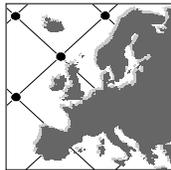


MANNHEIMER  
ZENTRUM FÜR  
EUROPÄISCHE  
SOZIALFORSCHUNG



**LIVING ON THE POVERTY LINE**

**LONE MOTHERS IN BELGIUM, GERMANY,  
GREAT BRITAIN, ITALY AND SWEDEN**

Elisabetta Ruspini

Arbeitsbereich I / Nr. 28  
Mannheim 1998

ISSN 0948-0072

**Arbeitspapiere**

**Working papers**

Elisabetta Ruspini

**LIVING ON THE POVERTY LINE. LONE MOTHERS IN  
BELGIUM, GERMANY, GREAT BRITAIN, ITALY AND  
SWEDEN**

*The international project on family change and family policies*

*Working Papers from the International Project on Family Changes and Family Policies, Reserach Department I, Mannheim Centre for European Social Research*

*The International Project on Family Changes and Family Policies, co-directed by Prof. Flora (University of Mannheim, Mannheim Centre for European Social Research) and Prof. Kamerman and Kahn (Columbia University School of Social Work, New York), analyses changes in family structures and family policies in a long-term and comparative perspective 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 the built-up of a family policy data base 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 programme of young researchers, which concentrates on recent developments of families in the European welfare states in comparative perspective.*

**Elisabette Ruspini**

**Living on the Poverty Line. Lone Mothers in Belgium, Germany, Great Britain, Italy and Sweden**

**Mannheimer Zentrum für Europäische Sozialforschung (MZES).**

**Mannheim, 1998.**

**(Working Papers Arbeitsbereich I / 28)**

**ISSN 0948-0072**

Cover layout: Uwe Freund

Not available in book shops.

Token fee: DM 5,-

Purchase: Mannheimer Zentrum für Europäische Sozialforschung (MZES), D – 68131 Mannheim

Editorial Note:

*Elisabetta Ruspini earned her Ph.D. in sociology and social research at the University of Trento, Italy, in 1998 with a dissertation on 'Gender and Dynamics of Poverty: An Analysis of Germany and Great Britain'. She has several years' experience as a researcher and teacher in sociology and social research methodology and has been involved with several surveys sponsored by the Departments of Sociology, State Universities of Milan and of Padova.*

*Since October 1997 she has been working within the TMR research and training programme for young researchers 'Family and the Welfare State in Europe', related to the international project on 'Family Change and Family Policies in the Western World', co-directed by Prof. Peter Flora (University of Mannheim, MZES) and Profs. Sheila Kamerman and Alfred Kahn (Columbia University, New York). Her research interests include gender issues, comparative welfare research, social and family policies, poverty, and the study of living conditions. Within the methodological field, her main interests are longitudinal data analysis and design and collection of complex data sets such as household panel surveys.*

## Abstract

The paper focuses on the circumstances that explain lone mothers' dynamics of poverty in five different European settings (Belgium, Germany, Great Britain, Italy, and Sweden) using household panel data. My aim is to tackle the problem of poverty *comparatively, dynamically, and with a gender perspective*.

This paper attempts to answer questions such as: "How do lone mothers experience poverty? Are poverty spells for lone mothers longer? Do poverty spells differ within different groups of lone mothers (never married, separated, divorced, widowed)? Is the probability of suffering recurrent or chronic poverty higher for lone mothers than for other groups? Do lone mothers' poverty spells differ among different welfare systems?".

What comes out of this analysis is that lone mothers - especially if heads of household - are at greater risk of poverty in comparison with married/cohabiting mothers in all settings taken into consideration.

It also seems that lone mothers' low poverty rates are to be found either in countries where the sheltering capacity of family and kin is strong or where family policies allow the combination of care tasks and participation in the labour force. Lone mothers' poverty is a very complex phenomenon since female poverty risks are strongly connected to the close interaction of the gendered processes in the labour market, domestic circumstances and welfare systems that can substantially vary from one country to the next.

Finally, poverty among lone mothers is not a static condition.

# Content

1. Introduction: the study of lone parents' poverty in a comparative perspective .....	1
2. Why lone mothers? .....	4
3. Lone mothers in Europe: an invisible subject within social policies.....	6
4. Looking for lone mothers.....	10
5. The definition of poverty .....	12
6. Cross-sectional analysis.....	15
6.1. <i>Main sources of income for lone parents in Europe</i> .....	15
6.2. <i>Poverty rates and welfare dependency among lone mothers</i> .....	19
6.3. <i>Non-monetary indicators of poverty</i> .....	22
7. Longitudinal analysis of lone parenthood and poverty in Belgium, Germany, Italy, Sweden and Great Britain .....	24
7.1. <i>The duration of lone parenthood</i> .....	24
7.2. <i>Duration analysis of poverty and welfare dependence</i> .....	25
8. Some conclusions .....	29
References.....	49

**Tables**

Tab. 1 - Lone mothers as a percentage of households with children under 15 years, 1995.....32

Tab. 2 - Largest income sources by family status, 1993.....33

Tab. 3 - Activity status of mothers, 1994 ..... 34

Tab. 4 - Full-time or part-time employment of mothers, 1994 .....35

Tab. 5 - Lone mothers by marital status, 1994 ..... 36

Tab. 6 - Sources of financial support from others outside household, 1993 .....37

Tab. 7 - Poverty headcount ratios (50% poverty line) among lone mothers and married/cohabiting mothers, 1993 ..... 38

Tab. 8 - Distribution of poverty risks\* among lone mothers by marital status, 1993 .  
.....39

Tab. 9 - Use of welfare benefits<sup>§</sup> among lone-mother heads of household and married/cohabiting mothers, 1993 .....40

Tab. 10 - Access to consumer assets\* among female heads of households and among lone and married mothers, 1993 .....41

Tab. 11 – Amenities\* among female heads of households and among lone and married mothers,1993, .....44

Tab. 12 - Length of lone parenthood experience, weighted results<sup>§</sup> (percentages) .46

Tab. 13 - Duration of poverty, 50 % poverty line, weighted results<sup>§</sup> (percentages) .47

Tab. 14 - Duration of welfare use<sup>#</sup>, weighted results<sup>§</sup> (percentages) .....48

## 1. Introduction: the study of lone parents' poverty in a comparative perspective<sup>1</sup>

The aim of this paper is to focus on the circumstances that explain lone mothers' dynamics of poverty in Europe and particularly in five different European settings characterized by different family and social policies systems: Belgium, (West) Germany, Great Britain, Italy and Sweden. The phenomenon of poverty will be tackled *comparatively, dynamically and with a gender perspective*. I will also explore some of the implications of explicitly considering time and gender in the definition and measurement of poverty. My basic assumptions are the following:

the structural causes of female poverty are to be found in the interaction between gendered processes in the labour market, welfare state institutions and domestic households. The sexual division of labour which assigns to women a primary role (largely hidden and unpaid) in the private domestic sphere and a secondary position in the labour market is reflected in the private, occupational and the public systems of welfare provisions, so that the inequalities which women experience in paid work are mirrored in their different access to, and levels of, income replacement benefits (Glendinning and Millar 1991:32). In other words, in order to understand the causes of women's deprivation, it is necessary to recognize that their poverty has much deeper roots;

as a consequence, specific risk factors affect women in particular. They are more likely to enter poverty situations such as lone parenthood or low income, to remain in those situations and to exit from them with greater difficulties. The welfare state and social security regimes alongside marriage-family structures contribute to the persistence and exacerbation of women's poverty: social policies may implicitly or explicitly provide incentives for particular kinds of behaviour, making assumptions about women's activities (Lewis, 1993). One of the main functions of social security is to endorse the position of certain groups and build up their entitlement to support by defining them as "deserving": for example lone parents have usually been viewed and constructed as a less deserving or even "undeserving" group;

within this context, the debate on women and poverty demands an examination of income inequalities and equality of access to social resources between women and men. Following Millar and Glendinning (1988), the conditions under which women obtain access to resources, the levels of these resources, and women's control over resources are factors which shape women's experience of poverty. Thus, a new paradigm is required: women's poverty cannot be understood and tackled using the classic instrument that belongs to the policy based upon the view that poverty is a static, permanent, gender-neutral phenomenon (that is, an either/or state, with people considered to be poor or not poor). In

---

<sup>1</sup> This is a revised version of a paper presented at the Seminar on "Current European Research on Lone Mothers", Gothenburg University, April 1998. I would like to thank Jane Millar, Christopher Heady, Thomas Bahle and Astrid Pfenning for helpful comments and interesting suggestions on this version of the paper. I also must acknowledge the help provided by the participants at the Seminar on "Current European Research on Lone Mothers", whose comments helped to review the first version of the paper. A special thank to Gretchen Wiesehan for her precious language revision. This working paper is written as part of the TMR research and training programme for young researchers supported by the EU Commission "Family and the Welfare State in Europe", related to the international project on "Family Change and Family Policies in the Western World", co-directed by Peter Flora, Sheila Kamerman and Alfred Kahn.

other words, if a new operational definition of poverty is necessary, its gendered nature cannot be “captured” in the absence of a gender-sensitive methodological approach.

