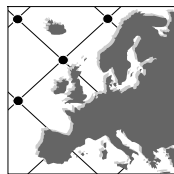


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**The Housing Situation of Lone-Mother Families:
Austria and Finland in a Cross-National Perspective**

Monika Strell

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**The Housing Situation of Lone-Mother Families:
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The International Project on Family Change and Family Policies, co-directed by Prof. Flora (University of Mannheim, Mannheim Centre for European Social Research) and Profs. Kamerman and Kahn (Columbia University School of Social Work, New York), analyses changes in family structures and family policies in long-term and comparative perspectives in 20 countries in Europe and overseas. Primary output will be publication of a 7-volume-series on family changes and family policies, including five volumes with country studies and two comparative volumes. Another major objective is building up a family policy database which will include regularly updated time series. The project is supported by the Deutsche Forschungsgemeinschaft (DFG). Related to this project, the European Commission finances a training and mobility program of young researchers, which concentrates on recent developments of families in European welfare states in comparative perspective.

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Editorial Note:

Monika Strell is a Research Fellow at the Arkleton Centre for Rural Development Research, University of Aberdeen, UK. While her PhD work in Austria was in the area of political science, with particular reference to equal opportunities, she has later broadened from this to research more widely on the future of welfare and social policy in Europe and family and employment issues. Her participation in the TMR programme included research stays in Tampere, Finland and Oslo, Norway, where she carried out research on Lone mothers, Housing and Employment. Currently she is involved in a project on work-family configurations in English and Scottish rural communities.

Abstract

This paper is concerned with lone-mother families in Austria and Finland during the 1990s with a special focus on housing. The main aim is to investigate how the housing situation and housing problems of lone mothers in these two countries are caused and influenced by the welfare, gender and housing systems. This perspective has been chosen in order to get a comprehensive understanding of lone mothers' living conditions and their position in the welfare state. Theoretical models of welfare and gender systems and theories on the gender aspect of housing will provide a framework for the presentation and interpretation of these results. After a short introduction on general aspects of lone mothers, welfare states and housing, the situation of lone mothers in Finland and Austria will be investigated. This starts with some basic characteristics and is followed by a focus on housing, identifying where differences between two- and one-parent families in housing can be found in the areas of quality, price and tenure. The following two sections will analyse the role of housing systems and policies on the one hand and welfare systems on the other hand in positioning lone mothers regarding housing, leading to conclusions which stress the interrelationship of these two spheres.

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1. Introduction: lone mothers,¹ welfare states and housing²

Comparative social research focusing on lone mothers has become increasingly important and provides interesting insights into the situation of this family type in different welfare systems. The significance of this family type in many welfare states, provoking widespread and controversial discussions within political systems and societies, might be one reason for the growing academic interest in lone-mother issues, but there are also more research-related motives. Lone mothers were identified as a 'litmus test group, or indicator of gendered social rights' and their situation as 'reflective of a family blueprint in divergent policy regimes', thus allowing for a 'discussion of different dimensions in welfare states' and offering an insight into the social rights of women with families and 'policy logics around the organisations of paid and unpaid work' (Hobson 1994, p. 171, 176). Hence research on lone mothers has a far wider impact than just offering knowledge on this particular group and can help provide a better understanding of the content and dynamics of family politics in general.

A variety of issues must be considered if we want to disentangle the policy logic relevant for lone-mother families. Often included in studies (Duncan and Edwards 1997, Lewis 1997, Bradshaw 1996) are the numerical development of lone parent- or motherhood, routes into this family status, employment, income levels, social welfare issues such as benefits and child care, and discourses around changing family forms and lone parenthood. Even with such a wide-ranging perspective, however, the insight into lone mothers' diversity of lifestyles remains rather limited and superficial, and understanding how they are positioned by and in welfare and gender regimes might be still impossible. Knowing about low income levels and high poverty rates for example may not normally provide any better understanding of how economic constraints influence various aspects of life. One more or less obvious consequence of low income for instance is limited purchasing power, but how this affects everyday life and what other difficulties derive from these limitations remains somehow nebulous.

This paper cannot compensate for all the shortcomings of previous research, but in order to go at least one step further in the effort to reach a more comprehensive understanding it shall deal in particular with one important area of people's lives: housing. This selection has been made because this subject not only gives more detailed insight into the quality and standard of life, but also offers the opportunity to investigate the connection between housing and other essential issues such as income and social

¹ Where necessary and useful the terms 'lone parents' or 'one-parent families' are used, especially where it is not only lone *mothers*, but also lone *fathers* who are affected. Very often also the availability of statistics determines whether it is possible to focus exclusively on lone mothers. Nonetheless the main aim of this paper is to investigate primarily the situation of lone mothers in the two countries.

² Research for the Finland part of this paper was carried out during a TMR research stay at the Department for Sociology and Social Psychology, University of Tampere, Finland in 1997. I am grateful to Prof. Matti Aalstalo for providing support and advice during these months. My special thanks to Simon Duncan, who has accompanied this project with encouragement and invaluable advice on housing and lone-mother issues, and to the Department of Applied Social Studies, University of Bradford, UK, for hosting me during the process of writing earlier drafts of this paper. I am also indebted to Prof. Jon Eivind Kolberg for his support and advice which enabled me to finish this paper, to Anneli Anttonen, Katja Forssén, Anneli Juntto, Jarmo Lehtinen,

polarisation, thus providing a more comprehensive account of the situation of lone-mother families. Furthermore the right to form one's own household has been identified as an important dimension of social citizenship (Orloff 1993), although in this respect it is vital to emphasise that not only the *right* but also the de facto *chance* or ability to form one's household is important. In this paper the housing conditions of lone-mother families shall be presented and interpreted by providing information on some key indicators—quality, tenure, costs, access—and relating this information to the general characteristics and mechanisms of the housing systems of the two countries and to the welfare and gender systems in general. Such an approach is necessary, as housing is closely interwoven with many social and economic aspects of life, therefore raising the question of how housing conditions and housing problems are not only influenced by genuine aspects of housing policy, but also by the welfare system and/or gender- and family-related issues.

Comparing Austria and Finland is rather unusual, but offers a perspective that has great potential. This is because Finland and Austria are quite different, for instance as far as the general structure of the welfare and gender systems are concerned, while they also share some similarities, regarding the percentage of lone mothers (around 15% in the 1990s) and the general characteristics of the housing system. Similarities also exist with regard to employment. Among lone mothers the percentage of those in paid employment is high in both countries: in Austria it clearly surpasses the employment rate of married mothers. Income situation and poverty rate on the other hand are different in Finland and Austria, a fact that is of special importance with regard to housing, as will be shown later. Whereas in Austria the number of lone mothers living in poverty is high, even if they are in employment, Finnish lone mothers are less often affected by poverty (Forssén 1998). Given these basics and the following differences in the housing situation it is necessary to ask whether and to what extent the different welfare systems or gender systems are responsible for these variations and how this finally also influences the housing question. Previous research has shown that the situation of lone mothers is best where they both work and receive state benefits, thus packaging income from different sources, and where a social infrastructure supports them in combining their roles as parents and workers (Lewis and Hobson 1997). We can therefore expect that lone mothers do better in the Finnish welfare state, where such a configuration basically exists and where at least poverty problems have apparently been solved with an effective social transfer system and the integration of lone mothers into a labour market with a rather high standard of gender equality. The case of Austria is more ambivalent: contradictory policies and welfare structures appear to force lone mothers into the labour market, but there is not much support provided to help them deal with problems of being parents and workers. Both configurations have a considerable influence on the housing situation, as will be shown in more detail.

2. Lone mothers in Austria and Finland: basic characteristics

Before moving on to the special field of housing it is necessary to gain some insight into the main characteristics of lone-parent/mother families. This includes the quantitative development and how lone mothers are seen and judged by the society—as a deviant form of family life or as a more or less acceptable and common way of living. If the latter is the case this may indicate that discrimination and patterns of segregation in different areas of life are less obvious or meaningful than in an environment where being alone with children is perceived as immoral or classified as an ‘unnatural’ family form.

2.1. Numerical development

There has not been a dramatic increase in the number of lone parents or mothers in Finland during recent years or decades, although families have undergone a change since the 1950s (Table 1). If we look at all families, including those without children, we can see that especially the percentage of married and cohabiting couples has grown. In 1996 more than one-third of all families were childless couples. The percentage of married couples on the other hand has fallen dramatically since 1950, when 63.8% of all families were married couples with children,³ while today only 40.9% belong to this category. The least dramatic change has obviously taken place in the category of one-parent families. In 1996 11.5% of all Finnish families were mothers with children, while 2% were fathers with children. One-parent families in Finland are not seen as a ‘new phenomenon’ because after the war there were clearly more lone-mother families (1950: 14.8% lone mothers and 2.4% lone fathers).⁴ If we change perspective and look at families with children under age 18, the rates of lone parents are higher, at least for lone mothers, and higher rates of increase can be found during recent years. In 1996 15.8% of all families with underage children were mothers with children (2.2% fathers), in 1993 the rate was 13.9%, in 1990 12.3% and in 1980 10.9%. One-parent households in Finland are normally rather small: in 1996 60.8% of all lone mothers with child(ren) aged 0–18 and 71% of lone fathers had only one child.

Table 1. Families by type, Finland 1950–1996 (in %)

Year	Married couples		Cohabiting couples		Lone parents	
	without children	with children	without children	with children	lone mother	lone father
1950	19,0	63,8	14,8	2,4
1960	20,1	65,5	12,5	1,9
1970	22,6	62,6	0,6	1,7	11,0	1,6
1980	23,7	55,6	2,8	5,2	11,0	1,7
1990	26,7	46,9	4,8	9,0	10,8	1,8
1996	29,1	40,9	6,4	10,1	11,5	2,0

Tilastokeskus 1997.

