181***	-0.008	-0.011***
	(0.162)	(0.090)	(0.074)	(0.008)	(0.012)	(0.003)
country - Kyrgyz Rep.	-0.101	-0.040	0.441***	-0.179***	0.154***	-0.014***
	(0.167)	(0.058)	(0.067)	(0.008)	(0.051)	(0.002)

country - Latvia	-0.140	-0.025	0.433***	-0.178***	0.033	-0.014***
	(0.138)	(0.049)	(0.059)	(0.008)	(0.023)	(0.002)
country - Lithuania	-0.262*	-0.002	0.428***	-0.104***	0.071**	-0.008**
	(0.139)	(0.035)	(0.060)	(0.019)	(0.033)	(0.003)
country - Moldova	-0.261*	-0.043	0.430***	-0.141***	0.143***	-0.014***
	(0.148)	(0.056)	(0.063)	(0.015)	(0.048)	(0.002)
country - Mongolia	-0.461***	-0.227**	0.223***	-0.076***	0.010	-0.015***
	(0.125)	(0.116)	(0.065)	(0.023)	(0.017)	(0.002)
country - Montenegro	-0.154	-0.136	0.255***	-0.177***	0.000	-0.012***
	(0.159)	(0.108)	(0.063)	(0.008)	(0.013)	(0.002)
country - Poland	-0.419***	-0.056	0.284***	-0.028	-0.016*	-0.016***
	(0.157)	(0.089)	(0.070)	(0.033)	(0.009)	(0.002)
country - Romania	-0.530***	-0.184**	0.229***	0.029	0.028	-0.003
	(0.102)	(0.080)	(0.061)	(0.033)	(0.021)	(0.004)
country - Russia	-0.074	-0.124	0.432***	-0.076***	-0.011	-0.024***
	(0.118)	(0.079)	(0.057)	(0.027)	(0.012)	(0.004)
country - Serbia	-0.107	-0.113	0.288***	-0.173***	0.015	-0.011***
	(0.149)	(0.082)	(0.065)	(0.010)	(0.018)	(0.003)
country - Slovak Rep.	-0.352**	-0.061	0.302***	0.054	0.001	-0.015***
	(0.147)	(0.075)	(0.064)	(0.034)	(0.013)	(0.002)
country - Slovenia	-0.263*	-0.039	0.328***	-0.057**	0.017	-0.011***
	(0.141)	(0.065)	(0.065)	(0.025)	(0.018)	(0.002)
country - Tajikistan	-0.232	-0.436***	0.139**	-0.124***	0.008	0.019
	(0.187)	(0.104)	(0.069)	(0.019)	(0.017)	(0.013)
country - Turkey	-0.220	-0.100	0.101	-0.160***	-0.022***	-0.021***
	(0.197)	(0.123)	(0.066)	(0.017)	(0.008)	(0.003)
country - Ukraine	-0.335**	-0.221**	0.401***	-0.016	0.020	-0.011***
	(0.151)	(0.089)	(0.063)	(0.030)	(0.021)	(0.003)
country - Uzbekistan	-0.074		0.473***	-0.207***	-0.019**	-0.017***
	(0.185)		(0.065)	(0.009)	(0.008)	(0.002)
Observations	2,782	3,300	28,706	28,706	28,705	28,705

Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1
Note: Reported here are the marginal effects. Probit regressions include the sample of female primary respondents aged 18 years old and more. Reference country is Germany in the regressions.

Annex 5. Table 4 Men's asset or bank account ownership, individual characteristics and country effects