In this study, the data used to analyse dynamics of poverty for lone parents and their socio-economic situation are *household panel surveys*, the most suitable source of data for analysing movement into and out of poverty. Taking time into consideration seems to be an appropriate way to tackle the problem of poverty with a gender-sensitive perspective and to adequately understand its nature and causes.

It is my conviction that our insight into processes of social change can be greatly enhanced by making more extensive use of longitudinal data and, particularly, of *household panel data*. The basic feature of the panel design is the possibility of detecting and establishing the nature of individual change. Panel data trace individuals over time since information is gathered about them at regular intervals (usually each year): for this reason, they are well-suited to the statistical analysis of social change and of dynamic behaviour. When individuals are surveyed at successive points in time, then it is possible to investigate how individual responses are related to the earlier circumstances, allowing an explanation of change. Introducing a temporal element can substantially increase the explanatory power of empirical analysis. By using longitudinal data I will then catch the dynamic aspect between poverty and gender. A further aim is to extend the concept of “feminization of poverty” by focusing on the gendered experience of economic deprivation and on the different circumstances in which women are poor (Ruspini, 1997a, 1997b).

The dynamic aspect of poverty is important since economic deprivation may be a persistent condition for some households but only temporary for others. In addition, the panel approach allows the understanding of the events or circumstances causing women and men to fall into poverty and can identify stages of life at which the risks of poverty are particularly high. From the point of view of the response to poverty, understanding its dynamic characteristics is necessary in order to bring about the sort of public policies that are considered for its alleviation. Recognising the dynamic nature of poverty may predicate a new policy agenda, that explicitly aims to prevent and to bring spells of poverty to an early end.

The potential of panel data to social science and social policy has been clearly established in the area of transitions into and out of economic deprivation: for example, the American Panel Study of Income Dynamics has documented both a rapidity of movement into and out of poverty and a close association between such transitions and changes in household composition, especially for women and children (Duncan, Coe and Hill, 1984; Bane and Ellwood, 1986). Other results from the PSID longitudinal study have shown that spell Duration differ depending on how the spell begins. Poverty spells are longer for a female head of household with a child and the longest ones are those that begin with a birth (Bane and Ellwood, 1986).

The specific data sets I used are the following:

- \* European Community Household Panel Survey (ECHP) 1994;<sup>2</sup>
- \* Panel Study on Belgian Households (PSBH) 1992-1995;
- \* Public Version of the German Socio-Economic Panel (GSOEP) 1991-1995;<sup>3</sup>
- \* British Household Panel Survey (BHPS) 1991-1995;
- \* Bank of Italy Survey of Household Income and Wealth (SHIW) 1989, 1991, 1993, 1995;
- \* Swedish Household Market and Non-Market Activities (HUS) 1984, 1986, 1988, 1991, 1993.<sup>4</sup>

The choice of countries was based both on the availability of panel data and on the estimates of the number of lone parents.<sup>5</sup> According to 1995 Labour Force Survey (Eurostat, 1996), it is possible to divide European countries on the basis of the proportion of lone mothers as a percentage of all families with children under 15: UK: 16.2 percent; Finland: 11 percent; Germany, France, Belgium and Austria: 7-9 percent; Netherlands and Ireland: 6-7 percent; Portugal, Italy, Greece, Spain: 2-5 percent (Table 1).

The structure of my paper is as follows. In the next paragraph I argue the relevance of a study on lone mothers' poverty. In paragraphs 3, 4 and 5 I discuss some relevant methodological issues: the definition of lone mothers and the "measurement" of poverty. The sixth section presents some

<sup>2</sup> European Community Household Panel data were made available during the research stay at the European Centre for Analysis in the Social Sciences (ECASS), Institute for the Social Sciences, University of Essex (June-August 1997). ECASS is a Large Scale Facility funded under the Training and Mobility of Researchers programme of the European Union.

<sup>3</sup> The GSOEP analysis is based upon the West German subsample.

<sup>4</sup> The *European Community Household Panel Survey* (ECHP) is a multi-dimensional and multi-purpose survey which covers income, demographic and labour force characteristics, health, education, housing, migration and other topics. The full-scale survey was launched in 1994, with a sample of 61,106 households (approximately 127,000 individuals) achieved in the EU as a whole.

*The Bank of Italy Survey of Households Income and Wealth* started in 1965. Twenty-three further surveys have been conducted since then, yearly until 1987 (except for 1985) and every two years thereafter. The aim of the survey is to gather information concerning the economic behaviour of Italian families at the microeconomic level. The survey has a panel section, corresponding to: 15 percent of the households between 1987 and 1989; 26.7 percent between 1989 and 1991; 42.9 percent between 1991 and 1993; 44.8 between 1993 and 1995 (Brandolini and Cannari, 1994).

*The British Household Panel Survey*, started in 1991, comprises an initial 5,000 households and 10,000 individuals: five waves are, at the moment, available. It has been carried out by the ESRC Research Centre on Micro-Social Change at the University of Essex. The main objective of the survey is to further the understanding of social and economic change at the individual and household level in Great Britain. BHPS data used in this publication were made available through the Data Archive. The data were originally collected by the ESRC Research Centre on Micro-Social Change at the University of Essex. Neither the original collectors of the data nor the Archive bear any responsibility for the analyses presented here.

*The German Socio-Economic Panel* is a representative longitudinal study of private households in the Federal Republic of Germany. It has been modelled after the Panel Study of Income Dynamics, started in 1968. Its first wave went into the field in 1984, with a sample of 5,624 households and 11,610 individuals. The GSOEP is carried out and developed by the Project Group "Socio-Economic Panel" at the DIW (the German Institute for Economic Research), Berlin. The group disseminates the data to interested scientists. In co-operation with the DIW, the Center for Policy Research at Syracuse University has prepared an English language public-use version of the GSOEP for use by the international research community. In order for the GSOEP to be used by researchers outside Germany, German law requires that the privacy of individuals and households be protected. To reduce the risk of identifying individuals or households, the Public-Use Version of the GSOEP does not include detailed information on nationality or region and represents a 95 percent random sample of the original data.

*The Panel Study on Belgian Households* (PSBH) started in 1990 as a project of the "Impulse Programme for Social Research" of the Federal Ministry for Science Policy (now called the Federal Department for Scientific, Technical and Cultural Affairs). The project was assigned to the Universities of Antwerp and Liège. In 1992, 4,439 households with over 11,000 members were successfully interviewed. Since then the same persons of the basic sample were questioned on a yearly basis. (if applicable in their new household context). Each interview results in about 400 variables on the household level and about 800 variables on an individual level. The topics concerned are the following: demography, household composition, education, occupation, employment, income, grants, expenses, wealth, health, social activities, time-use, values, relations, role patterns, housing, migration and mobility.

*The Household Market and Non-Market Activities* (HUS) project started in 1980. In 1984 the first main survey was carried out, a comprehensive interview survey that was followed by smaller surveys in 1986, 1988, 1991 and 1993. The economic issues that motivated the project are the following: labour supply, labour mobility, demand for housing and questions of distribution. The 1984 survey was based on a probability sample of over 2,300 households: these were identified with the help of a sample of individuals aged 18-74.