³ Cohabiting couples were not counted at this time.

⁴ This comparison is even made in official publications such as family statistics, although it does not seem to make much sense, as most of them were in fact widows and thus cannot be compared with one-parent families of today.

The number of one-parent families also varies from one region to another, with more lone-parent families in urban municipalities than in rural areas. While for example in Helsinki one family with children in four (26%) was a one-parent family in 1994, other provinces had a considerably lower number and percentage of lone mothers, perhaps indicating a more traditional concept of family. The marital status of lone fathers as well as lone mothers is nowadays mostly divorced. Dissolutions of consensual unions have increased the number of unmarried single parents (Tilastokeskus 1997).

'New' family forms have also rapidly gained importance in Austria, although a married couple with one or more children is still a common family type (Table 2). Between 1981 and 1991 the number of lone fathers showed an increase of 58%, and of lone mothers 21%. In 1991, 274,000 lone mothers (13% of all families) and 49,000 lone fathers (2%) were living in Austria. The numbers for 1996⁵ show a decrease in the number and percentage of lone mothers (around 11%). An even higher percentage of lone-parent families than in Finland consists of one parent and one child: in 1991 74.2% of all lone mothers with children under 15 had only one child living in the household, 21% had two and only 3.9% three children. Different from Finland is the situation of lone fathers. In comparison with lone mothers they are less likely to have only one child (67.6%) and slightly more often two (25.1%) or three children (5.9%). Around a quarter of all lone mothers have never been married (a 40% increase since 1981), while three-quarters are separated, divorced or widowed.

Table 2. Families by type, Austria 1981 and 1991

Type of family	1991		1981	
	N	% of all families	number	% of all families
<i>Married couple</i>	1.646.263	78,1	1.647.352	82,9
without children	599.878	28,4	568.471	28,6
with child(ren)	1.046.385	49,6	1.078.881	54,3
1 child	439.311	20,8	421.152	21,2
2 children	411.767	19,5	397.056	20,0
3 children	139.886	6,6	162.934	8,2
4 or more children	55.421	2,6	97.739	4,9
with children below 15	649.175	30,8	747.077	37,6
<i>Cohabiting couple</i>	140.089	6,6	81.713	4,1
without children	88.307	4,2	48.858	2,5
with child(ren)	51.782	2,5	32.855	1,7
1 child	33.742	1,6	20.039	1,0
2 children	13.038	0,6	8.092	0,4
3 children	3.641	0,2	2.887	0,1
4 or more children	1.361	0,1	1.837	0,1
with children below 15	38.654	1,8	25.686	1,3
<i>Lone father</i>	48.634	2,3	30.830	1,6
1 child	33.098	1,6	20.587	1,0
2 children	11.328	0,5	6.974	0,4
3 children	3.096	0,1	2.158	0,1
4 or more children	1.112	0,1	1.111	0,1
with children below 15	18.706	0,8	10.889	0,5
<i>Lone mother</i>	274.142	13,0	226.446	11,4
1 child	193.417	9,2	157.699	7,9
2 children	60.917	2,9	46.238	2,3
3 children	14.745	0,7	14.341	0,7
4 and more children	5.063	0,2	8.168	0,4
with children below 15	130.829	6,2	106.491	5,4

ÖSTAT 1996b.

⁵ Based on microcensus and not national census.

The percentage of one-parent families also varies in different regions of Austria, although unlike Finland this is not primarily an urban–rural lifestyle phenomenon but a reflection of traditional regional patterns of lone motherhood and birth outside marriage. The rates of lone parents are particularly high not only in Vienna (17.9%), but also the provinces Carinthia (17.5%) and Tyrol (16.9%), which are historical strongholds of lone motherhood in the European context (Mitterauer 1984). The percentage of births outside marriage is equally high in these western and southern provinces of Austria. In Carinthia 40% of all children (and 59% of first-born children) were born out of wedlock in 1995, and in Styria the rate was equally high (38.4%), followed by Salzburg (31.2%) and Tyrol (30.4%). Whereas the western provinces of Austria always had high numbers of lone mothers and out-of-wedlock births, the eastern parts of Austria had lower rates, a pattern that still exists (percentage of lone-mother families/1991: Lower Austria: 12.4%; Burgenland: 12.8%). The paths into lone parenthood show regional variances as well. In Vienna the majority of lone parents are divorced or separated lone mothers, whereas in Carinthia, Tyrol, Salzburg and Styria the percentage of never-married lone mothers is far higher (ÖSTAT 1996a, ÖSTAT 1996b).

2.2. Political rhetoric and ‘responses’ to lone motherhood

The phenomenon of lone parent- and motherhood and subjects related to it are normally issues that attract public attention and cause political discussions. For research these reactions offer insight into attitudes towards lone motherhood within a society and are therefore an important indicator of the integration or exclusion of special family types in a country. Lone mothers, their growing number, difficulties and challenges for the welfare state, can generally provoke different kinds of discourses. Because the percentage and rate of increase is rather low in Austria and Finland, an important question is whether lone mothers get much attention at all. In Britain—where discourses are not only controversial but also very ‘visible’—four major types of reaction or interpretation have been identified as competing for legitimacy: lone motherhood can be seen as a social threat, a social problem, as part of a lifestyle change and as an escape from patriarchy (Duncan and Edwards 1996). Although the discourses in other welfare states are not always comparable to those in Britain, this approach offers some help in understanding how lone mothers can be seen and judged.

In Finland, where the discussion of single parents is not as controversial as in Britain or the United States, family changes obviously do not attract much attention, neither in a positive nor negative way. The main reason might be that the numerical development is not seen as dramatic and that social deprivation among lone-parent families is not as problematic as in other societies and welfare systems. However, there has obviously been an increasing worry about this issue during the recession years; particularly in 1994, when the child allowance for lone parents was increased, a sort of negative discourse on the worrisome ‘single-parentization’ of families developed.⁶ This phenomenon could be categorised as related to the British ‘social threat’ discourse, although the slowly increasing number of lone parents and a recovering economic situation might ease such concerns.

⁶ I would like to thank Katja Forssén (University of Turku) for providing this information.

In Austria lone mothers are also rarely in the centre of discussion and it is difficult to identify anything like a distinct political or moral discourse about lone motherhood. Occasional controversies in the 1980s and 1990s were less concerned with the growing number of lone mothers in general or an increase in births outside marriage, but centred more on the accusation of not getting married and pretending to live alone in a household in order to claim higher parental leave payments. In the early 1990s, ideas were discussed about how to find out whether lone mothers are cohabiting with a partner and thus not entitled to claim higher benefits. One result of these debates was a 1993 legal amendment which set up stricter regulations for the cases where changes in the household status or the family income were not reported. The 'success' was a drop in the percentage of recipients of higher parental leave benefits from 35% in March 1993 to 28% in August 1994 (Bundesministerin für Frauenangelegenheiten 1995). However, the fact that the growing percentage of lone mothers is not generally seen as a threat should not be interpreted as progressive tolerance towards new and more varied family forms. In fact it seems to be more the already-mentioned 'tradition' of lone motherhood and illegitimate birth in many regions of Austria, especially those with a rather conservative social and political climate, which normally provides the basis for a negative discourse, that tends to form the basis for this 'liberal' attitude (Mitterauer 1984). In order to add a further type to the four identified for Britain one could also call this phenomenon the 'social tradition' discourse. That a 'social problem' discourse around lone mothers is equally underdeveloped tends to be a disadvantage, because without public attention the life of lone mothers remains hidden and their problems unknown. During the 1990s they were sometimes mentioned as a reference in discussions on low income and poverty, but this is not part of a genuine debate about the problems and needs of lone mothers or basis for claiming a more efficient social benefit system. Since lone mothers do not really have a lobby in Austria (interest groups are rare or at least rather invisible) there is not much debate even when social policy measures tend to reduce their economic situation and living conditions further, as in 1994, when government spending cuts were mainly made in the field of social and family policy and families and lone mothers were the main victims. One could in fact say that lack of awareness of the problems of lone mothers and neglect constitutes discrimination as effective as open discrimination or condemnation. Problems and constraints are individualised, and it seems that all are 'punished' who are unable (or unwilling) to meet the criteria of 'decent' (married) mothers.

3. The housing situation of lone mothers in Finland and Austria

The following section deals with the housing conditions and housing consumption patterns of lone parents/mothers (in comparison with other family types; the situation of lone fathers versus lone mothers is also compared if possible and useful) in order to find out if one-parent families and lone mothers in particular are disadvantaged or confronted with special problems in the housing systems of different gendered welfare states. The focus will be on some indicators such as housing standards, tenure, costs and expenditure, access to housing and housing benefits/subsidies.⁷

Although housing is a facet of a lone mother's life that is rarely investigated, enough is known from previous research to assume that various difficulties do exist. The housing history of lone mothers is very often characterised by some sort of downward mobility, moving into expensive but nevertheless low quality dwellings in unpleasant neighbourhoods. This results mainly from difficulties of access to (expensive) quality accommodation, often related to financial problems (Crow and Hardey 1991, Mulroy and Lane 1992, Heenan and Gray 1997).