	Dependent variables				
VARIABLES	Dwelling ownership	Land ownership	Dwelling or land ownership	Bank account ownership (sole)	Bank account ownership (sole or joint)
Highest education level: Upper secondary education	-0.036	0.001	-0.033	0.131***	0.098***
	(0.026)	(0.009)	(0.025)	(0.026)	(0.021)
Highest education level: Higher education	0.076***	-0.017	0.066**	0.198***	0.189***
	(0.026)	(0.010)	(0.026)	(0.031)	(0.026)
Age of the primary respondent	0.013***	0.002***	0.013***	0.002**	0.002***
	(0.001)	(0.000)	(0.001)	(0.001)	(0.001)
Marital status: Married	0.210***	0.032***	0.209***	-0.085***	0.055**
	(0.028)	(0.010)	(0.028)	(0.029)	(0.028)
Marital status: Widowed	0.028	0.047	0.026	-0.053	-0.063
	(0.060)	(0.051)	(0.059)	(0.056)	(0.051)
Marital status: Divorced	-0.098*	-0.006	-0.095*	-0.081	-0.089*
	(0.053)	(0.014)	(0.053)	(0.055)	(0.054)
Marital status: Separated	-0.101	-0.001	-0.099	-0.016	0.029
	(0.066)	(0.026)	(0.066)	(0.067)	(0.054)
Number of children aged 0-6 in the household	0.039*	-0.001	0.033	0.015	0.013
	(0.022)	(0.007)	(0.022)	(0.023)	(0.020)
Number of children aged 7-17 in the household	0.102***	0.006	0.096***	-0.007	-0.001
	(0.017)	(0.006)	(0.017)	(0.020)	(0.017)
Number of elderly aged 65+ in the household	-0.075***	-0.004	-0.061***	-0.101***	-0.062***
	(0.021)	(0.008)	(0.021)	(0.024)	(0.023)
Effective household size	-0.054***	0.001	-0.047***	-0.005	0.002
	(0.010)	(0.004)	(0.010)	(0.013)	(0.011)
country - Albania	0.174***	0.137***	0.187***	-0.279***	-0.559***
	(0.032)	(0.030)	(0.029)	(0.052)	(0.063)
country - Armenia	0.103**	0.114***	0.134***	-0.465***	-0.708***

	(0.044)	(0.032)	(0.040)	(0.040)	(0.032)
country - Azerbaijan	0.273***	-0.028*	0.265***	-0.608***	-0.764***
	(0.024)	(0.016)	(0.022)	(0.014)	(0.014)
country - Belarus	0.197***	-0.023**	0.189***	-0.143***	-0.458***
	(0.033)	(0.012)	(0.032)	(0.055)	(0.081)
country - Bosnia and Herz.	0.240***	0.202***	0.251***	0.084*	-0.253***
	(0.025)	(0.034)	(0.022)	(0.049)	(0.082)
country - Bulgaria	0.226***	0.127***	0.222***	-0.061	-0.411***
	(0.027)	(0.027)	(0.026)	(0.053)	(0.079)
country - Croatia	0.179***	0.132***	0.180***	0.272***	0.013
	(0.030)	(0.028)	(0.028)	(0.033)	(0.069)
country - Cyprus	-0.096**	0.112***	-0.031	-0.009	-0.126
	(0.046)	(0.028)	(0.044)	(0.055)	(0.086)
country - Czech Rep.	0.149***	0.014	0.148***	0.035	-0.063
	(0.032)	(0.017)	(0.031)	(0.048)	(0.069)
country - Estonia	0.096**	0.053**	0.102***	0.299***	0.073
	(0.038)	(0.022)	(0.036)	(0.030)	(0.063)