<sup>5</sup> In addition, national responses to the needs of one-parent families deeply diverge. Following Kamerman and Kahn's typology (1988), we can differentiate the five countries by classifying their policy strategy: Belgium, Italy and Germany

preliminary findings coming from the cross-sectional analysis on lone parents' living standards in Europe: main sources of income for lone parents, the incidence of poverty calculated both on income and welfare use and the incidence of poverty among lone parents based on non-monetary indicators. In the last section I discuss the dynamic dimension of poverty among lone parents for five European countries that have gathered longitudinal economic information from representative samples of their populations: Belgium, (West) Germany, Great Britain, Italy and Sweden.

## 2. Why lone mothers?

Lone mothers represent a good analytical category to study the relationship between family, market and the welfare state and are a challenge to social policy. They can be viewed as a highly disadvantaged group in terms of resources, which include money but also time and social networks. Much empirical evidence clearly indicates that lone mothers tend to be in worse financial circumstances than two-parent families, particularly of those where both parents are employed.

Their higher risk of falling into poverty is strongly dependent upon the fact that they are unable to exit the poverty condition through adequate opportunities to earn an independent income or to obtain higher social welfare and regular maintenance payments. From this standpoint, the kinds of state support lone mothers receive can be employed as a barometer of the strength or weakness of social rights of women with families (Hobson 1994).

Lone mothers are particularly hit by the *inextricable and dynamic interaction of gendered processes in the labour market, domestic circumstances and welfare systems*. The difficulties that lone mothers have to face within the labour market and domestic dimensions are multiplied if we think that the institutional framework, originally conceived for a different kind of organization of family life, is not ready to give an answer to the single-parent family problem. Radical employment and demographic transformations are creating new tensions on the welfare state intervention front, which is already troubled by fiscal and financial difficulties. Moreover, as Scheiwe (1994) has pointed out, the different institutional settings closely interact to shape mothers' access to income resources and, particularly, to define the entitlement to social security benefits.

Nonetheless, lone mothers are not a disadvantaged group *per se*, that is, there is no causal relation or inevitable association between lone mothering and poverty. Their disproportionate vulnerability to deprivation is strongly tied to gender inequalities in the labour market linked to their socio-economic status. The economic difficulties faced are aggravated by other factors, such as lack of child-care facilities that plays a crucial role in facilitating women's full-time employment, concentration of women in lower-status and lower-paid jobs - since their participation in paid employment accommodates their domestic commitments -, inflexible working hours, inadequate vocational education and training programmes, problems related to housing. Female heads of family with young dependent children have less opportunity of finding employment because of working conditions and the responsibility for childrearing: as Piachaud (1985) and Millar (1989) pointed out,

---

belong to the "universal young-child strategy" cluster; Great Britain is a country characterized by an "anti-poverty model", and the Swedish policy model is designed to link labour market and family policies.

bringing up children is both time-consuming and expensive, especially if these tasks cannot be shared between the two parents.<sup>6</sup>

This is even more striking if we think that lone parents are rising in number (even if the size and composition of the increase vary substantially) and that within lone-parent families the number of widows and widowers with dependent children has declined as a percentage of family heads in all European countries, while unwed mothers are a rapidly growing group (Kamerman and Kahn, 1989). The steady decline over the years in the proportion of elderly widows living with their unmarried adult children, the rising number of single-parent families headed by an unmarried mother and the fact that marital breakdown and births outside marriage account for the largest increase, have had the effect of changing the composition of the single-parent family population. These results are significant, since each group raises a different set of issues: if elderly lone mothers may be financially dependent on their children, the most important issue raised by divorced or unwed mothers may be connected with the fact that they are rearing children (Millar, 1989; Roll, 1992).

Nevertheless, within the European family social protection system, widows are treated differently as compared with other groups of lone parents. In most welfare systems women's rights to welfare have been indirect, that is a function of their dependence on a male breadwinner: this logic has resulted in the most favourable treatment of widows. As Millar (1989:23-24) and Lewis (1993:14) have discussed, the "most deserving" of all lone mothers are still widows, partly because there is no-one else available to take financial responsibility for them. Dependence and independence are clearly gendered terms. If women's dependence on a man's income (wage or survivor's pensions) is a kind of acceptable dependency, their dependence on a man's benefits (such as a lone mother's dependency on her former husband's maintenance payments) is usually a less acceptable dependency, while their dependence on own welfare benefits (for example lone mothers' benefits) is still a kind of unacceptable dependency. Within this context, the shifting of women's economic dependence from the male breadwinner to state benefits represents a clear example of the institutionalization of the "dependency culture" within the welfare state.

There is, therefore, an urgent need for measures to meet the broad and specific needs of one-parent families and to improve their living situation and this not only from the economic point of view. As Becker (1997) has pointed out, needs are not only for "cash" but also for "care", that is services that support and enable women and men to live with as much independence and dignity as possible.

---

<sup>6</sup> For example, as Lewis (1993) has discussed, there is little evidence suggesting any significant change in men's attitude; women's entry into paid work has not been matched by an increase in the sharing of unpaid work.

### 3. Lone mothers in Europe: an invisible subject within social policies

In the global context of European social policy, lone mothers are still an *invisible subject* (Bimbi 1996; Simoni 1996; Ruspini 1997d). First of all, few European policies *directly* target lone parents. They can be integrated into the broader system of citizenship through paid work, the fact that they are rearing children or included within the categories of poor people living on the edges of the insurance system (inextricably linked and subordinated to labour market participation).

More specifically, lone parents may be recognized within policies targeted at broader groups: mothers, parents, low earners, poor people. This reveals a different degree of inclusion within social policies: as proper breadwinners (for example the Swedish case), as unpaid workers/mothers (Germany) or principally as a problematic category (the UK). As a consequence, they have disappeared as a social group. At present, only half of the EU Member States have introduced *specific* allowances for lone-parent families<sup>7</sup> and the conditions for entitlement are sometimes very strict.<sup>8</sup> The amount of these allowances is often inadequate to cover the need of one-parent families and payments are limited to a certain period of time.<sup>9</sup> In most Member States it is also very difficult to obtain assistance in the areas of child-care, employment, vocational training and financial support (Boujan 1995:33).

Secondly, when lone mothers receive benefits directly, they are often *hidden* behind the rights of their children, although the protection given to minors who live with lone mothers in practice depends on the legal and social status of their mothers. The main reason why lone-parent families have been the focus of attention is the fact that they are mothers, that is they are rearing children. Nonetheless, lone mothers raise a far more complex issue: the fact that they have dependent children has to be linked to the time deficit they experience (they have to spend more time with their children, since the father is totally or partially absent); to the need to work more for the same income as coupled parents; and to the difficulties faced within the labour market due to caring responsibilities and the responsibility for childrearing.

Thirdly, the existing European policies specifically addressed to lone parents are generally means-tested provisions,<sup>10</sup> that is benefits reserved to the poorest. If these benefits can ensure a minimum standard of living, they have helped to maintain people living in precariousness rather than to integrate the excluded by shifting women's economic dependence from the family to the state. Their first major disadvantage is the contribution which the means-tested benefits make to the poverty trap. For

<sup>7</sup> Austria, France, Ireland, Portugal, UK and, outside the EU, Iceland and Norway. In Denmark, lone parents benefit from an increase in the normal child benefit. In Italy they receive a means-tested family allowance for low income families. In Switzerland there are special schemes to help single people with dependent children: for example, some cantons have introduced "emergency maternity benefits", means-tested allowances paid for a maximum of two years after the birth of a child (Boujan, 1995).

<sup>8</sup> In Portugal, to receive the allowance for single parents, the parent must: be in work; be a single parent; have paid social security contributions for at least six months; be responsible for caring for a child under ten; have an income less than 70 percent of the minimum guaranteed salary. In Austria, the allowance for young children is subject to certain conditions: the parent must have a child under two living in the same household and must be in work or have paid contributions for 52 weeks or 24 months to the unemployment benefit office before making the application. There is also a means-tested supplementary allowance, with entitlement subject to the following conditions: the parent must have a child under three and have housing problems (Boujan, 1995:45,87).