It is also important to consider that although as a type of household one-parent families are one category, there are diversities related to their routes into lone parenthood and varying access to resources (Crow and Hardey 1991). Young never-married mothers face different problems than divorced or separated mothers or lone fathers. Those who have shared a home with the father of the children must re-constitute their home, which means for those who lived in owner-occupied homes very often that they are likely to be forced to leave due to loss of income. Single lone mothers on the other hand might have difficulties establishing their first own household and could be forced to stay with parents or other relatives or to look for accommodation in homes for mothers and children. These differences must be kept in mind as the following information, based on national statistics, very often only gives a rather superficial impression in this respect.

Difficulties with housing are not only interpreted as related to the fact that lone mothers represent a 'special' family form, but it is also said that their situation mirrors *gendered* social rights and patterns of discrimination (Pascall 1997). Gender differences in housing attainment seem on the one hand related to gender aspects of labour relations and social inequality as in fact a significant number of gender inequalities in housing are directly related to inequalities in employment and income (Munro and Smith 1989, Heenan and Gray 1997). However, housing systems not only reflect, but also produce and reproduce gender-biased inequalities in society. Housing thus acts to create and reinforce the

⁷ One of the well-known problems of comparative social research is the sometimes inadequate comparability of national statistics. Not only are different definitions in use, but figures are also sometimes incomplete or inaccurate. Research on household and family is traditionally affected by such variances, but housing research is also affected (Power 1993, Doling 1997). The two case study countries—Austria and Finland—collect and publish statistics on housing and families in different ways. Housing statistics in Finland generally include more information on different family and household forms—in the case of one-parent families even making distinctions between the age group of children—but they normally do not distinguish between lone fathers and mothers. Austrian statistics on the other hand provide only a limited number of indicators—but they do distinguish between lone fathers and lone mothers. The limitations resulting from these characteristics must be kept in mind when looking at the following topics.

traditional nuclear family form, for example through the orientation of the housing system towards the needs of 'conventional' (two-parent) families (Watson 1987). The conjunction of this family bias with the gender aspect is, as Gillian Pascall (1997) points out, that housing policy has assumed that women's housing would come with marriage in families. Lone mothers are therefore in a difficult position because housing policy is predicated on families with male breadwinners, and identifies others as special problems.

As already outlined in the introduction, these two perspectives of interpreting the housing situation of lone mothers—via their social position in society and via the genuine field of housing policy and the housing market—requires a broad approach that covers these areas equally. One cannot expect to find the same influence patterns in all countries, and therefore a cross-national look should help to disentangle which sort of welfare and housing system intervenes more into the housing situation.

3.1. Housing conditions⁸

The standard of housing in Finland is generally good, at least as far as the amenities of dwellings are concerned: 86% of all Finnish households, 91% of couples with children under 18, and 81% of lone parents were living in dwellings with good amenities in 1994 (Tilastokeskus 1996). On the other hand housing conditions are said to be deteriorating as the proportion of Finns living in cramped conditions appears to have risen in the last years (Asumistaso 1996-1997). More than one-third of all married-couple households with child(ren) and half of the cohabiting couples with children were living in overcrowded conditions in 1995 (Table 3). For families with children under age three the situation was even worse, with around 60% living in overcrowded dwellings. Lone-parent households are less affected by these problems of overcrowded conditions: 12% of all lone-parent households were living in overcrowded dwellings, mainly because of the high percentage of lone parents with only one child.

In Austria one-parent families are clearly disadvantaged in terms of housing quality (Table 4). They are underrepresented in housing of high quality: in 1993 only 63.6% lived in housing of the highest quality (category A = running water, toilet, central heating, bath), whereas 77.1% of couples with children had this standard; 6.9% of lone mothers with children under 15 and 5.7% of lone fathers were living in housing without bath, toilet or central heating—but only 1.4% of two-parent families.

⁸ Housing standards are measured differently in Finland and Austria, which undermines the comparability of factors of lone parents' housing quality between the two countries, but mainly in absolute terms. This results in a stronger focus on comparing the situation of lone-parent and two-parent families *within* one country and to compare in a further step this *relative position* between Finland and Austria.

Table 3. Household-dwelling units by family type and occupancy rate, Finland 1995

Family type	Household-dwelling-units		Spacious dwelling	Normal dwelling	Overcrowded dwelling	Unknown	Floor area per person
	N	%	%	%	%	%	
<i>Number of household-dwelling-units</i>	2.180.934	100,0	6,7	76,6	15,5	1,2	33,4
<i>Living alone</i>	766.636	35,2	8,4	90,0		1,6	54,0
<i>At least 2 persons, not family</i>	55.892	2,6	4,9	67,0	26,4	1,7	30,0
<i>Couple without children</i>	491.255	22,5	10,5	82,7	5,8	1,0	40,5
<i>One-parent family, youngest child:</i>	169.022	7,7	5,3	81,4	12,3	1,0	32,2
under 3	13.549	8,0	1,4	70,4	26,0	2,3	25,3
3-6	22.431	13,3	1,2	77,9	19,3	1,5	26,5
7-12	33.700	19,9	2,5	82,9	13,4	1,2	29,1
13-17	30.473	18,0	4,9	86,7	7,3	1,0	33,2
18-24	23.809	14,1	8,8	85,0	5,5	0,7	37,4
all children 25+	45.060	26,7	9,1	79,8	10,7	0,4	37,8
<i>Married couple with children, youngest child:</i>	542.682	24,9	2,8	61,6	34,8	0,8	26,4
under 3	106.148	19,6	1,0	40,0	57,6	1,4	21,9
3-6	92.946	17,1	1,2	48,4	49,4	1,0	23,5
7-12	121.845	22,5	1,8	61,7	40	0,7	25,7
13-17	98.277	18,1	3,4	75,2	20,9	0,5	29,0
18-24	76.635	14,1	5,9	81,0	12,6	0,5	32,6
all children 25+	46.831	8,6	6,2	76,1	17,3	0,4	32,5
<i>Cohabiting couple with children, youngest child:</i>	77.686	3,6	1,1	48,1	49,5	1,3	23,2
under 3	31.868	41,0	0,7	35,9	61,9	1,5	21,5
3-6	17.075	22,0	0,8	45,5	52,3	1,3	22,6
7-12	13.818	17,8	1,0	55,9	41,9	1,1	24,1
13-17	8.558	11,0	1,7	68,3	29,1	0,9	26,5
18-24	4.811	6,2	3,0	73,0	22,9	0,9	28,7
all children 25+	1.555	2,0	3,9	67,5	27,8	0,7	28,3
<i>Others</i>	77.762	3,6	2,7	35,5	60,8	0,9	21,5

Rakennukset, Asunnot ja Asuinolot 1995 (Buildings, dwellings and housing conditions), Tilastokeskus/Statistics Finland.

Table 4. Housing standards of families, Austria 1995

Family type	Housing category* (%)			
	A	B	C	D
Couple without children	79,3	13,9	1,6	5,2
Couple with child(ren)	84,1	12,2	0,6	3,1
Lone mother	76,1	17,2	2,0	4,7
Lone father	74,6	17,6	1,3	6,6

* Categories:

A: running water, toilet, central heating, bath

B: running water, toilet, bath

C: running water, toilet

D: running water supply

E: no running water or other facilities

Microcensus 1995.

3.2. Housing tenure

Tenure patterns mirror some of the resulting impediments that one-parent families and lone mothers in particular have to face: they are less likely to be home-owners than other families and more likely to live in rented housing,⁹ where they very often pay more for housing of lower quality. It is also known that many have difficulties entering the private rental sector and face the hostility of landlords who try to keep out low-income lone mothers, who are often perceived as deviant, immoral and unreliable, especially if they depend on social benefits or are assumed to have an insecure income (Mulroy and Lane 1992, Heenan and Gray 1997). Many lone mothers thus depend on social or public housing, although even in this sector getting access can be difficult. One-parent households can for instance be disadvantaged when access is granted based on a point system giving priority to families living in overcrowded and bedroom-deficient dwellings. Lone-mother families are often rather small and therefore will not reach the level of overcrowding required. Lone mothers could also be expected to share a room with a child, whereas two parents normally are not (Watson 1987).

In the case of Finland, clear differences between two- and one-parent families regarding housing tenure can be found, indicating that this is actually the field where lone mothers face the most severe constraints. Finland is a traditional home-owner society with two of three household-dwelling units in the owner-occupied sector (Table 5). The percentage of 'traditional' families—married couples with child(ren)—in owner-occupation is even higher: 83% of all married couples with children were living in this sector (two-thirds of them in owned houses). Only 55% of all lone-parent households and only 24% of those with a child under age three were owners in 1995. Among lone parents with children older than six years, who are normally in a better economic situation, only 29% are owner-occupiers. The very small rented sector is therefore of special importance for lone parents. In 1995 42% of all lone-parent families were living in rented dwellings, slightly more than half of them in state subsidised dwellings.

Like Finland, Austria has one of the highest rates of home-ownership in Europe (1991: 55% of the housing stock; 20% social rental sector, 25% private rental sector). In 1993 64.2% of all married and cohabiting couples with children lived in the owner-occupied sector (56.6% in single-family houses, 7.6% in owner-occupied flats), and 28% were renters. Lone parents on the other hand more often live in rented housing: 48.6% of lone mothers and 58.7% of lone mothers with children under 15, as well as 45.2% of lone fathers in 1993 (Table 6). Only 18.5% of lone mothers with children under 15 own a house and 12.6% own their flat. Lone fathers are more often house-owners (41.1%), whereas only 5.8% own a flat. One-parent families also show a higher dependency on social housing or generally

⁹ One could ask whether equal access to the dominant form of housing tenure can be used a criterion at all. As far as the following discussion is concerned, it is thus important to emphasise that the tenure form is not used as a 'benchmark' in any absolute way. This paper is about identifying the points where lone mothers/parents are *different* from other family forms—and as figures confirm, tenure is one of the areas where such differences are most obvious. In a certain percentage of cases this might result from choice, while in some cases other reasons might be important (lack of financial means). Statistical information only offers a limited insight into this area of preferences and choice, pointing to the need for other methodological approaches (such as ethnography, see ... for discussion).

housing owned or provided by municipalities, provinces or the state. Only 7.4% of married or cohabiting couples with children were living in this sector in 1993, compared to 15.6% of lone mothers (and 8% of lone fathers). More lone mothers were also living in the non-profit or co-operative housing sector (19.7% of all lone mothers, 26% of lone mothers with children under 15) in comparison with two-parent families (13.4%).