country - FYR Macedonia	0.179***	0.134***	0.193***	0.039	-0.327***
	(0.032)	(0.031)	(0.029)	(0.055)	(0.086)
country - Georgia	0.180***	0.331***	0.260***	-0.354***	-0.617***
	(0.036)	(0.045)	(0.025)	(0.051)	(0.057)
country - Greece	0.084**	0.255***	0.121***	-0.232***	-0.018
	(0.037)	(0.035)	(0.033)	(0.051)	(0.074)
country - Hungary	0.209***	-0.048***	0.194***	-0.267***	-0.483***
	(0.029)	(0.008)	(0.028)	(0.048)	(0.069)
country - Italy	0.103***	-0.003	0.101***	-0.177***	-0.101
	(0.038)	(0.016)	(0.037)	(0.053)	(0.078)
country - Kazakhstan	0.140***	0.059**	0.136***	-0.353***	-0.638***
	(0.037)	(0.023)	(0.035)	(0.047)	(0.053)
country - Kosovo	0.197***	0.230***	0.223***	-0.078	-0.450***
	(0.034)	(0.046)	(0.029)	(0.067)	(0.085)
country - Kyrgyz Rep.	0.182***	0.187***	0.205***	-0.571***	-0.739***
	(0.034)	(0.038)	(0.030)	(0.020)	(0.021)
country - Latvia	-0.058	0.063***	-0.033	0.185***	-0.134
	(0.045)	(0.022)	(0.044)	(0.043)	(0.086)
country - Lithuania	0.069*	0.145***	0.110***	0.212***	-0.087
	(0.039)	(0.029)	(0.035)	(0.040)	(0.083)
country - Moldova	0.198***	0.198***	0.236***	-0.576***	-0.749***
	(0.031)	(0.034)	(0.025)	(0.017)	(0.016)
country - Mongolia	0.220***	0.045**	0.226***	0.110**	-0.213**
	(0.028)	(0.022)	(0.025)	(0.048)	(0.085)
country - Montenegro	0.166***	0.103***	0.166***	-0.068	-0.354***
	(0.031)	(0.026)	(0.030)	(0.054)	(0.082)
country - Poland	0.003	0.011	0.006	-0.241***	-0.398***
	(0.057)	(0.019)	(0.056)	(0.058)	(0.086)
country - Romania	0.179***	0.129***	0.196***	-0.409***	-0.676***
	(0.032)	(0.027)	(0.029)	(0.042)	(0.045)
country - Russia	0.276***	0.008	0.265***	-0.190***	-0.483***
	(0.034)	(0.021)	(0.033)	(0.057)	(0.080)
country - Serbia	0.149***	0.157***	0.169***	0.089*	-0.235***
	(0.033)	(0.030)	(0.030)	(0.050)	(0.085)
country - Slovak Rep.	0.222***	0.011	0.214***	-0.016	-0.128
	(0.028)	(0.016)	(0.027)	(0.053)	(0.078)
country - Slovenia	0.137***	0.076***	0.143***	0.353***	0.165***
	(0.034)	(0.024)	(0.032)	(0.020)	(0.040)
country - Tajikistan	0.216***	0.252***	0.272***	-0.573***	-0.751***
	(0.032)	(0.047)	(0.023)	(0.021)	(0.017)
country - Turkey	0.078*	-0.054***	0.066	-0.145***	-0.494***
	(0.041)	(0.008)	(0.040)	(0.053)	(0.072)
country - Ukraine	0.262***	0.057***	0.266***	-0.226***	-0.543***
	(0.030)	(0.022)	(0.028)	(0.055)	(0.075)
country - Uzbekistan	0.157***	-0.031***	0.141***	-0.472***	-0.733***
	(0.039)	(0.012)	(0.039)	(0.043)	(0.033)
Observations	22,500	22,497	22,500	22,499	22,499

Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1
Note: Reported here are the marginal effects. Probit regressions include the sample of male primary respondents aged 18 years old and more. Reference country is Germany in the regressions.

Table 4 (continued)

	Dependent variables					
VARIABLES	Having the right to sell other dwelling	Having the right to sell land	Dwelling ownership (at least one solely)	Dwelling ownership (all jointly)	Land ownership (at least one solely)	Land ownership (all jointly)
Highest education level: Upper secondary education	-0.057	0.075	-0.029	-0.008	0.007	-0.005
	(0.077)	(0.053)	(0.024)	(0.023)	(0.007)	(0.005)
Highest education level: Higher education	-0.042	-0.005	0.023	0.049**	-0.007	-0.008
	(0.073)	(0.058)	(0.027)	(0.024)	(0.008)	(0.005)
Age of the primary respondent	0.001	0.002	0.011***	0.001*	0.001***	0.000
	(0.003)	(0.002)	(0.001)	(0.001)	(0.000)	(0.000)
Marital status: Married	0.004	-0.050	0.036	0.187***	0.016**	0.016***
	(0.083)	(0.065)	(0.027)	(0.022)	(0.008)	(0.005)
Marital status: Widowed	0.193*	0.108	0.090	0.015	0.039	0.003
	(0.104)	(0.129)	(0.062)	(0.072)	(0.047)	(0.016)
Marital status: Divorced	0.050	0.153	0.028	-0.061	-0.001	-0.008
	(0.132)	(0.096)	(0.046)	(0.041)	(0.012)	(0.007)
Marital status: Separated	0.100	0.258***	0.056	-0.151***	0.005	-0.018***
	(0.129)	(0.076)	(0.063)	(0.026)	(0.021)	(0.004)
Number of children aged 0-6 in the household	0.026	0.032	0.138***	-0.074***	0.005	-0.005
	(0.067)	(0.039)	(0.021)	(0.020)	(0.006)	(0.003)
Number of children aged 7-17 in the household	0.006	-0.044	0.129***	-0.018	0.007	0.000
	(0.052)	(0.033)	(0.017)	(0.015)	(0.005)	(0.003)
Number of elderly aged 65+ in the household	-0.022	-0.036	-0.124***	0.027	-0.013**	0.009***
	(0.054)	(0.041)	(0.022)	(0.018)	(0.006)	(0.003)
Effective household size	0.003	-0.030	-0.106***	0.044***	-0.005	0.005***
	(0.031)	(0.019)	(0.011)	(0.010)	(0.003)	(0.002)
country - Albania	0.211**	0.133**	0.454***	-0.147***	0.116***	0.025*
	(0.087)	(0.066)	(0.038)	(0.018)	(0.027)	(0.013)
country - Armenia	0.132	0.287***	0.426***	-0.166***	0.191***	-0.008
	(0.118)	(0.045)	(0.047)	(0.017)	(0.038)	(0.006)
country - Azerbaijan	0.317***	0.303***	0.640***	-0.217***	-0.010	-0.014***
	(0.064)	(0.062)	(0.016)	(0.008)	(0.013)	(0.005)
country - Belarus	0.311***	0.204**	0.414***	-0.112***	0.007	-0.016***
	(0.051)	(0.089)	(0.041)	(0.024)	(0.015)	(0.003)
country - Bosnia and Herz.	0.314***	0.328***	0.591***	-0.197***	0.290***	-0.006
	(0.045)	(0.032)	(0.022)	(0.009)	(0.038)	(0.006)
country - Bulgaria	0.000	0.121*	0.295***	-0.011	0.171***	0.001
	(0.121)	(0.071)	(0.047)	(0.034)	(0.031)	(0.007)
country - Croatia	0.173*	0.259***	0.463***	-0.155***	0.204***	-0.008
	(0.092)	(0.046)	(0.035)	(0.016)	(0.034)	(0.005)
country - Cyprus	0.174**	0.246***	0.116**	-0.131***	0.209***	-0.016***
	(0.088)	(0.049)	(0.052)	(0.020)	(0.036)	(0.003)
country - Czech Rep.	0.136	0.199***	0.214***	-0.019	0.055***	-0.013***
	(0.099)	(0.069)	(0.046)	(0.031)	(0.021)	(0.004)
country - Estonia	0.140	0.152**	0.311***	-0.112***	0.100***	-0.010*
	(0.097)	(0.076)	(0.046)	(0.023)	(0.028)	(0.005)
country - FYR Macedonia	0.307***	0.341***	0.557***	-0.193***	0.241***	-0.014***
	(0.051)	(0.028)	(0.027)	(0.010)	(0.038)	(0.004)
country - Georgia	0.271***	0.175***	0.541***	-0.183***	0.417***	0.007
	(0.072)	(0.063)	(0.032)	(0.013)	(0.049)	(0.010)
country - Greece	0.290***	0.313***	0.377***	-0.155***	0.345***	-0.006
	(0.056)	(0.039)	(0.042)	(0.017)	(0.040)	(0.005)
country - Hungary	0.179*	0.144	0.108**	0.094**	-0.029***	-0.017***
	(0.100)	(0.130)	(0.047)	(0.041)	(0.007)	(0.003)
country - Italy	0.202**	0.184**	0.291***	-0.102***	0.035*	-0.016***
	(0.098)	(0.087)	(0.048)	(0.027)	(0.019)	(0.005)
country - Kazakhstan	0.240***	0.363***	0.465***	-0.173***	0.140***	-0.018***
	(0.082)	(0.030)	(0.039)	(0.015)	(0.032)	(0.003)
country - Kosovo	0.272***	0.272***	0.580***	-0.196***	0.254***	0.016
	(0.067)	(0.046)	(0.026)	(0.010)	(0.044)	(0.014)
country - Kyrgyz Rep.	0.179*	0.246***	0.556***	-0.197***	0.319***	-0.018***