<sup>9</sup> The Austrian Allowance for young children is granted to single parents until the child's second birthday; in France API is paid until the youngest child reaches the age of three; in Portugal the parent must be responsible for caring for a child under ten; in Norway the Transitional Allowance is available for at least one year or until the woman's youngest child is age ten and sometimes longer, under special circumstances (Kamerman and Kahn, 1989; Boujan, 1995).

<sup>10</sup> With the exceptions of Austria, Denmark and the United Kingdom (One-parent benefit), where specific benefits for lone parents are not means-tested.

example, according to Sainsbury (1996:80) assistance benefits in the UK are characterized by both an unemployment and a poverty trap which affect the income of lone mothers. A feature of the means-tested Income Support Scheme (which lone mothers are heavily dependent on) is the ineligibility of individuals in full-time employment, but not those in part-time employment. This regulation is one of several factors which may discourage women's full-time employment. Secondly, if these benefits are successfully withheld from those who do not qualify, they do not reach all those who may be entitled to them. Finally, the third disadvantage is the impact on personal dignity: the primary fact to be proved is that the family is poor and the necessary inquiries (that have to be repeated at regular intervals) produce a much greater invasion of privacy than occurs with other forms of benefit (Brown, 1988). All this implies that lone mothers are treated merely as a "needy" category, even if they have the ability to fully participate in the labour market: the primary issue concerning lone mothers is how to improve their standard of living by reconciling work and family life. In sum, it seems social security systems have failed to take account of the reality of changes in household structures and women's work since existing measures do not recognize the complexity of women's lives and women's needs.

The lack of attention to lone mothers is linked to the view of the poor and to attitudes towards the systems of welfare that support the poor. If older and sick/disabled people are seen as the most deserving, benefits perceived to be targeted at the deserving poor attract the most support: this is the case with retirement pensions and benefits for the disabled. But it is also strongly linked to the cultural features of the patriarchal model. Despite the growing social acceptance of lone parenthood, lone mothers still represent a moral embarrassment issue since they emerge as the image of transgression against the norm of the marriage-based family.<sup>11</sup> Due to their "morally deviant behaviour", lone mothers have been labelled as "less deserving" or even "undeserving" and social security has restricted their access to benefits through means tests (Becker, 1997).<sup>12</sup>

In the five settings chosen, the visibility of lone mothers as a social category is indeed very different. In Belgium, marriage and legitimacy have long been protected by law and still give access to various rights under social security: unmarried couples and their children and single parents gained some right only recently and the ideology of marriage and the family also permeates fiscal policy. Social policy is "family orientated", but its main focus is the "traditional" family, and there are no special provisions to cope with the economic consequences of divorce. Social security in Belgium is also *strongly employment-related*: the productive worker is at the centre of the redistribution in both the welfare system and welfare provisions.<sup>13</sup> Although Belgium has not introduced *specific* allowances for lone-parent families, the benefit system does provide a right to a means-tested subsistence minimum (*Minimex*), whose entitlement is dependent on the applicant's resources below prescribed limits and on availability for work: the minimum age for entitlement is 18, unless a claimant is pregnant or has

<sup>11</sup> There is some evidence suggesting that stigma against lone parenthood may still be particularly strong in Mediterranean countries (see for example Bimbi, 1996 for the Italian case), an issue that stresses the need for further research.

<sup>12</sup> This is very evident in the Anglo-Saxon debate. Lone mothers have paradoxically become a category "too comfortable with benefits": the images of "benefits dependency" and of the "underclass" have been associated particularly with lone parents. Some scholars have even especially been concerned with the dangers posed by lone-parent families: following Dennis and Erdos (1992) the growth of lone parenthood was undesirable and dangerous since it could undermine the family, social stability and common sense.

<sup>13</sup> Insurance benefits are funded by contributions from employees, self-employed and employers, plus subsidies from general taxation. For public employees pensions are calculated according to the number of years of service and are based on the average salary for the five years before retirement, up to a maximum of 75 percent of this average. For private sector employees, benefits are based on average wages over the working life (from age 20 to 65 for men and from 30 to 60 for women) and are paid at 60 percent of the average for single persons and 75 percent for couples. Since

children. *Minimex* was introduced in 1974 and in 1988 the category “singles with children” was created.

Following Boujan (1995), in Germany there is no specific allowance for single parents as such but a highly developed general income support system. Lone parents on income support can get subsidies for the costs of child-care and kindergarten fees. The social assistance benefit level can be increased for a lone parent by 20 percent for “additional expenses” if rearing a child alone, but only if she/he has a child below the age of 6 or two children aged under 16 (Scheiwe, 1994). The dominant approach of German public authorities to gender issues has long rested upon a conservative family policy in conjunction with social security schemes for workers and social security coverage for married or widowed housewives. Another characteristic feature is the importance of the family and voluntary support: in other words, the system presupposes that the family, and within the family women, are the greatest provider of welfare. There are a number of features that keep women with children out of the job market and favour a conservative division of family labour. For example the inadequate full-time child-care facilities available to parents: most kindergartens are open during the morning hours and the short school hours (lunch is not available at schools) impose heavy time constraints upon mothers (Scheiwe, 1994). Parental leave legislation can also discourage mothers’ employment, and, more generally, the German welfare state regime presupposes that unpaid (mainly female) care work abounds within the family (Lewis and Ostner 1994). As a consequence, the level of inequality is particularly high in the labour market, revealed by data on female labour force participation, female-male ratios of hourly earnings and female-male ratios of unemployment rates (Norris, 1987; OECD, 1988).

The British welfare model is characterized by an emphasis on means-testing in distribution of benefits. In Great Britain, lone parents are heavily dependent on Income Support. Following Millar (1998), about 1.1 million lone parents receive Income Support and 300,000 receive Family Credit (DSS, 1997), both means-tested. Since 1992, Family Credit is granted to those working more than 16 hours a week, while the Income Support rules allow lone mothers to receive benefit without being required to seek paid work, until their youngest child reaches the age of 16.<sup>14</sup> Lone parents are entitled to a small increase to Child Benefit (One-parent benefit, not means-tested, 6.05 pounds a week per family in 1994) and the “lone parent premium”, an additional sum paid to lone parents in receipt of Income Support. Both measures have recently been abolished for new lone parents by the Labour government. Benefits for lone parents costed about £10 billion in 1996/7, equivalent to about 10 percent of the total benefit expenditure (Millar, 1998). The British welfare system makes no formal commitment to the protection of the family as an institution (Daly, 1995). Britain has institutionally refrained from developing *explicit* family policies, that is, designed to achieve specified, explicit goals regarding the family such as day care, child protection services, family counselling, family planning and family life education. Family policy has barely figured historically in public discourse or in the programme of political parties: the UK does not have a Ministry for the Family and no Department of Family Affairs; it has never pursued a pro-natalist policy or a policy designed to encourage or

---

1984 the calculation for self-employed pensions has been the same as for private employees, but based on half of business income (Eardley *et al.* 1996:58).

<sup>14</sup> The level of payment of Family Credit varies according to the size and type of family, according to means-tested rules similar to those used for Income Support. A 1991 survey found out that lone parents were on average better off in work and claiming Family Credit than out of work on Income Support (Hills, 1993).

discourage women with children to be in employment (provisions with regard to maternity leave and child-care are kept at a very low level, the argument being that they fall outside government responsibility); it has never made any attempt to favour one form of family over another (Chester, 1994:271-272; Gauthier, 1996:204; Bradshaw, 1996:97-98). Britain offers very poor public day-care services, a characteristic that increases the burden of unpaid caring work. Child-care facilities are poor and their costs high. As a consequence, lone mothers face with greater difficulties the double economic bind of assuming complete responsibility for children's care while attempting to make up for lost income. For this reason, Great Britain is one of the few European countries where lone mothers are less likely to be economically active or employed than mothers in general.