Table 5. Household-dwelling units by family type and tenure status, Finland 31.12.1995 (in %)

Family type	Owner-occupied dwelling	Owns house	Ownes shares in housing company	Rented dwelling	State subsidized rental dwelling	Other rental dwelling	Other tenure status
<i>All household-dwelling-units</i>	66,8	34,3	32,5	30,0	12,5	17,5	1,7
<i>Single person household</i>	53,9	16,7	37,2	41,9	16,5	25,4	2,5
<i>At least 2 persons, but not family</i>	50,2	26,0	24,2	45,9	18,4	27,5	2,8
<i>Couple without children</i>	75,2	36,6	38,6	22,1	8,7	13,3	1,4
<i>One-parent family, youngest child:</i>	55	29,1	26,0	41,7	22,9	18,8	1,4
under 3	23,6	8,5	15,1	70,6	36,1	34,5	2,2
3-6	29,3	10,8	18,5	66,6	36	30,6	1,0
7-12	43	17,7	25,4	53,6	29,6	23,9	0,9
13-17	53,5	22,4	31,1	43,5	24,3	19,2	1,0
18-24	65,7	29,9	35,7	31,8	17,4	14,4	1,2
all children 25+	81,7	56,9	24,8	15,8	9,5	6,3	2,0
<i>Married couple with children, youngest child:</i>	83,3	56,9	26,4	14,5	6,0	8,4	0,7
under 3	68,6	40,1	28,5	27,3	10,1	17,2	1,1
3-6	80,6	54,4	26,2	16,6	7,0	9,6	0,7
7-12	86,3	61,1	25,3	11,8	5,3	6,5	0,5
13-17	88,3	61,5	26,8	10,2	4,5	5,7	0,6
18-24	90,2	62,1	28,1	8,5	3,8	4,7	0,6
all children 25+	92,1	70,4	21,6	6,6	3,5	3,1	0,9
<i>Cohabiting couple with children, youngest child:</i>	58,0	33,5	24,5	38,4	18,0	20,4	1,3
under 3	49,2	25,8	23,4	46,5	20,2	26,3	1,4
3-6	58,9	35,2	23,7	37,4	18,0	19,4	1,2
7-12	64,1	39,7	24,3	32,7	17,0	15,7	1,2
13-17	66,8	40,0	26,8	30,5	15,7	14,8	1,3
18-24	73,1	42,8	30,3	24,3	12,5	11,8	1,5
all children 25+	79,7	53,8	25,9	18,6	11,3	7,4	1,3
<i>Others</i>	72,3	53,0	19,2	25,2	9,9	15,3	1,7

Rakennukset, Asunnot ja Asuinolot 1995 (Buildings, dwellings and housing conditions), Tilastokeskus/Statistics Finland.

Table 6. Families and tenure, Austria 1993 (in %)

Family type	Owned house	Owner-occupied flat	Total owned units	Rented units	Other
Childless couple	43,1	9,6	52,7	38,8	8,4
Couple with child(ren)	56,6	7,6	64,2	29,7	6,3
Couple with child(ren) under 15	50,6	8,1	58,7	34,1	7,2
Lone mother	32,6	10,4	43,0	50,1	6,9
Lone mother with child(ren) under 15	18,5	12,6	31,1	61,4	7,4
Lone father	41,1	5,8	46,9	46,9	6,3

Microcensus 1993.

3.3. Access to housing

Based on the concentration of one-parent families in certain parts of the housing sector, one can assume that finding adequate and affordable housing must be very difficult for lone parents in both countries. In Finland, access to public housing is means-tested and with only one income it is certainly easier to get a flat in the social housing sector, also since families in need, like lone-parent families, are normally given priority. But rental housing, especially state-subsidised, is still in short supply, and rents are very high in urban areas (Asumistaso 1996-1997). However, not much is known about lone parents' experiences in looking for and finding housing. Numbers give no evidence of this process or its difficulties; they only show how many are finally able to get access to different forms of housing. The main reason why a considerably lower percentage of lone parents are found in the owner-occupied sector is the costs. Owner-occupation in Finland usually demands two incomes and is thus out of reach for lone-parent families (Ruonavaara 1996a).

As in the Finnish case, figures for Austria reveal that the housing conditions of lone parents/mothers are in many respects worse than those of two-parent families, but they offer no insight into the difficulties of lone parents in getting access to and paying for certain forms of housing. Nor is there much research that would help in understanding these problems, but the information available makes clear that many constraints and obstacles discussed in the introduction also exist in Austria. Studies dealing with the situation of lone mothers in Salzburg and Innsbruck report that nearly all their problems are somehow related to housing issues. Excessive rents make it impossible to secure the subsistence of the family, aggressive behaviour of children is enhanced if space is lacking and during the process of seeking housing all sorts of (hidden) anti-child attitudes come into view. Distrust of lone mothers is also described, especially related to their ability to pay rent (Bundesministerin für Frauenangelegenheiten 1995). Difficulties are also likely to differ in the Austrian regions. A lone mother in Vienna has access to a functioning social and municipal housing system, as well as a broad private rental sector and a housing support scheme that offers support to households whose income is insufficient to meet the costs of housing. Lone mothers in rural areas, on the other hand—with no municipal housing, no private sector and a predominantly owner-occupied housing system—face different problems. There, establishing a household will be more difficult, and for those lone mothers who are separated or divorced maintaining the former family home will cause a great dilemma. Unfortunately nothing is known about the housing career of women and children after divorce, but due to the fact that in many parts of Austria it is common for young families to build houses, which means taking out large loans, financial problems and housing problems after divorce should be a common phenomenon.

3.4. Housing costs and expenditure

Housing costs are of course closely interwoven with issues of tenure and quality as owner-occupied housing is normally more expensive than rented housing. In both case-study countries owner-occupied housing is the dominant form of tenure, therefore we can assume that housing expenditure

is generally high. For Finnish families this is definitely the case. One-parent families normally have higher relative housing costs than other family types (Figure 1). In 1993 66% of all couples without children spent less than 20% of their income on housing, but only 46% of couples with children and 32% of lone-parent families did so. Among those who had to pay more than 30%, lone-parent families are over-represented with 43%. On average Finnish families spent 22.8% of their income on housing. While two-parent families with children aged 7 years and older had a housing expenditure of 21.8%, thus corresponding to the average costs of families, couples with younger children had a higher expenditure of 28%. The highest average housing expenditures of all types of families are those of lone parents with children under age seven, who spent 33.5% of their income on housing in 1993, followed by lone parents with a youngest child aged 7–17 who spent an average 31.1% of their income for housing (Siikanen 1997).

Although already living in lower-quality housing, lone-parent families and particularly lone mothers in Austria very often have to pay more for less quality (Table 7): 60.4% of the two-parent families with children under 15 paid less than 50 AS per m² in 1993, compared to only 53.2% of lone mothers with children in this age group. In this respect it is important to stress that this is definitely a problem of lone mothers : 76.9% of the lone fathers did not pay more than 49 AS per m² (Table 10). The considerable increase in housing costs during the early 1990s particularly affected young families and lone mothers, who have to spend up to 30% of their income on housing today. The average percentage for other population groups is 15–20%.

Table 7. Housing costs by family type, Austria 1993 (in AS per m²)

Family type	average, in AS	less than 25 AS	25 to 49 AS	50 to 99 AS	100 and more AS
Childless couple	42,4	21,0	52,8	17,6	8,6
Couple with child(ren)	47,5	13,7	49,5	27,3	9,5
Couple with child(ren) under 15	49,6	11,6	48,8	28,7	10,9
Lone mother	45,8	15,6	50,5	25,1	8,9
Lone mother with child(ren) under 15	51,9	10,1	43,1	34,4	12,3
Lone father	42,9	18,9	58,0	16,4	6,8

Microcensus 1993.

4. The housing systems of Austria and Finland and their influence on the housing situation of lone mothers

Many of the difficulties described above, especially those related to housing quality and differences in tenure and affordability, are the result or 'by-product' of social polarisation. As restricted housing options of lone mothers are partly a result of their economic situation, there is a close relationship with lone mothers' position in the labour market and welfare system. Before going on to these questions it is essential to analyse the overall structure of the housing system and its impact on the housing situation of lone-parent families. Their situation is also—more or less—shaped by housing policy, the

private market and their interplay in providing different kinds of housing in terms of space, price, location and access.

Although rarely done, it is generally possible to connect types of welfare regimes and housing systems: while in the corporatist regime (Austria) housing policy might have more of a 'social problem-solving' role, with a more widespread, but less ideologically symbolic state support, in social-democratic regimes (Finland) rented and co-operative housing of various sorts might be an alternative sector open to all and states will widely intervene in the production process for housing (Barlow and Duncan 1994). The case-study countries more or less correspond to this typology. Austria for example shows many of the characteristics of the corporatist regime type, but also has some social-democratic features, for example regarding the role of non-profit housing associations and important links between politics and the home construction sector. Finland on the other hand, with a housing policy described as a kind of 'non-policy': little success in ensuring minimum standards, and equality has not found a place even in the rhetoric of housing policy—seems atypical for a social-democratic welfare regime, but has recently implemented a more active housing policy to increase its social housing stock and also tried to create a new non-profit tradition (Lehtinen 1992, Juntto 1992). Thus Finland can—as far as housing is concerned—perhaps best be described as transitional between the social-democratic regime and the corporatist type, therefore providing a case of particular interest compared to Austria.