	(0.109)	(0.051)	(0.029)	(0.010)	(0.047)	(0.003)
country - Latvia	0.225***	0.302***	0.355***	-0.197***	0.141***	-0.018***
	(0.075)	(0.041)	(0.044)	(0.009)	(0.031)	(0.003)
country - Lithuania	0.168*	0.137**	0.259***	-0.110***	0.170***	0.012
	(0.089)	(0.069)	(0.047)	(0.022)	(0.033)	(0.010)
country - Moldova	0.130	0.213***	0.451***	-0.135***	0.291***	-0.009
	(0.104)	(0.056)	(0.038)	(0.019)	(0.041)	(0.006)
country - Mongolia	-0.046	0.179***	0.439***	-0.109***	0.102***	-0.012***
	(0.129)	(0.069)	(0.038)	(0.023)	(0.029)	(0.004)
country - Montenegro	0.327***	0.300***	0.549***	-0.201***	0.170***	-0.009*
	(0.039)	(0.038)	(0.027)	(0.009)	(0.031)	(0.005)
country - Poland	0.081	0.039	0.170***	-0.103***	0.041*	-0.011**
	(0.126)	(0.112)	(0.058)	(0.028)	(0.023)	(0.005)
country - Romania	-0.032	0.134*	0.242***	-0.039	0.148***	0.011
	(0.134)	(0.070)	(0.048)	(0.032)	(0.030)	(0.009)
country - Russia	0.272**	0.202*	0.451***	-0.111***	0.041*	-0.016***
	(0.110)	(0.104)	(0.046)	(0.031)	(0.024)	(0.006)
country - Serbia	0.233***	0.310***	0.522***	-0.194***	0.229***	-0.006
	(0.074)	(0.037)	(0.030)	(0.010)	(0.034)	(0.006)
country - Slovak Rep.	0.064	0.123	0.233***	0.020	0.042**	-0.010**
	(0.123)	(0.079)	(0.052)	(0.037)	(0.019)	(0.005)
country - Slovenia	0.207**	0.176***	0.266***	-0.062**	0.096***	0.004
	(0.082)	(0.061)	(0.046)	(0.028)	(0.025)	(0.008)
country - Tajikistan	0.102	-0.105	0.428***	-0.125***	0.178***	0.054**
	(0.140)	(0.095)	(0.047)	(0.025)	(0.040)	(0.022)
country - Turkey	0.323***	0.377***	0.402***	-0.180***	-0.008	
	(0.056)	(0.026)	(0.044)	(0.019)	(0.012)	
country - Ukraine	0.135	-0.052	0.353***	-0.026	0.068***	0.004
	(0.132)	(0.096)	(0.049)	(0.038)	(0.023)	(0.008)
country - Uzbekistan	0.296***	0.150	0.611***	-0.226***	0.016	-0.020***
	(0.072)	(0.098)	(0.026)	(0.009)	(0.017)	(0.003)
Observations	2,579	3,839	22,500	22,500	22,497	21,728

Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1
Note: Reported here are the marginal effects. Probit regressions include the sample of male primary respondents aged 18 years old and more. Reference country is Germany in the regressions.

Regression 4: How is care need in the household associated with employment for men and women?

To answer this question we ran the probit regression below for the samples of primary respondent women and men separately. Both samples are restricted to the population aged 25 to 40 years old.

P(Being employed ==1 | x) = $\Phi(\alpha_1$Age + α_2Education + β_1Child care need in the household + β_2Elderly care need in the household + β_3Disabled care need in the household + $\Omega_1$country dummy1 +...+ Ω_{34}country dummy34 + ε)

Annex 5. Table 5 Care needs in the household and employment outcomes

Dependent variable: Being employed (in the past 12 months)						
	25-40 year olds			25-54 year olds		
VARIABLES	Women	Men	Overall	Women	Men	Overall
Age	0.012***	0.005***	0.010***	0.003*	0.002*	0.002***
	(0.003)	(0.002)	(0.002)	(0.001)	(0.001)	(0.001)
Highest education level: Upper secondary education	0.077**	0.081***	0.078***	0.119***	0.057***	0.090***
	(0.033)	(0.020)	(0.019)	(0.032)	(0.015)	(0.018)
Highest education level: Higher education	0.251***	0.146***	0.198***	0.273***	0.130***	0.202***
	(0.037)	(0.027)	(0.023)	(0.038)	(0.019)	(0.022)
At least one child aged 0-6 receives child care	-0.174***	0.035*	-0.065***	-0.157***	0.020	-0.058***
	(0.030)	(0.020)	(0.018)	(0.027)	(0.021)	(0.017)

At least one elderly aged 75+ receives care	0.030	-0.286	-0.168	0.007	-0.197*	-0.112
	(0.068)	(0.192)	(0.158)	(0.056)	(0.113)	(0.077)
At least one disabled receives care	-0.069	-0.034	-0.047	-0.051	-0.074**	-0.057**
	(0.046)	(0.036)	(0.030)	(0.036)	(0.035)	(0.026)
Country dummies	Controlled for	Controlled for	Controlled for	Controlled for	Controlled for	Controlled for
Observations	8,373	6,976	15,349	14,843	12,693	27,536

Robust standard errors in parentheses.
*** p<0.01, ** p<0.05, * p<0.1
Note: Reported here are the marginal effects. Probit regressions include the sample of primary respondent women and men aged 25 to 40 years old for the first three regressions and sample of primary respondent women and men aged 25 to 54 years old for the last three regressions. Regressions also include the country dummies which are not reported here.