In Italy there is no national specific policy of support for lone mothers, even if they may receive preferential treatment under more general provisions, such as nursery and child-care places. Although there is no national scheme of social assistance or universal family allowance either, lone parents can benefit from a means-tested family allowance for low-income families (which does not provide a subsistence income) which treats them slightly more generously than a married mother (Palomba, in: Roll, 1992). Following Bimbi (1996) and Bordin and Ruspini (1997), in Italy there is a patchwork of local policies which are, for the most part, means-tested and aimed at minors or families in difficulty; they have developed since the second half of the 1970s and are provided by the *comune* (local council) or local health board. The *provincia* (local authority) is responsible for highly discretionary and categorical policies, mainly financial assistance, to give support to never-married mothers and out-of-wedlock children. The outcomes for lone mothers in a such fragmentary welfare system are extremely varied. The amounts allocated vary to a great extent, as do the requirements for means-testing; priority categories may be different; benefits may be, to a greater or lesser extent, integrated with those of the local council or health board, or delegated to these institutions. Assistance is mainly aimed at never-married mothers, whose children may or may not be acknowledged by the father. It is mainly the child, rather than the mother, who is considered to have the right to such benefits, although it is almost always the mother who actually receives them (Bimbi, 1996).

In Sweden there are no specific allowances addressed to lone parents, and very few educational and labour market programmes target lone mothers as a group: nonetheless, lone parents' children are given priority for public care in most municipalities. Lone mothers have been incorporated into the universal system of benefits and services, whose general aim has been to equalize mothers, regardless of their marital status (Björnberg, 1997). This is the result of universal policies that have strongly promoted women's involvement in the labour market and encourage combining work and family, in order to maintain a high rate of employment. As a consequence, families headed by single mothers in Sweden are less likely to be poor than lone-parent families in other European countries.

## 4. Looking for lone mothers

Researching lone parenthood is not an easy task. Two major problems complicate research on lone mothers, especially in a comparative perspective:

1. the lack of a standard definition of single-parent household and its implications for the empirical study of lone mothers' poverty;
2. the poor availability of suitable and high quality data sets for the study of lone-parent families, a crucial element for the understanding of their socioeconomic situation (Bradshaw, 1998).

Lone parenthood is a status that people come into in a variety of ways (Millar, 1989). There are many routes of entry into lone parenthood: divorce, long-lasting separations, desertion, death of a partner, birth of a child outside marriage. There are also different routes out: marriage, re-marriage, cohabitation, placing children for adoption, children growing up and leaving home. Due to this variety of transitions to lone parenthood, there is no internationally recognized definition of a lone parent and, within most Member States, there is no standard definition, either. Consequently, the definition of a lone-parent household can differ quite substantially between European countries. As Roll (1992) has discussed, the most ambiguous elements are related to the marital status of the parent, the family's household situation and the definition of a dependent child. The lack of a standard definition makes it quite difficult to accurately identify lone parents and count their number, especially in a cross-national perspective. Closely connected with the lack of a standard definition are the complications emerging while trying to identify and count the number of lone parents.

In research terms, we now have plenty of information about single mothers at the national levels, although this is rarely fully comparative. In fact, data sources define lone parents differently, and thus calculations produce different results. Available estimates are usually based on a combination of heterogeneous sources: census data, data from social surveys, administrative statistics. As Millar (1989:7) has pointed out, information based on both administrative and social survey sources has some drawbacks. Administrative statistics are strongly affected by heterogeneous definitions, while survey data, if more flexible, suffer from both non-response and small sample sizes. Moreover, surveys do not always allow a simple identification of lone-parent families since the family composition variable needed to identify them is not always available and often varies to a great extent.

Focusing on poverty, the comparative estimates available are either out of date or only available for a small range of countries, or insufficiently detailed. If, broadly speaking, much previous research has been insufficiently sensitive to the analysis of poverty trajectories, this is particularly true for lone parents.

In my case, the identification of lone-parent families demanded a very complex methodological procedure. This is due to the complexity and to the diversities in the organization of the five national panel data sets I made use of: different topics, level of information, storage formats, file structures, naming conventions, time between waves.

Without harmonized databases, it is extremely difficult to perform cross-national comparative studies on panel data. To be more precise, only ECHP (Europanel)<sup>15</sup>, BHPS (Great Britain) and

---

<sup>15</sup> The identification of lone parents within ECHP was possible through the combination of the following variables: "Single parent with one or more children under 16" and "Single parent with at least one child over 16".

GSOEP (Germany) data sets contain a defined family composition variable (even if with substantial differences), while PSBH (Belgium), SHIW (Italy) and HUS (Sweden) allow the identification of lone parents only through a combination of the following variables: respondent's position within the household; links with the head of household/reference person/respondent; presence of children within the household. Moreover, as Barnes, Heady and Millar (1998) have discussed, there is the danger that the family composition variable offered (ECHP, BHPS and GSOEP data) does not pick up all multi-household lone-parent families due to the method of collecting data employed. The definitions use information on personal characteristics in relation to the head of household and therefore, by definition, a lone-parent household must have a lone parent as the household head. If it is true that most lone-parent households are headed by a lone parent, in some cases the lone parent may not be the household head. In larger households never-married lone mothers may live with their parents, one of whom would be regarded as the household head and the lone mother would not be picked up in the definition - consequently the household would not be defined as a lone-parent household.<sup>16</sup>

Furthermore, the definition of "dependent child" was highly problematic. To be more precise, I adopted the following definitions:

ECHP: a cohabiting child no older than 16 years;

BHPS (Great Britain): a dependent child has been defined for use in derived variable construction as one aged under 16, or aged 16-18 and in school or non-advanced further education, not married and living with parent;

GSOEP (Germany): a cohabiting child no older than 16 years, or older and in school, not married and living with parent;

PSBH (Belgium): a cohabiting child no older than 18 years;

HUS (Sweden): a cohabiting child no older than 18 years;<sup>17</sup>

SHIW (Italy): a cohabiting child of any age without personal labour income.

The reason for this methodological choice is linked to the fact that widowhood is a common marital status among Italian lone mothers (Zanatta, 1996). Children tend to stay at home until they get married and are maintained so long as they stay in the family (De Sandre 1988; De Sandre 1991; Bimbi 1991). As a consequence, the number of very young lone mothers is still very low in Italy. It is

<sup>16</sup> In ECHP, the household interview is conducted with someone defined as the "Reference Person". The head of household is regarded as the RP if: a) the head is economically active (working or looking for work), or if: b) there is no economically active person in the household. Otherwise, the spouse/partner of the head, if she/he is economically active, is taken as the RP. If not, then the oldest economically active person in the household is the RP. To qualify as RP, the person must be normally resident at the household (Eurostat, 1996b).

<sup>17</sup> The identification of lone parents within HUS data set has been extremely difficult. The survey is in fact composed of a mixture of "panel" and "supplementary" samples. In 1984 the first main survey was carried out, a comprehensive interview survey that was followed by smaller surveys in 1986, 1988 and 1991. The 1984 survey was based on a probability sample of over 2,300 households: the households to which these individuals belonged made up the HUS household sample. In 1986, the 1984 sample was interviewed once more: this time a telephone interview was conducted to obtain information on changes in family composition, housing, employment, wages and child-care. As a complement to the panel, a new supplementary sample of households was interviewed. The supplement consisted partly of the members of the 1984 households who were over 18 or who moved in with someone included in the 1984 sample, and partly of a new random sample of some 800 households. The individuals included in the supplement were asked approximately the same questions as in the 1984 personal interview. The 1988 survey was considerably smaller than the previous ones: it was addressed exclusively to participants in the 1986 survey, and consisted of a self-enumerated questionnaire with a non-respondent follow-up by telephone. In 1991, another self-enumerated questionnaire was administered to the panel. An attempt was also made to include in the survey the new household members who had moved into sample households since 1986 as well as young people who turned 18 after the 1986 survey. With respect to its design and question wording, the 1993 survey is a new version of the 1986 survey. The 1993 survey is made up of four parts: 1) the panel survey, which was addressed mainly to respondents in the 1991 survey, with certain additions; 2) the supplementary survey, which focused on a new random sample of individuals; 3) the nonresponse survey, which encompassed respondents who had participated in at least one of the earlier surveys but had since dropped out; and 4) the time-use survey, which included the same sample

therefore extremely difficult to identify lone mothers with dependent children by referring only to the legal age of 18 years. In order to avoid the oversampling of widows, I restricted my subsample of Italian lone mothers to those not older than 65 years.