The case of Finland

Assuming that the overall structure of the housing system exerts a significant influence on the housing conditions of families, there are some housing issues that must be considered, including the prevalent form of tenure and its relation to housing policies, the situation in the social housing sector and the subsidy system. Finland and Austria have rather similar preconditions in this respect. As already mentioned, the dominant form of tenure in both countries is high-priced owner-occupation, difficult or impossible to afford for low-income and poor families—such as lone-parent households—who therefore rely on rented dwellings in the private and social sector (often in short supply). With one of the highest rates of home-ownership in Europe (66.8% of all households in 1995) Finland has a housing system where the rental sector and social housing has always been of minor importance, at least in terms of quantity. Self-help building and building by private developers undermined the share of social housing production and until the early 1960s employers and speculative rented housing provided most of the housing for the Finnish working class. Since the non-profit housing stock is securely preserved only for the duration of the state loan, the long-term development of this sector is rather uncertain. The length of loans was 45 years between 1949 and 1971, then 25–27 years. Somehow rental housing never seemed to really belong to the Finnish welfare state. Homeowners enjoyed many more advantages through taxation, real interest rates and inflation than tenants. The instruments or options of housing policy are therefore also rather underdeveloped, since it has always been seen as the main task of public authorities to offer 'only' a supplement to private housing provision, especially for those with special needs. Rented apartments with state loans have been reserved for the least well-off families, but have never been seen as an alternative tenure for the 'normal' Finnish household or family (Niva 1989). This is also somehow related to a sort of 'home

ideology', which developed in Finland after the turn of the century. The detached house on freehold land was seen as the ideal form of housing, and the home was intended to be the heart of society (Ruonavaara 1996b). In the meantime a certain process of rethinking priorities regarding tenure has taken place. Rental dwellings are now seen as an inevitable alternative, and a more active housing policy works to increase the social housing stock and create a new non-profit tradition. Despite this positive trend, securing housing production at moderate costs for the low- and average income earners remains a problem. One reason seems to be that housing provision in Finland is highly susceptible to changes in housing demand, and housing production is a typical 'closed' sector (Juntto 1992, Lehtinen 1992). How far these changing attitudes can actually transform the prevalent form of tenure should not be overestimated. Home-ownership in Finland is not only the dominant form of housing consumption, but also has a cultural meaning. The acquisition of one's own dwelling is an important part of personal success in Finland. To be excluded from home-ownership therefore means much more than the exclusion from a certain type of housing; it definitely is an exclusion from 'the social esteem and shared meaning that membership in the culture of home-ownership in Finland provides' (Ruonavaara 1996, p. 50.) This means that although lone mothers may not be generally stigmatised in Finland, the exclusion from the predominant form of tenure is likely to constitute a hidden form of stigmatisation.

As has been argued, restrictions of choice and difficulties in getting access to acceptable and affordable housing are to some extent the result of social deprivation. Social or housing policy, however, should or could counteract the consequences of the exclusion of lower-income households in the housing sector by providing either support for households unable to gain access to adequate housing (via housing benefits, loans etc.) or by investing in a public or non-profit housing sector that could provide more affordable dwellings. Despite this lack of a comprehensive Finnish housing policy, help with housing costs is available for low-income households in the form of a housing allowance. General housing allowance can be granted to households living in rented, right-of-occupancy, owner-occupied or subleased accommodation. This allowance is paid collectively to the entire household and not to individual residents. Persons permanently sharing a dwelling are regarded as making up a household. Households may qualify for the general housing allowance if their housing expenses are unreasonably high compared with the household's combined income, which is calculated as regular monthly income before taxes, including income from child home care allowance, unemployment allowance and other daily allowances. How much housing allowance is paid depends on a household's total housing costs. In the case of an owner-occupied dwelling 50% of the interest paid on personal housing loans is added to the total housing costs: in a state-subsidised dwelling, 80% of the annual repayment on the public 'Arava' loan is taken into account. General housing allowance is paid to cover reasonable housing costs, an indicator that depends on the size of the dwelling compared to the number of persons in the household and on a maximum amount which in view of the size, age, location and standard of equipment of the dwelling is considered reasonable. The Council of State sets the rates of the base deductible—the amount which the household must in any case pay itself—which is linked to the location of the dwelling and the size and income of the household.

A high percentage of Finnish families in fact has access to housing support. In 1990 97% of all couples with at least one child under 16 received support, as did 96% of all lone-parent families. Differences in the sort of benefits received mirror the disparities in housing tenure: 74% of all couples with children received tax deductions in the owner-occupied sector and only 26% housing benefits or subsidies in social housing; among lone-parent families 62% received support in these two areas and only 39% via tax deductions (Hassi 1996). The case of Finland shows that a more or less supportive and comprehensive social system which helps to keep low-income families out of poverty is one important precondition for avoiding social deprivation—in general and regarding living and housing conditions. But a system of housing support that offers help with the costs is equally important.

The case of Austria

In Austria lone-mother households are normally low-income households living in or at the edge of poverty. This causes severe difficulties, as the predominant high-priced owner-occupied sector, weak social/municipal housing (apart from Vienna) and expensive non-profit housing (due to high building costs) together with a small private rental sector make affordable housing very difficult for low-income households to find. Under these circumstances housing support would be of special importance, because it is greatly needed by households and families who cannot afford (the normally rather expensive) housing. It is somewhat difficult to believe that there is in fact very little support available for individuals and households, as public responsibility for housing is relatively unquestioned. Since 1945 the promotion of non-profit housing associations dominates; only a few cities, for example Vienna, have carried on their council housing programmes. Austrian housing policy and politics are extremely object-orientated which means that the main emphasis is on supporting the construction of houses, not on directly housing consumers. The current subsidy system in Austria consists of direct subsidies under the housing promotion laws (object and subject subsidies), object subsidies via subsidised loans, and subject subsidies via tax deductions. On average about three-quarters of federal expenditure on housing subsidies are allocated to direct object subsidies (Czerny 1990, Troper and Steiner 1989, Förster 1996). More than half of the total housing stock and the major part of new residential construction are highly subsidised, either directly or indirectly. Sixty-one per cent of the post-1945 housing stock and approximately 75% of multi-storey buildings have been financed with public subsidies. This public housing promotion is financed from earmarked tax revenues and is thus not linked to the effective housing demand. Taxes are collected by the federal government and distributed to the governments of the nine Austrian provinces (Förster 1996). At the provincial level this money is further distributed according to the regulations for housing subsidies and policy aims. The main recipients are non-profit housing associations, co-operatives, and, since the mid-1990s, also private builders, mostly for the construction of multi-storey buildings (owner-occupied, rented and right of occupancy). With a high percentage of self-built single-family houses, private households are also entitled to receive housing subsidies for constructing or purchasing new homes. As housing policy in Austria, including legislation on housing subsidies, on housing renewal and on allowances, is the responsibility of the nine provincial governments, it is impossible to identify anything like an Austrian subsidy or benefit scheme. Not only do schemes vary with regard to the prevalent form of housing

promotion, but families also have different options and are more or less supported as *families* in the provinces. In some provinces it is mainly the number of persons per household that counts, very often the number of children is a criterion and only in a few cases are there special loans or allowances for 'young families' or 'growing families' (both partners under a certain age). Cohabiting couples are or were treated differently, for example with regard to eligibility for housing assistance or loans.

Although more larger families are found in subsidised dwellings than in the total housing stock, many families, especially those in need, cannot directly profit from this public financial support because housing promotion in Austria is so clearly focused on the object side. One third of public housing loans goes into the construction of single-family houses and two-thirds into the construction of multi-storey houses (rented and owner-occupied flats), with the average public sum spent for owner-occupied flats far higher than for rented flats and single-family houses. Around 50% of all newly-built subsidised housing units in the 1980s were single-family houses (Czerny 1990). Higher- and middle-income brackets benefit most from the generous public expenditures on housing, and the higher the family income the more families live in subsidised dwellings. This means that all family forms with lower incomes, lone-parent families as well as families with many children, benefit less. In 1983 only 20% of the families with the lowest income level lived in subsidised dwellings, whereas 72% in the highest income class did so. High income ceilings for eligibility reinforce this negative distributional impact, because households that would invest in new dwellings even without public aid may nevertheless claim the subsidy. Another problem is that while income limits exist when applying for any kind of state-supported housing, a higher income in later years does not lead to higher rents. Therefore higher-income households have relatively low housing costs, while younger, low-income families have no choice but to access the more expensive parts of the housing sector. Low-income families also have difficulties entering the subsidised housing market because applicants need certain funds of their own to acquire owner-occupied flats and rented flats in buildings provided by (non-profit) housing co-operatives (Czerny 1990, Troper and Steiner 1989, Förster 1996).

A further problem for families in need is not only that the percentage of subject subsidies is so low, but also that the municipal housing sector is, except in Vienna, rather weak. In rural areas it was always single-family owner-occupied housing that dominated, but in smaller urbanised areas non-profit housing associations were strongly promoted during recent decades and only a few cities also continued their council housing programmes. Newly-built dwellings in the non-profit sector are, although subsidised, expensive and therefore low-income households rely on the social housing sector provided by municipalities.