Regression 5: How is use of institutional child care associated with women's employment?

To answer this question we ran the probit regression below for the sample of primary respondent women aged 25 to 40 years old and living together with at least one child aged 0 to 6 years old.

P(Being employed ==1 | x) = $\Phi(\alpha_1$Age + α_2Education + α_3Use of institutional child care + α_4 Presence of at least one other adult female (aged 18 or more) + α_5 Presence of at least one adult male (aged 18 or more) + $\Omega_1$country dummy1 +...+ Ω_{34}country dummy34 + ε)

Annex 5. Table 6 Using institutional child care and women's employment

Dependent variable: Being employed (in the past 12 months)

VARIABLES	Ages 25-40	Ages 25-54
Age of the primary respondent	0.012***	0.005
	(0.005)	(0.003)
Highest education level: Upper secondary education	0.186***	0.153***
	(0.057)	(0.056)
Highest education level: Higher education	0.326***	0.284***
	(0.052)	(0.053)
Use of institutional child care	0.273***	0.221***
	(0.046)	(0.046)
Presence of at least one other adult female (aged 18 or more)	0.004	0.073
	(0.052)	(0.051)
Presence of at least one adult male (aged 18 or more)	0.103	0.032
	(0.066)	(0.062)
Country dummies	Controlled for	Controlled for
Observations	2,930	3,447

Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1
Note: Reported here are the marginal effects. Probit regressions include the sample of primary respondent women (aged 25 to 40 years old for the first regression and aged 25-54 for the second regression) and living in a household with at least on child aged between 0 and 6 years old. Regressions also include the country dummies which are not reported here.

Regression 6: How is agreement with norms associated with observable characteristics of women such as education, age, owning an asset and employment?

To answer this question we ran the probit regression below for the sample of primary respondent women for each norm. Employment variable is defined for the individuals aged between 18 and 64 years old, hence the sample drops down to women aged 18 to 64 years old as well.

P(Agreement to the norm Z ==1 | x) = Φ(μ_1Number of children aged 0-6 in the household + μ_2Number of children aged 7-17 in the household + μ_3Number of elderly aged 65+ in the household + μ_4Household size α_1Education + α_2Age + α_3Marital status + α_4Owning a dwelling or land + α_5 Being employed + $\Omega_1$country dummy1 +...+ Ω_{34}country dummy34 + ε)

Annex 5. Table 7 Women's observable characteristics and agreement with norms

Dependent variables: Agreeing to the norms

VARIABLES	Equal rights for women citizens important for my country (+)	Equal rights for women as citizens areas exist in my country (+)	Women are as competent as men to be business executives (+)	Men make better political leaders than women do (-)	A woman should do most of the household chores even if the husband is not working (-)	It is important that my daughter achieves university education (+)	It is important that my son achieves university education (+)	Co-habiting partners should be married (-)	It is better for everyone involved if the man earns the money and the woman takes care of the home and children (-)
Number of children aged 0-6 in the household	0.004	0.018	0.004	0.030	-0.001	0.016	0.024	-0.016	-0.001
	(0.010)	(0.021)	(0.011)	(0.021)	(0.019)	(0.017)	(0.018)	(0.022)	(0.023)
Number of children aged 7-17 in the household	0.001	0.018	0.018*	-0.017	-0.016	0.009	0.010	-0.026	-0.014
	(0.008)	(0.018)	(0.010)	(0.017)	(0.019)	(0.015)	(0.017)	(0.019)	(0.018)
Number of elderly aged 65+ in the household	-0.004	-0.000	-0.005	-0.001	0.010	-0.018	-0.038	0.057*	-0.063*
	(0.016)	(0.035)	(0.017)	(0.031)	(0.029)	(0.026)	(0.032)	(0.033)	(0.038)
Effective household size	0.009	-0.008	-0.010	-0.002	0.006	-0.001	0.001	0.017	0.014
	(0.005)	(0.012)	(0.007)	(0.012)	(0.011)	(0.009)	(0.010)	(0.013)	(0.012)
Highest education level: Upper secondary education	0.020	0.029	0.052***	-0.058**	-0.089***	0.062**	0.081***	-0.010	-0.103***
	(0.014)	(0.029)	(0.017)	(0.027)	(0.026)	(0.024)	(0.023)	(0.030)	(0.027)
Highest education level: Higher education	0.038***	0.000	0.056***	-0.105***	-0.142***	0.083***	0.092***	-0.045	-0.175***
	(0.015)	(0.031)	(0.020)	(0.030)	(0.029)	(0.028)	(0.027)	(0.030)	(0.029)
Age	0.000	0.000	0.001	0.000	0.001	-0.000	0.000	0.001	0.001
	(0.000)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)
Marital status: Married	-0.005	0.028	-0.055***	0.039	0.061**	-0.006	-0.002	0.193***	0.037
	(0.016)	(0.030)	(0.019)	(0.030)	(0.029)	(0.025)	(0.025)	(0.033)	(0.030)