Consequently, the definition of lone parent I used in this study is not fully homogeneous and therefore the sample presents some diversities: *a lone parent is defined as a person not living in a couple (either married or cohabiting), who may or may not be living with others (own parents/friends, in order to take into account the phenomenon of lone-parent households) and who is living with at least one of her/his dependent children.*

In order to overcome such difficulties, a greater comparability of data on social and economic conditions is required. But comparability can be achieved only through a standardized design and common technical and implementation procedures. The European Community Household Panel (ECHP or Europanel) represents a unique and essential source of information: it is a comparable, multi-dimensional panel survey between participating countries of the European Union. It was launched in response to the increasing demand in the EU for comparable and longitudinal information across the Member States on the following topics: income, work, employment, poverty and social exclusion, housing and health. Unfortunately, the access to Europanel data is still quite restricted. At the moment, only micro-data files relating to three countries (Ireland, Portugal and the UK) can be transmitted centrally by Eurostat. Other countries (Germany, Spain, France) restrict the access only to those with a specific contract. Therefore, some parts of the data set are easily available to the user and some others can only be accessed within the Eurostat secure area. Furthermore, only the first wave of data (1994) is concretely available for all EU countries (with the exception of Austria, Finland and Sweden) (Eurostat, 1996a).

## **5. The definition of poverty**

Poverty is a contested and ambiguous concept, a phenomenon difficult to understand, define and measure. Defining poverty has always been fraught with difficulty and controversy: the conceptualization of poverty also partly depends on the political values, welfare ideology and paradigm of the researcher making the definition (Becker, 1997). For these reasons, the concept of poverty has changed and developed over the years in order to adapt to changing cultural and socio-economic circumstances. Poverty is now a relative, multi-dimensional, dynamic phenomenon. Poverty is also a gendered phenomenon. With this statement I not only want to say that more women than men are likely to experience deprivation, but also that women are at greater risk of falling into poverty and that women's poverty is a quite different experience from that of men.

Within this complex context, the issue related to the identification of the poor is particularly relevant. Following Mingione's arguments (1996:4), poor people can be identified in two basic ways. The first method, and the most widely used for comparative analysis, is to take the households of individuals living below the poverty line. The second method, less used due to the obvious difficulty of comparing highly diversified conditions of welfare provisions, is to consider as poor those individuals assisted by specific welfare programmes. Both methods are at the same time useful but inaccurate. The

measurement of poverty on the basis of the possession of monetary resources is biased by the fact that it systematically overestimates the poor individuals and groups who can count on hidden resources and/or who have needs well below the average. Conversely, it underestimates poverty in urban areas, where the average cost of living is higher.

Identification of the poor with welfare clients has also some grave limitations, since welfare programmes are diversified and variously selective: for example, in Italy deficits in and institutional fragmentation of the social security system make such an approach difficult to apply. The Italian welfare model is a very peculiar one. High fragmentation in employment (especially in the area of pensions) coexists with universal coverage in the health sector. Social protection services overlap and intersect since they are administered by a number of different agencies such as Ministries of Labour, Health and of the Interior, the National Social Welfare Institute (INPS) and regions and municipal authorities (*Regioni, Province, Comuni*) (Simoni 1996). Following Bimbi (1996), the Italian local welfare system may be seen as an attempt at a federalist administrative model with no national co-ordination and few certainties regarding the rights of citizens. Even provincial and local authorities within the same region developed different criteria and means-tests for the allocation of benefits and services. Moreover, the existing economic dualism is mirrored in the characteristics of the Italian welfare state: concerning social assistance if in most southern regions an “archaic” system of poverty relief is dominant, the centre-north is characterized by a modern system of social services (Fargion, 1997). Within this context, even if the effort of classifying the Italian welfare state has generated interesting results, such classifications are inadequate to understand its profound heterogeneity.<sup>18</sup>

What I will now try to do is to analyse the phenomenon of poverty among lone mothers using both methods. The first approach to the measurement of poverty concentrates on income levels. In other words, I use an income approach as a proxy for economic deprivation. The heart of my measure of family and individual economic status is *household disposable income*.<sup>19</sup>

If an income approach is used, then an *adjustment in needs* is important, since economies of scale may arise as a household increases in size.<sup>20</sup> There is a considerable range of methods which can be used to derive equivalence scales and a large number of scales are used in OECD countries. In this case, the equivalence scale used to adjust family income according to the number of people in the household has been suggested by Buhmann *et al.* (1988) and Burkhauser, Smeeding and Merz

---

and Olovsson, 1997).

<sup>18</sup> The last years have seen the growth of many different ways of comparing welfare states in terms of typologies derived from variations in structural characteristics (see for example Esping-Andersen, 1990; Taylor-Gooby, 1991; Castles and Mitchell, 1991 and 1993; Bradshaw, Ditch, Holmes and Whiteford, 1993; Ferrera, 1993; Leibfried, 1993; Lewis and Ostner, 1994; Siaroff, 1994; Wennemo, 1994; Gustaffson, 1995; Gauthier, 1996). Using internationally available aggregate data it has become possible to develop helpful typologies as a framework for exploring particular cases. Unfortunately, the aggregate data used to build those typologies and develop comparisons across a range of indicators are quite heterogeneous and only cover some areas, and not all of the interests in the comparison of welfare states. Moreover, it is not always clear whether the data are strictly comparable, since different countries may use slightly different definitions. Finally, the most striking absences from most of these statistical approaches are those relating to gender (even if it is clear that welfare arrangements in different countries are based on key assumptions about the different positions of men and women in society) and to the *inter-* and *intra-*specificities of the Mediterranean Family of Nations.

<sup>19</sup> Total household disposable income = total household income after taxes and social security transfers. Disposable income determines a household's standard of living at a certain moment. It is true that the measurement of poverty based on the possession of monetary resources can overestimate the poor by including individuals who can count on hidden resources (Mingione, 1996).

<sup>20</sup> A large number of other variables, among which are age, gender and health of the household members, can influence the satisfaction of needs. The most important one, however, seems to be household size (Deeleck, Van den Bosch and De Lathouwer, 1992:7).

(1994): its elasticity lies at around 50 percent.<sup>21</sup> Taking into account that low equivalence factors tend to portray poverty populations as primarily composed of older people and single younger people, and higher values of the equivalent factor shift the focus to families with two or more children, I have chosen an equivalence scale that occupies the middle position.<sup>22</sup>

Thus, being in poverty means having a disposable income level below a specified low income cut-off. For this reason, I also need to define a threshold or *poverty line* to distinguish households and individuals who are poor from those are not. Since the concept of poverty is ambiguous, it is not possible to draw one unique and valid poverty line, below which all individuals or households are undeniably poor. Poverty lines can indeed be set by a great variety of alternative methods, which may be divided into budget methods, subjective methods, relative methods and political methods<sup>23</sup> and figures depend crucially on the poverty line chosen.

I have chosen a relative approach that defines income as “low” and a subpopulation as “poor” with respect to the income level of the population as a whole. The reference point, that is, the poverty line, is defined as 50 percent of the *median*<sup>24</sup> *monthly household equivalent disposable income*.<sup>25</sup> Those below the 50 percent line may be classified as “poor”.<sup>26</sup> I use this relative measure because I want to examine differences in poverty between men and women relative to the common standard of living.

The second approach focuses on social assistance experiences among lone mothers: *Minimex* for Belgium, social assistance benefits in Italy,<sup>27</sup> *Sozialhilfe* for Germany, Income Support for Great Britain and non-taxable allowances (i.e. daily allowances and public assistance) for Sweden. As already discussed, welfare programmes can be strongly diversified and variously selective: therefore, the kind of assistance lone mothers receive also varies to a great extent.

<sup>21</sup> The equivalent factors used correspond to the square root of the number of household members (1.00 for the first adult, 1.41 for the second, 1.73 for the third, 2.00 for the fourth, and so on) (Burkhauser, Smeeding and Merz, 1994).

<sup>22</sup> Equivalence scales can indeed be represented by one single parameter: the equivalence elasticity, that is, the power by which needs increase as family size increases. More precisely, we assume that equivalent income (EI) can be equated to disposable income (D) and size of the household (S) in the following way:  $EI = D/Se$ . This parameter expresses the variation in resources needed to maintain the level of well-being of the household as the number of components varies. It can range between the extreme elasticities of 0 and 1: 0 implies that the economies of scale are perfect and 1 underlines their absence. Existing equivalence scales cover almost all of the range between 0 and 1. The fact that they occupy the high, middle or low position of the range constitutes an important issue, since the poverty estimates, and particularly headcount ratios, are very sensitive to the choice of scale: in most countries, poverty declines as the equivalence elasticity increases. The larger the equivalence factor, the lower the poverty rate among single persons (especially if young women) and older married couples (Buhmann *et al.*, 1988).