In comparison to Finland there are almost no housing benefits available to Austrian lone-mother families—nor any other individuals or households. To a certain extent, a more efficient system of subject subsidies—like housing benefits and loans substituting applicants' own funds—could minimise the negative redistribution effects for families and low-income households. A survey of all cases of housing benefit allocation in Vienna (1989) proved that housing benefits mainly help larger households

with many children and families with small children, among them many one-parent families (Troper and Steiner 1989).

As far as housing construction is concerned no effort to take into account the needs of 'new' or 'non-traditional' family and household types is apparent, neither in financial nor architectural terms. The problem of high construction costs is known, non-profit housing associations themselves admitted in 1997 that they are not really able to provide housing that is affordable for those who are the main clients in this sector (people who cannot afford to buy housing in the unsubsidised housing market), but no solution is offered to make more dwellings available at a reasonable price. Innovative projects such as a recently-built housing estate in Vienna, or a smaller project in Graz, planned by women architects with the special situation of women (and lone mothers) in mind are rare and not able to influence mainstream housing construction (Bundesministerin für Frauenangelegenheiten 1995).

5. The influence of the welfare system on economic and social aspects of housing

The previous sections presented the housing situation of lone mothers in Austria and Finland and linked it to the main characteristics of the housing systems. One of the main results of this investigation is that housing 'problems' mainly have to do with housing standards and gaining access to the dominant form of housing tenure, which is in many respects related to the lack of financial means. The dominance of expensive home-ownership in both countries is a major reason why difficulties occur, but the (un)availability of housing support is an equally important reason why lone-mother families with limited financial means finally have problems achieving the housing standard of other family types. However, identifying these mechanisms does not answer the question why lone-mother families are more (in Austria) or less (in Finland) restricted in their purchasing power in the first place. In order to understand this fact we need to refer to their positioning in the welfare and gender systems, their employment and related income situation.

The positioning of lone mothers is not necessarily only the result of any particular policy for this family type, but normally more related to the general gender and family dimensions of the welfare system. Finland can be described as a social democratic welfare regime where decommodification is a major goal of social policy and a high level of equality (generally and regarding gender) exists (Esping-Andersen 1990). Using Diane Sainsbury's approach (1994) to classify welfare regimes by trying to catch gendering dimensions of variation in social policy with the two ideal types of 'breadwinner model' and 'individual model', the individual model is characteristic for the Finnish case: spouses are individually responsible for maintenance, thus husband and wife share the tasks of financial support and care for their children. Many reproductive tasks are transferred to the public sector, but care—even in the home—can be paid work and provide entitlement to social security benefits. Austria, on the other hand, can be categorised as a conservative/corporatist welfare state (Esping-Andersen 1990), where state intervention is common, but social policy has little interest in transforming status

differences. If the gender dimension is taken into account, Austria approaches the 'strong breadwinner state' (Lewis 1992) with a prevalent 'housewife contract' (Duncan 1995), two terms which indicate that the welfare system is based on the assumption of a breadwinning husband and a homemaking wife. Applying Sainsbury's typology, Austria shows a certain correspondence with the 'breadwinner model': marriage and a strict division of labour between husband and wife are essential elements of the family ideology. The unit of welfare benefit is the family, and entitlement is differentiated between husband and wife with eligibility based on the status of breadwinner and the principle of maintenance. Wives have access to benefits via their status as dependants within the family and from their husbands' entitlement. Caring and reproduction tasks are located in the private sphere, and this work is unpaid.¹⁰

This general attitude towards welfare, family, men/women, care and related issues and the policies resulting from them also have an effect on the positioning of lone mothers. Where social support and the economic system in general are centred on the individual, being a lone mother should cause less difficulty than in a country that has built its welfare system around the idea of a two-parent family with a breadwinning man and a homemaking woman. In the first, earning an income via employment will most probably be encouraged or even expected and if there is a tradition of mothers in employment and a certain level of gender equality in the labour market it should be possible to earn an income high enough to support a family. In a 'breadwinner' society a lone mother not only lacks the main access to income and welfare support—her breadwinning partner—but the alternative of taking over the breadwinner role herself will be difficult as well, as women are not supposed to be the main providers, resulting in gendered wage differences and other barriers in a gender-segregated employment system. Finland and Austria are two excellent examples to illustrate the influence of these different policy logics.

The Finnish welfare state and lone mothers

In Finland a kind of 'social wage' (Lewis and Hobson 1997) or social infrastructure enables lone mothers to earn a living through paid employment and to combine this with care work in an 'acceptable' way. The Finnish welfare system, based on the principles of individuality and universality, in fact offers no special benefits for lone parents, but they nonetheless have access to a variety of benefits and services. One-parent families are one of the groups that have the most social transfers out of disposable income. Nonetheless most Finnish women are paid workers: around two-thirds of lone mothers are in paid employment (1993: 61% in full-time, 4% in part-time), a rate only slightly lower than that for married or cohabiting mothers (62% full-time, 8% part-time). While more than half of the lone mothers stay at home when their child is under 3 years old, most of them receiving 'child home care allowance', with a child aged 3–6 about 50% are employed, and when the child gets older most of the lone mothers have returned to the labour market. Parent- and motherhood is generally less of a private responsibility in the Finnish welfare system, as there is public responsibility for

¹⁰ It is important to note here that Lewis' classification seems somehow based on the assumption of rather stable characteristics, whereas all welfare and gender systems are more or less constantly changing. There is also inconsistent logic within one system as well as gaps between the prevalent norms and values and the reality.

offering a rather comprehensive system of support for mothers/fathers or carers in general with financial and institutional help to make parenthood less of a disruption in one's life. Maternity and parental leave and allowances provided for the period of absence enable most women to stay with their children for the first year after birth without a substantial loss in income due to high income replacement rates. For a period of 263 days maternity cash benefits (maternity and parenthood allowance) compensate about 80% of income loss. After returning to work, public support for day care is also available. In fact, Finland was the first country in the world to acknowledge child day-care services as a genuine individual legal right, committing municipalities in 1990 to provide day care for all families with children under age 3 year (in need of care) and extending this right to all families with pre-school children in 1996.¹¹ However, despite the public commitment and the legal entitlement, the provision of public child care is far from comprehensive. The number of day-care services has actually been in decline during the last years, not only because of the quite popular financial alternative of the home care allowance scheme and the high unemployment rates, which both resulted in a reduced demand for services, but also because of cuts in municipal expenditures (Kröger 1997). Thus state services have not replaced informal care organised within families and kinship networks and women must still fill the gaps between social care systems. For lone mothers this means that combining employment and care for children on the basis of public support is generally possible, but there is in fact no guarantee to find a suitable and affordable arrangement without problems.

For lone-parent families with a child older than three years, Finnish policies are not decommodifying in the sense of providing market independence, but social benefits seem to provide a relatively secure income basis for lone parents with younger children. In Finland the means-tested social assistance is paid to persons with no (or a very low) income. Typical recipients of social assistance are in fact young adults and lone mothers. Lone-parent families have the highest proportion of social assistance recipients of all household types: one-third of all lone-parent households receive social assistance (Forssén and Hakovirta 1997, Anttonen et al. 1995). *Child benefit or family allowance* is an important basic form of family support, paid for all children under the age of 17. The smallest benefit is paid for the first child, while the fifth and all following children receive most. This benefit was substantially increased in 1994, at the same time when most tax deductions intended for families with children were dropped. Whereas families in the low-income bracket and with more than one child could benefit most from this reform, families with one child and especially lone parents lost, because they are no longer entitled to a tax deduction but receive instead a supplement, awarded if the family allowance recipient is not married or lives legally separated from his or her spouse. Persons who cohabit but are not married do not qualify for the single-parent supplement. Other benefits of importance for parents and lone mothers in particular are *maintenance allowance*, paid by the government to ensure child support payments to lone parents in the absence of the other parent or his/her failure to fulfil maintenance obligations. Another important financial support is the already-described income-tested *housing*

¹¹ Two child-care options are available: public day care or—for children under age three—financial benefits in the *child home care allowance* scheme.

benefit, which was originally intended exclusively for low-income families with children (in 1989 almost three-quarters of all recipients were families with children). Housing allowance covers most of the housing costs when there is only one parent in a family, especially with a child under three years (Forssén and Hakovirta 1997, Anttonen et al. 1995).

In Finland 86% of lone parents work despite the fact that they would have a higher disposable income from benefits. For families with children under the age of three the home care allowance and housing benefits create a situation that should in many cases be a disincentive for labour market participation (assuming 'economic rationality', which is, however, a contested concept; see Duncan and Edwards 1997 for a discussion). The average net income for an unskilled female worker is ~87,000 FIM per year. All possible benefits for an unemployed single parent with a child under three are ~79,400 FIM per year. Day-care fees can be as high as 15,730 FIM per year. Thus from an economic point of view, there is no incentive to work. Especially the costs for child care (rising with income) have an enormous effect on the disposable income in or outside paid employment and thus have a distinct role in producing poverty traps, especially for middle-income families. Lone parents could therefore be seen as behaving irrationally in economic terms if they choose to work, but in fact labour force participation guarantees high social insurance for possible future social risks and is in a long-term perspective the better choice (Forssen and Hakovirta 1997).