Marital status: Widowed	0.033*	-0.000	-0.040	0.019	0.082**	-0.028	-0.025	0.132***	0.040
	(0.019)	(0.049)	(0.036)	(0.048)	(0.042)	(0.048)	(0.047)	(0.047)	(0.049)
Marital status: Divorced	-0.002	-0.020	-0.040	0.038	0.079*	-0.002	-0.043	0.052	0.035
	(0.024)	(0.046)	(0.036)	(0.040)	(0.043)	(0.039)	(0.048)	(0.044)	(0.039)
Marital status: Separated	-0.037	-0.022	-0.034	0.090	0.019	0.132***	0.087**	0.094	0.029
	(0.049)	(0.070)	(0.057)	(0.074)	(0.073)	(0.024)	(0.034)	(0.062)	(0.062)
Owns dwelling or land	0.012	0.052**	0.022	0.001	-0.041*	0.008	-0.007	-0.007	-0.048**
	(0.012)	(0.024)	(0.016)	(0.023)	(0.022)	(0.019)	(0.019)	(0.024)	(0.022)
Employed	0.016	0.033	0.015	0.017	-0.012	0.050***	0.041**	0.000	-0.073***
	(0.011)	(0.022)	(0.014)	(0.022)	(0.020)	(0.019)	(0.019)	(0.022)	(0.021)
Country dummies	Controlled for	Controlled for	Controlled for	Controlled for	Controlled for	Controlled for	Controlled for	Controlled for	Controlled for
Observations	21,991	21,977	21,505	21,370	21,670	20,194	20,161	21,274	21,438

Robust standard errors in parentheses
*** p<0.01, **
p<0.05, * p<0.1
Note: Reported here are the marginal effects. Regressions regarding agreement in norms are probit regressions. They include the sample of primary respondent women aged 18-64. Agreement with the norm takes a value of 1 if the respondent answered the question as "Agree" or "Strongly agree" and it takes a value of 0 if the respondent answered as "Strongly disagree", "Disagree", "Neither disagree nor agree" or "Don't know". Country dummies are also controlled for but not reported here.

Regression 7: How is having a say in household decisions associated with observable characteristics of women and men that the women are living together with?

To answer this question we ran the probit regression below for the sample of primary respondent women aged 18 to 64 years old living together with at least one adult man (e.g. a secondary respondent) for each decision (For empowerment indices regressions are linear regressions).

P(Agreement to the norm Z ==1 | x) = Φ(μ_1Number of children aged 0-6 in the household + μ_2Number of children aged 7-17 in the household + μ_3Number of elderly aged 65+ in the household + μ_4Household size α_1Education + α_1Education + α_2Age + α_3Owning a dwelling or land + α_4 Being employed + β_1Age of the man + β_2Education level of the man + β_3Man's ownership of a dwelling or land + β_4Man is employed + $\Omega_1$country dummy1 +...+ Ω_{34}country dummy34 + ε)