<sup>23</sup> Moreover, statistical lines have two drawbacks: first, it is generally not known whether the derived levels of income actually support an adequate standard of living. Secondly, there is no *a priori* reason why the same fraction has to be used in all countries.

<sup>24</sup> It would be possible to use the mean instead of the median. The median has been chosen because it is less affected by the extreme values of the income distribution. To calculate the poverty line based on individual labour income I have taken into consideration the population between 18 and 64 years.

<sup>25</sup> BHPS total household disposable = total household net labour income + total household investment income + total household transfer income + total household benefit income + total household pension income - local taxes (such as the community charge and the council tax) and occupational pension contributions;

GSOEP total household disposable income = total household income after taxes and transfers (post-government income). This variable is the sum of labour earnings, assets flows, imputed rental value of owner-occupied housing, private transfers, public transfers, and social security pensions of all individuals in the household minus federal income and payroll taxes;

SHIW computed household disposable income = total household net labour income (also from self-employment) + total household pension income + total household transfer income + total household investment income;

PSBH total household income = total household net labour income + total household net transfer income + total household benefit income + total household supplementary incomes;

HUS computed disposable income (available only for 1984 wave) = total income + child allowance + housing allowance + student's allowance + student's loan + other non taxable payments + net support payments - taxes paid. In 1986, 1987, 1990 and 1992 waves state-assessed income variables (registry information) are used.

<sup>26</sup> It is important to remember that poverty rates are very sensitive to the poverty line definition itself (Buhmann *et al.*, 1988). Therefore, an appropriate correction for the arbitrary choice of using only one poverty interval would be to use different poverty lines. In my case, I also used the 40 percent cut-off to analyse poverty among lone mothers. Results show no major differences from the ones that emerged using the 50 percent poverty line.

As a final consideration, it is important to underline that the accuracy of survey data can be affected by both non-response and small sample size. In panel studies the sample normally diminishes selectively as time goes by: a crucial problem in most surveys on poverty is indeed the undersampling of poor people. They are hard to contact and, in a panel study, hard to retain for successive annual interviews.<sup>28</sup> Even if the weights variables could, as far as possible, alleviate the underrepresentation,<sup>29</sup> it is difficult to assess the real efficiency of weights since this requires full knowledge of the effects of the attrition process for given variables and given types of analysis. As a consequence, analysts should be aware of the potential problems with attrition bias when analysing panel data, particularly for highly specific subgroups.<sup>30</sup>

## 6. Cross-sectional analysis

### 6.1. Main sources of income for lone parents in Europe

Before starting my analysis of poverty among lone parents, I would like to analyse the relationship between lone parents' living standard and the three resource distribution systems in different European settings. For this purpose, I will use Europanel data. My analysis will particularly focus on lone-mother heads of household.

If it is true that lone mothers' disproportionate vulnerability arises from the dynamic interaction of the gendered processes within the labour market, family and welfare system, it is undeniable that the risk is not the same in all countries and not for all types of lone parents. Moreover, following Becker (1997), the balance between cash and care, that is, the mix between state provisions and other sources of welfare (mainly the help coming from the family network and the private/voluntary sector) is in constant flux: in the future families and the private sector are likely to take (again) greater responsibility for meeting the welfare needs of the citizens. And, due to the inequality in the division of domestic work, child-care and care for the elderly and disabled, it is women who are going to provide the care needed.

---

<sup>27</sup> The variable used to analyse dependency upon welfare support in Italy refers to the following question: "Did your household receive, during the previous year, social assistance payments such as unemployment benefits, other forms of assistance or help from private/public offices?"

<sup>28</sup> For example, in the GSOEP data set considerable effort was made to avoid undersampling also including in the data set a sample of foreigners, who are particularly likely to be poor. Notwithstanding this effort, homeless people estimated at about 100,000 are not represented, and people in institutions were underrepresented in wave 1. It was assumed that this underrepresentation would diminish in the course of the panel, because the root person would be questioned with respect to institutionalisation, but analyses continue to show that the number of people in institutions is still heavily underrepresented (Burkhauser and Wagner, 1990). Moreover, the response rate indicates that poor people did tend to drop out of the panel at the second wave (1985) at a higher rate than average. Since then, their drop-out rate appears to have been no higher than for better-off people (Headey *et al.*, 1990). Also in the BHPS data set there are subgroups associated with a low likelihood of responding at the subsequent wave such as: households with a high number of employed/unemployed; households with monthly household income imputed; households in rented accommodation; older people; unemployed; widowed/never married; low or no formal education.

<sup>29</sup> According to Deleeck *et al.* (1992:92), with the proper adjustment by weights, the panel sample remains representative with respect to all individuals and households at each survey-moment, with the exception of those who have died or emigrated after the initial sample was drawn.

<sup>30</sup> Another relevant methodological issue has to do with the type of change. The disentanglement of "apparent" and "true" change is one of the most complicated issues in panel analysis (Hagenaars, 1990:18-19). In my analysis, it is assumed that the observed changes indicate true changes and are not just reflections of measurement unreliability. However, it is highly possible that some changes are due to measurement errors. Observed change may occur also because the questions are ambiguously formulated or because the respondents make mistakes when answering the questions, because interviewers and coders make errors during the data recording and processing phases. One way to distinguish between observed manifest change and underlying latent change would be to use latent class models, able to depict the nature of relationships among the manifest and non-observed variables. For this reason, it is very important to know how data have been collected.

The phenomenon of lone parents is not homogeneous across cultures and regions: they can vary substantially by age, number and age of children, activity status and living arrangements. Consequently, lone mothers may derive their incomes from several sources and in different proportions: waged labour, maintenance payments (for divorced or separated women) or survivor's pensions (for widows and divorcees with maintenance rights), financial help or services provided by the family of origin, and public assistance (Millar, 1989; Bimbi 1996; Ruspini 1997d). The balance between earnings and benefits also varies greatly, since the benefit systems are very heterogeneous. In addition, as Lewis (1993) has suggested, women draw income from men, the labour market and the state in different proportions over the life course, according to both their life chances and choices.

Referring to 1994 ECHP data, the predominant sources of income for lone parents compared to families with children are the ones reported in Table 2. The empirical evidence that emerges from the analysis shows that social security makes up a large proportion of the income of lone-mother heads of household with dependent children; this is particularly true for Ireland (65.5 percent), the UK (53.4) and The Netherlands (51.4). Even if in most of the EU and OECD countries lone mothers are more likely to work and to be employed full-time than married mothers, Great Britain, Ireland and The Netherlands are an exception. Irish lone mothers have the lowest labour force participation rate of any EC country and, in addition, a high proportion of those who are economically active are unemployed: they are therefore highly dependent on state benefits. Following McLaughlin and Rodgers (1997), in Ireland the assumption that mothers will not be in paid work is strong: this is reflected in the lack of publicly funded child-care provisions. Moreover, private child-care provision is scarce as well as expensive: workplace *crèches* are a rarity.

In Great Britain and the Netherlands the proportion of inactive lone mothers is very high. Table 3 shows that in the UK lone mothers are much less likely to be economically active or employed than mothers in general. The percentage of employed lone mothers is 51.5 percent for non-heads and 47.8 for heads of households in comparison with married/cohabiting mothers (68.0). Compared to the vast majority of other EU members, Britain is well known for the development of a particular low-paid and insecure part-time workforce (predominantly female). Britain also offers very poor public day-care services, a characteristic that increases the burden of unpaid caring work: as a consequence, lone mothers face with greater difficulties the double economic bind of assuming complete responsibility for children's care while attempting to make up for lost income.