However, one should not fail to see that despite the available social infrastructure, especially child-care facilities, which should enable lone mothers to combine employment and family and the fact that Finland is normally seen as a welfare state where a high level of gender equality has been reached, there are still some serious constraints for lone mothers in the labour market. Researchers report for example that employers discriminate against single parents with young children because their risk of being absent is greater and because they are unable to work flexible hours (Forssen and Hakovirta 1997). A certain poverty risk exists as well, although those who are in employment tend to have a certain security—the disposable income and work incomes are highest in lone-parent families with children over six years (those who are mainly in employment) and lowest in families with a child under three years. Nonetheless lone parents are one of the groups that suffered from economic recession in the 1990s more than others. Poverty rates of single parents and child poverty have increased through the recession. The poverty risk of lone parents—and children in lone-parent families—is about two times higher than that of two-parent families before transfers, but the poverty rates for both family types are equally low after income transfers. For 1990 an 88% poverty reduction coefficient¹² of the income transfer systems on child poverty was calculated for Finland. As Katja Forssén (1998) writes, 'in 1994 the reductive impact of income transfers had become even greater, with 94% percent of the pre-transfer poverty being removed for single-parent families' (p. 119). Whereas in other countries the income transfer system removes little of lone parents' poverty risk, this percentage is therefore exceptionally high in Finland.

¹² Calculated in the following way: the difference between pre-transfer and post-transfer poverty rates is divided by the pre-transfer rate, and the resulting quotient is multiplied by 100 (Forssen 1998, Mitchell 1991).

The Austrian welfare state and lone mothers

Austria on the other hand does provide various forms of family support which are equally available to lone mothers, though they have no access to any form of support that would guarantee social and financial security without an employment-related income. This is because most family-related income transfers are still connected to the status of the breadwinner. Therefore lone mothers are more or less forced into paid work. The percentage of lone mothers with children under age 15 in employment amounts to 80% and is thus higher than the percentage of married women with children of this age (between 45% and 60%, depending on the number of children). In some age groups the percentage of lone mothers who are employed reaches or even surpasses the rates of women without children. While only 53% of all married women with children aged 3–5 were in employment in 1992, the rate for lone mothers was 79% (Table 8). This reflects the fact that as soon as a child reaches the age of three and lone mothers are no longer entitled to special benefits, they have nearly no choice but to return to employment—or at least to try. Around 80% of all lone mothers in paid employment are working full-time, also a higher percentage than married mothers.

Table 8. Women and employment by age groups and family type, Austria 1992 (in %)

Number and age of children	Women in employment by age groups								all women aged 15+
	15–59	20–24	25–29	30–34	35–39	40–49	50–59	60–69	
<i>All women</i>	62,4	75,7	73,0	69,1	69,0	66,5	42,3	3,0	45,3
without children	65,2	76,5	84,9	90,1	88,5	76,0	42,6	2,6	38,1
with children under 15	60,0	73,0	62,7	62,0	64,7	62,9	42,0	4,8	55,3
1 child	70,0	78,2	75,2	77,1	69,4	59,5	42,1	12,9	69,7
2 children	53,9	58,2	49,9	56,7	56,3	48,4	35,5	18,3	53,8
3 or more children	43,4	47,7	42,2	40,8	42,2	57,0	27,6	?	43,5
age of youngest child:									
0–2	63,7	72,3	63,8	59,3	59,9	43,4	13,2	17,9	63,7
3–5	56,0	71,0	60,4	50,7	54,5	56,1	13,6		56,0
6–14	62,0	100,0	62,7	69,5	62,3	57,5	44,1	15,7	61,7
15 +	58,0	56,3	82,4	83,5	83,6	67,3	42,1	4,5	47,0
<i>Married women</i>	59,3	78,2	66,3	63,6	64,4	62,6	39,9	3,4	47,7
without children	65	89,2	90,3	92,7	84,7	72,0	38,5	2,8	37,0
with children under 15	57,2	69,3	58,6	58,8	61,8	59,9	41,1	5,8	54,3
1 child	66,1	74,2	70,9	73,6	66,6	56,3	43,0	15,3	65,9
2 children	52,4	57,7	48,2	54,9	54,5	46,8	56,0	27,4	52,3
3 or more children	43,1	53,6	41,7	40,3	42,2	56,5	21,5	?	43,1
age of youngest child:									
0–2	60,6	69,8	60,6	57,6	59,3	41,9	13,2	19,8	60,5
3–5	52,6	65,4	56,7	48,2	52	47,9	82,5		52,5
6–14	58,8	100,0	54,9	65,6	59,7	55,2	45,3	18,6	58,6
15 +	55,8	63,3	82,0	79,9	80,2	64,3	40,8	5,6	48,4
<i>Lone mothers</i>	75,8	82,6	89,4	86,3	86,9	80,0	45,7	2,6	59,7
with children under 15:									
1 child	86,3	86,3	91,4	91,7	87,7	78,8	33,6		85,7
2 children	73,3	63,4	81,9	79,8	76,9	69,3	2,2	15,1	72,3
3 or more children	50,7	23,2	63,3	54,1	41,4	65,0	48,2		50,7
age of youngest child:									
0–2	82,3	82,4	88,6	78,6	67,5	57,2			82,3
3–5	79,3	83,2	86,7	77,7	78,7	90,3	2,8		79,3
6–14	83,9	100,0	93,6	91,0	85,5	75,6	32,6	10,3	82,5
15 +	67,5	47,3	86,2	92,6	97,1	81,4	47,4	2,5	42,3

Microcensus.

The reasons for this labour market behaviour are again to some extent explainable with the support offered by the welfare system. Compared to Finland, the Austrian welfare system provides less generous financial support. Mothers are entitled to maternity and parental leave allowance if they have a sufficient employment record, but only maternity allowance offers full replacement of net income, eight weeks before and eight weeks after the birth—whereas parental leave allowance is no more than a low flat-rate payment, normally not enough to support a family.¹³ Until 1995 lone mothers or fathers could claim a 50% higher parental leave allowance, a payment that was also available for married mothers/fathers whose spouses had no or a very low income. Thus it was not a special benefit for lone mothers. Since then lone mothers are only entitled to apply for an additional grant (around 45% of the parental leave allowance), which the state later reclaims from the absentee parent. This requires that lone mothers announce the father's name; if they are unwilling to do so they cannot claim this additional payment, which is an essential restriction for women compared with the earlier regulation. Until 1989 parental leave allowance was paid until the child's first birthday, and between 1990 and 1995 until the second birthday. In 1995 the duration was reduced to 18 months, unless parents share the parental leave and the other parent takes at least 6 months. Both changes in the regulations actually discriminate against lone mothers, causing or worsening their already difficult social situation and creating an old/new form of dependency between lone mothers and the absent fathers. It was argued that in the case of a 'conventional family' the husband has to compensate for the loss in income during times of parental leave, a responsibility which any other man should have as well and should not depend on marriage or official cohabitation (Neyer unpublished). However, the fact that the payment during parental leave is very low, resulting in significant income losses for all those women who normally earn more than a very low wage, clearly shows that (despite the fact that entitlement has to be earned on an individual basis, through employment) it was always somehow assumed that a substantial drop in income would not be a problem as there is normally a breadwinner in the family.

Because of this very limited financial support for mothers, most lone mothers are in fact forced to take up paid employment very soon, resulting in the need for day care. Although a certain amount of child care is provided, it remains a more or less private concern in all those provinces and municipalities where either a more conservative and traditional family ideology prevails, hindering the provision and creation of more care facilities, or where financial constraints make any expansion difficult. In quantitative terms there was an estimated shortage of 140,000 places in 1998, but problems are also related to structural deficits. Kindergartens that are only open until noon or the early afternoon or that offer two sessions with a lunch break in between are still common in some provinces. This makes it nearly impossible to combine employment and family obligations. These problems affect all women and mothers, but are particularly difficult for those who rely on the income in order to earn a living for their family—such as lone mothers. Private arrangements may be used but cannot substitute for a comprehensive institutional child care sector (Bundesministerin für Frauenangelegenheiten 1995).

¹³ Since 1990 parents who do not have the necessary number of weeks in employment for entitlement can get 50% of the normal parental leave allowance if they have earned entitlement to maternity allowance.

For those who cannot find a way to adequately combine family and employment the choices are very limited: for the period after parental leave allowance ends and until the child reaches the age of 3, those lone mothers who are not able to find child care enabling them to take up paid employment again are entitled to the so-called '*Sondernotstandshilfe*' (extended maternal leave payments), a payment calculated on the basis of the former income, similar to unemployment benefits. Today the unavailability of child care must be confirmed by the municipality of residence, something they very often refuse to do even if conditions are not acceptable for mothers and children, because they have to reimburse part of the *Sondernotstandshilfe* to the state and therefore it is in their own (financial) interest to force women to take up employment. After the child is 3 years old or for those without an entitlement, the Austrian welfare state has a 'second net' of social security, which provides, based on the principle of subsidiarity, social assistance and income support to those without any property, other source of income, claims to other social security systems or relatives responsible for their maintenance. These benefits are not supposed to serve as long-term income, but provide financial assistance only for a limited period, until self-maintenance is achieved again—normally via paid employment—or another source of support can be found. Social assistance is regulated at the provincial level, thus rates and regulations vary, such as the obligation to pay back the assistance received once the financial situation has substantially improved. Lone mothers who are generally able to work are normally expected to find a solution for child care and thus cannot expect to receive social assistance on a permanent basis, which means that they might be forced to reapply for payments every month in person (Beham and Wilk 1990). To have any property—such as a car—is reason enough to lose entitlement to social assistance. The everyday life of lone mothers is also monitored, for example by asking so-called communicative neighbours if male persons often stay overnight, indicating a partnership. Whether the partners are in fact willing to support the woman or children is obviously not questioned (Solidarität/Oktober 1997).