Annex 5. Table 8 Women's having a say in household decisions

Dependent variables: Having a say in household decisions, financial empowerment index, overall empowerment index								
VARIABLES	Managing day-to-day spending and paying bills	Making large household purchases (e.g. cars, major appliances)	Savings, investment and borrowing	The way the children are raised	Social life and leisure activities	Looking after the children	Financial empowerment	Overall empowerment
Household composition								
Number of children aged 0-6 in the household	0.069***	0.079***	0.083***	0.067***	0.044***	0.058***	0.091***	0.094***
	(0.015)	(0.015)	(0.014)	(0.011)	(0.009)	(0.014)	(0.013)	(0.011)
Number of children aged 7-17 in the household	0.053***	0.049***	0.039***	0.030***	0.020**	0.009	0.059***	0.052***
	(0.013)	(0.013)	(0.011)	(0.009)	(0.009)	(0.010)	(0.011)	(0.009)
Number of elderly aged 65+ in the household	0.016	0.052*	0.055*	0.012	0.018	0.037	0.053**	0.044**
	(0.030)	(0.029)	(0.029)	(0.026)	(0.016)	(0.031)	(0.024)	(0.020)
Effective household size	-0.047***	-0.040***	-0.052***	-0.034***	-0.026***	-0.025***	-0.055***	-0.051***
	(0.009)	(0.009)	(0.009)	(0.007)	(0.005)	(0.007)	(0.008)	(0.006)
Primary respondent								
Highest education level: Upper secondary education	0.011	0.028	0.024	0.006	0.009	0.021	0.015	0.011
	(0.023)	(0.021)	(0.024)	(0.017)	(0.016)	(0.018)	(0.019)	(0.016)
Highest education level: Higher education	0.058**	0.090***	0.038	0.046**	0.031*	0.055**	0.052**	0.045***
	(0.029)	(0.024)	(0.030)	(0.019)	(0.017)	(0.023)	(0.021)	(0.017)
Age	0.007***	0.007***	0.006***	0.005***	0.003***	0.005***	0.007***	0.007***
	(0.001)	(0.001)	(0.001)	(0.001)	(0.000)	(0.001)	(0.001)	(0.001)
Owns dwelling or land	0.053***	0.044**	0.030*	0.028**	-0.003	0.037**	0.039***	0.030***
	(0.019)	(0.017)	(0.018)	(0.014)	(0.011)	(0.017)	(0.014)	(0.011)
Employed	0.104***	0.085***	0.131***	0.039***	0.036***	0.034*	0.110***	0.082***
	(0.020)	(0.018)	(0.019)	(0.015)	(0.013)	(0.019)	(0.017)	(0.014)
Secondary respondent								
Highest education level: Upper secondary education	-0.024	-0.028	-0.041	-0.024	-0.003	-0.006	-0.033	-0.020
	(0.028)	(0.023)	(0.027)	(0.018)	(0.016)	(0.020)	(0.021)	(0.017)
Highest education level: Higher education	-0.019	-0.048*	-0.050*	-0.007	-0.020	-0.027	-0.033	-0.023
	(0.033)	(0.025)	(0.030)	(0.018)	(0.017)	(0.022)	(0.022)	(0.017)
Age	-0.001	-0.003***	-0.003***	-0.000	-0.001	-0.000	-0.003***	-0.002***
	(0.001)	(0.001)	(0.001)	(0.001)	(0.000)	(0.001)	(0.001)	(0.001)
Owns dwelling or land	-0.058***	-0.008	-0.006	-0.022*	-0.010	-0.008	-0.025*	-0.021*
	(0.019)	(0.017)	(0.018)	(0.012)	(0.011)	(0.016)	(0.014)	(0.011)
Employed	-0.008	-0.052***	-0.008	-0.007	-0.007	0.017	-0.017	-0.006
	(0.018)	(0.017)	(0.017)	(0.013)	(0.011)	(0.019)	(0.014)	(0.012)
Country dummies	Controlled for	Controlled for	Controlled for	Controlled for	Controlled for	Controlled for	Controlled for	Controlled for
Observations	14,273	14,214	13,982	12,157	14,035	11,943	14,297	14,305
R-squared							0.219	0.227

Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

Note: Regressions regarding the decisions are probit regressions and reported here are the marginal effects.. They include the sample of primary respondent women aged 18-64 with a secondary respondent. (male) Having a say in household decisions takes a value of 1 if the respondent answered the question as «mostly me», «shared equally between me and my partner» or «shared equally between me and someone else in the household». Financial empowerment and overall empowerment indices takes a value between 0 and 1. For further details on the construction of these indices see Annex 2. Country dummies are also controlled for but not reported here.

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