The income of lone mothers in Austria seems in fact highly dependent on the employment situation, although general income transfers to families are also available. All families, including lone parents, can get *family allowance*, which varies by the number and age of children. Since 1992 family allowance is directly paid to the person who definitely takes care of the child(ren)—and no longer automatically to the father as part of his wage. Whereas the former arrangement reveals a family policy logic linked to a strong male breadwinner ideology, the new regulation indicates a certain departure from this orientation. There is also free co-insurance of children in the statutory health insurance, an important support because it lowers the additional costs that must be paid out of disposable income. Families are also supported by fiscal benefits (e.g. non-taxable allowance for sole supporters). Lone parents/mothers whose income is too low to profit from these tax-related benefits get the equivalent in cash. Some provinces also offer additional family support for lower income families; regulations concerning length and amount of payment as well as entitlement criteria vary (Beham and Wilk 1990).

Despite women's role as paid workers and despite income transfers, the income situation of lone-mother families in Austria is clearly worse than in Finland (Table 5). The per capita income of lone

mothers who are employed is around one-third lower than the per capita income of average households. Around every third lone-mother household has a per capita income below the income that entitles pensioners to claim additional income support, which is regarded as an indicator for poverty in Austria. Of the lone mothers in paid employment in 1993 only those who were better educated had a reliable chance of escaping the above-average risk of poverty (Table 9). In the worst economic and financial situation were blue-collar workers, who are underrepresented with only 25% of all lone-mother households. Their income is around 25% lower than the average of all lone mothers. The income situation of white-collar workers on the other hand (who account for nearly 50% of all lone-mother households) corresponds with the average of all lone mothers. Lone mothers employed in the public service sector are doing best: due to the higher minimum wages in this sector their average income is around one-sixth higher than the average income of all lone mothers. Studies in the late 1980s and early 1990s have shown that lone-mother households spend an average 7% less than other comparable family households. Working-class lone mothers were even more constrained in financial terms, with a per capita expenditure of around 30% lower than the average of all households with employment-based income (Bundesministerin für Frauenangelegenheiten 1995, Beham and Wilk 1990).

Table 9: Household income of employed lone mothers, Austria 1993

	Number of households (in 1,000)	Per capita net income (AS)	% earning less than AS 6.200*
Blue-collar workers	15	6600	46
White-collar workers	29	8600	25
Public servants	15	10000	9
All lone mothers	59	8500	26

* 10% of all households of employed earn less, 90% more.

Microcensus 1993.

Summing up now the influence of the two welfare systems discussed, it is obvious that most of the family-related income transfers as well as services available to carers are significant in determining whether a lone-mother household can achieve a sufficient income or not. Lone mothers' uptake of paid employment has a major influence on the income situation and purchasing power in the housing market, but equally important are direct (income transfers including family benefits, but also social assistance) and indirect forms (access to day care and support to meet costs as well as other services) of support from the welfare state. Important areas of welfare for lone mothers are regulations regarding maternity and parental leave, on the one hand affecting their employment opportunities versus the chance to stay at home with the child(ren) for a certain period of time, and on the other hand influencing their financial situation. The second area of particular importance for lone mothers is child care, especially with regard to the ability to take up paid employment and earn a living, which is essential, as in both countries lone mothers *are* normally in employment. This is at least partly related to the regulations described above, because for only a very limited period is there an opportunity to be

fully engaged in child care and get financial support for it. What sort of care facilities are available depends on the welfare regime and the general attitude towards care in society as well as the extent to which a welfare state is interventionist. Problems of combining care and paid work can be seen as a private or public concern, resulting in different policies and structures. The general financial support for families and children is also of special importance for lone-mother families to reach an acceptable level of income. Not only one-parent families who are totally reliant on public support due to the lack of any other source of income are especially dependent on this kind of financial help, but today—with the dual-earner family becoming more and more common—only one salary may simply not be sufficient and some sort of supplement is necessary as well. However, while such benefits offer some additional financial support for families, they are not of great help for all those lone mothers who are unable to earn a living via paid employment. If they are unable to find and take up employment, they must rely on income support provided by the welfare state or any other source of support.

6. Conclusions

To sum up, from the cross-national look at the housing situation of lone mothers in Finland and Austria it is obvious that lone mothers are doing better in the Finnish welfare state, not only with regard to housing, but also generally and especially in terms of income. Although there are certain unfavourable preconditions (such as the higher poverty risk), the welfare state—its services and the system of income transfers—is successful in helping many if not most of them to escape the risk of social deprivation. However, despite these positive elements we should not overestimate the quality of life of lone mothers in Finland, as there are difficulties and constraints for one-parent families that should not be overlooked. Housing and living conditions are in fact a good indicator for these more hidden difficulties. The main reasons are that neither the integration of lone mothers into the labour market, nor the social infrastructure (in the field of child care for example) are perfect, earnings are not equal and patterns of segregation still exist, resulting in a variety of constraints for lone mothers in their everyday life. Because for instance women's employment is very common in Finland, indicating a gender system that is clearly built around individual responsibility and equality and less around any idea of female homemakers and male breadwinners, there are better conditions for lone mothers' integration into the labour market, but in financial terms it is no guarantee of a decent income. In a welfare state where the dual-earner family is most common and where it is not realistic for one person to earn enough to support a family, households with only a single earner are generally disadvantaged as they simply lack the resources normally needed to maintain a household.

The closer look at housing (and living) conditions of lone parents revealed where some of the hardships are and how even a rather comprehensive welfare system does not enable lone-parent households to attain a standard of housing and living comparable with other family types. Thus being able to form and maintain one's household is certainly possible in Finland, but the quality of this household may not reach the average national standard. As has been emphasised, quality or space are not the most crucial problems but lone parents and mothers have problems of access to owner

occupation as the most common form of housing, due to lower income levels and social reasons. Benefits, for example housing support, can help to ease this general deficit, but only to a certain extent. The fact that the sort of housing that is an important alternative for one-parent households, such as social housing or generally the rental sector, has not been promoted in the past, shows that lone parents are equally dependent on more special policy areas like housing policy, normally not investigated in detail if looking at the impact of welfare policy on households. Exclusion from the prevalent form of tenure must be seen as a potential source of stigmatisation, which also makes evident how important it is to consider culture and norms within a society while investigating questions of exclusion and deprivation. It is not always simply the status of being a lone mother that could be the cause for being branded: it may also be the style of living that leads to pejorative comments. Indeed, although lone mothers are not stigmatised in Finland, the exclusion from the predominant form of tenure could constitute such a hidden form of stigmatisation. However, such 'invisible' social and economic pressures are in fact not a specific Finnish problem, but also occur in other welfare regimes with a higher level of support for lone-mother families, for example Sweden (Hobson and Takahashi 1997).

It has become evident that compared to Finland the situation for lone mothers in Austria is clearly worse: one-parent households are low-income households and many lone mothers are in fact poor. Although being a parent *and* paid worker are two difficult obligations to combine in everyday life, this is what is expected. The income that can be earned through employment is relatively low, but social support for those who are either unable to secure their income via paid employment or are not able to be in employment at all is very limited. This is related to the Austrian gender system, where the employment of women and mothers is becoming more and more important, but is still not the norm, and to the welfare state that is centred on (male) employment and thus unwilling or unable to offer support for those who are not able to meet the requirements of the labour market. As far as housing is concerned the Austrian example shows quite well that difficult housing conditions are only one aspect of difficult social circumstances and living conditions.

Answering now the core question of this paper—how do the welfare, gender and housing systems in Austria and Finland influence the housing situation of lone-mother families, the following conclusions can be drawn: in Finland full-time employment for both men and women is the norm, reflecting an equality-orientated gender system that emphasises the individual responsibility of partners and parents as wage-earners, but also as carers. The welfare system supports this dual-earner/dual-career model by providing a 'social wage' as part of a family policy that recognises public responsibility for care. Thus it enables parents—including lone parents/lone mothers—to combine domestic responsibilities with paid employment. For all those who are confronted with difficulties despite this general support, income transfers are provided in order to keep individuals and families out of poverty. This results in an income level which should enable all families to deal with the expenses of everyday life, including housing, although the welfare state offers additional support for those who might still be unable to meet high housing costs. Through this support the welfare system can help low-income households deal with difficulties in the expensive housing market that are partly the result of a non-

active housing policy, rarely concerned with the needs of certain population groups. A certain level of discrimination, however, cannot be avoided, resulting in above-average costs for one-parent households and a danger of being excluded from the dominant form of tenure.

In Austria vestiges of a 'male-breadwinner' ideology are still influential in the gender system, thus making the employment and income situation of lone mothers very problematic. Earning a sufficient income is difficult for lone mothers, although it is expected. Income transfers are insufficient and cannot help lone-mother households reach an income level which would guarantee a quality of life comparable to other families, also influencing the housing situation. Together with a housing policy that is primarily object-minded and offers no help to those incapable of coping with high housing expenditure this results in limited access to housing of the same quality and tenure favoured by two-parent families. Thus in Austria the combination of a detrimental gender system, insufficient public social support and the absence of a housing policy concerned with the problems of individuals can be identified as the main reasons for the patterns of segregation that exist with regard to different family types. In a high-priced housing system, low income and poverty inevitably result in hardship unless the state provides appropriate benefits or access to social and/or public housing. In Austria none of these alternatives is guaranteed: although housing promotion is rather generous, both welfare and housing policies fail to offer support for vulnerable family and household types.

These conclusions confirm that an investigation of the housing situation of lone mothers requires a broad perspective, as only the interplay between gender, welfare and housing systems can make patterns of discrimination and exclusion visible.

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