The Netherlands shows one of the lowest levels of labour market participation and the highest level of unemployment among lone mothers. In addition, a consistent percentage of lone mothers work part-time: 33.8 percent for non-heads and 40 percent for heads of households (Table 4). The low percentage of working women can be accounted for by Dutch family policy adopted after the Second World War (Van den Brekel and Van de Kaa, 1994). This policy is based on the assumption that the husband's income is sufficient to provide for the whole family, a principle that strongly influenced the development of the entire social security system. It has also been inspired by the idea of non-intervention in private family matters and has, at the same time, heavily emphasized parental responsibilities in childrearing by preferring child-care in informal settings: childminders, neighbours, relatives and family members. Child-care facilities are, in other words, primarily a matter of parental responsibility. Despite the fact that, since 1990s, the government has stimulated the expansion of child-care facilities, with respect to all children in the relevant age groups, children in child-care are still

a minority since the level of provision for full-time or at least part-time child-care is low. Not surprisingly, in The Netherlands the first child results in a marked drop in women's economic activity (Maruani, 1992).

There is a strong difference between southern and northern European clusters. In the Mediterranean countries (Spain, Italy, Greece and Portugal), the economic dependence on pensions is strong, particularly for lone mothers. This can be related to the fact that, in these countries, the proportion of widows is still high. Table 5 shows that in Spain, Greece, Italy and Portugal, the percentage of widows and widowers among lone parents is very consistent: respectively 42.5, 40.5, 39.0 and 38.8 percent. This is also tied to the fact that these countries have a mixture of fragmented, occupational and insurance-based income maintenance schemes with relatively generous pension formulas. The Latin welfare state model is characterized by an unbalanced distribution of protection across the life course risks (revealed by three indicators: the overprotection of the risk of old age and of the aged as a social group attested by the larger share of pension expenditure; the underdevelopment of family benefits and services; the underdevelopment of public housing and housing subsidies) and by the absence of a national-level minimum income scheme and the existence of specific or local minimum rates for individuals and families with insufficient resources (Ferrera, 1996 and 1997).

Table 2 suggests that in Denmark (68.5 percent) and Portugal (60 percent) wages and salaries represent the main source of income for the large majority of lone mothers; in Italy (50.7), Spain (50.6) and Belgium (50.3) incomes from work are the largest source for half of the lone-mother population. Denmark is a country where lone mothers show a very high employment rate by EC standards; besides, their labour force participation is slightly higher than of married/cohabiting mothers (Table 3). The Danish employment trend has been the increase in full-time employment both among lone and other mothers, a trend that appears to be age-related, in that the younger the mother, the more likely she is to have a full-time job, regardless of the age of children (Fridberg in: Roll, 1992). Portugal is again a country where the economic activity rate of lone mothers (especially if heads of household) is very high (Botao, in: Roll 1992): the need to support their children combined with the lack of social support forces lone mothers to work mainly full-time.

In Spain and especially in Italy the support coming from the family has the crucial role of helping the lone mother look after her children, thus enabling her to work full-time (European Community Commission 1996; Bimbi, 1996; Laparra and Aguilar, 1996): solidarity coming from the family network is a necessary pre-condition for women's presence on the labour market, which in both countries is predominantly full-time. In Belgium both types of mothers have a relatively high likelihood of being in paid work, but lone mothers show a higher level of employment than married or cohabiting mothers (Bradshaw *et al.*, 1996:7). Belgium has one of the most extensive pre-school programmes in the world: child-care facilities are extensive and offer full-day opening hours. But, as Scheiwe has discussed (1994), the general orientation is to the coverage of market-related risks: women's rights to welfare are a function of their dependence on a male breadwinner.<sup>31</sup> Therefore, single mothers must work in order to support their families adequately.

---

<sup>31</sup> Insurance benefits are funded by contributions from employees, self-employed and employers, plus subsidies from general taxation. For public employees pensions are calculated according to the number of years of service and are based on the average salary for the five years before retirement, up to a maximum of 75 percent of this average. For private sector employees, benefits are based on average wages over the working life (from age 20 to 65 for men and

ECHP standardized data also give us the possibility of gaining insight into the characteristics and relevance of personal financial support from others outside the household.<sup>32</sup> Even if figures only refer to the sub-sample of people who concretely received some support in 1993 (for example three in ten in the UK), Table 6 shows that family solidarity (support coming from parents, relatives, children) is once again strong in countries like Italy, Denmark, Portugal and Greece. Earnings and welfare support are then supplemented with other sources: lone mothers can rely on family and other informal networks (relatives, neighbours, friends) for support. Social networks of kin and friends can be materially very significant: they provide single mothers economic and child-care support in contexts where provisions are scarcely available.

In Denmark, for instance, previous empirical evidence (Paugam 1996:293) has shown that people in precarious employment maintain a social network of equal strength to those who work, and that in Italy, Denmark and Spain there are forms of resistance to poverty which involve the use of social support networks in time of need. A peculiarity of Italy and Spain is that family members of different generations live together longer than anywhere else in Europe (Guerrero and Naldini, 1996).<sup>33</sup> A very important factor in explaining full-time female employment in Italy is the active solidarity of women belonging to different generations: for every young working woman there is at least one older woman (mother or mother-in-law) who may not live in the same household but who plays an active part in taking care of children (Bimbi, 1996). As a result, the help coming from the partner and from public or private service facilities is less crucial (Guerrero and Naldini, 1996). Relatively few lone mothers depend on men's incomes for support: maintenance payments from former husbands (but not those paid for children) are subject to taxation as are the derived pensions of widows and orphans. Moreover, in the case of separation or divorce, there is no assumption of responsibility, either by way of compensation or substitution, by the state to make up for the lack of father's maintenance. The Italian situation is thus a mix of rapid modernization and traditional family relationship.

These results seem to underline once more the peculiarities of the Mediterranean societies: in these countries, social relationships are intense: even if the protective capacity of family and community has been weakened by the instability and heterogeneity of social relations, links within families still offer lone mothers the protection and support they need (Paugam 1996).

As a final consideration, in Great Britain, Spain, Ireland and Belgium the support coming from the spouse/former spouse represents more than a half of personal financial support for single mothers. These results raise the issue of female economic dependence. In these countries, lone mothers still seem to be dependent on the male breadwinner income even if divorced and not cohabiting. In Belgium, as already discussed, conservative values still favour the traditional family. The Belgian system of derived rights is based on marriage or cohabitation, linking a holder of a direct right (derived from his position in the labour market) to a person dependent on him, for whom the holder is said to be

---

from 30 to 60 for women) and are paid at 60 percent of the average for single persons and 75 percent for couples. Since 1984 the calculation for self-employed pensions has been the same as for private employees, but based on half of business income (Eardley *et al.* 1996:58).

<sup>32</sup> The variables used are the following: "Did you personally receive in 1993 any financial support or maintenance from relatives, friends or other persons outside your household?" and "Who was the main provider of this support?"

<sup>33</sup> In Mediterranean countries the moment of leaving the parents' home mostly coincides with marriage, while in other countries young people leave their parents to try out various kinds of cohabitation (which is usually a kind of rehearsal for a future marriage). In the past, more widespread and prolonged education may have contributed to lengthening the period that young people stayed in the family home. Another factor to take into consideration is the high level of youth unemployment, which discourages any move away from parents. Furthermore, in large urban centres accommodation costs are very high.

responsible because that person has no income from work or benefit (Meulders-Klein and Versailles, 1994).

Concerning Great Britain, this could be partially related to the 1991 Child Support Act. This legislation required the biological and separated fathers of lone mothers' children to pay higher amounts of child support according to a fixed formula: the amount payable was a proportion of the "absent parent" assessable income. Maintenance is enforced by the state through the Child Support Agency. A second aim of the legislation was to get more lone mothers into employment and therefore to change and reduce the role of the state in providing support (Millar, 1996).<sup>34</sup> Following Duncan and Edwards (1997a:62), the Act and the Agency formula can be regarded as representing an attempt to enforce a relationship with a male "head of household", even if "absent". Lone mothers are thus rendered privately dependent on men in their right breadwinner role.

In Ireland, women's economic dependency is reinforced through a mixture of elements: the assumption of non-participation in the labour market for mothers; lack of affordable child-care, the poor labour market status of women; eligibility of social welfare payments without time limit for all single parents and without requirements to register for paid work (McLaughlin and Rodgers, 1997).

## 6.2. Poverty rates and welfare dependency among lone mothers

Using the 50 percent poverty line, I obtained the headcount ratios, that is, the number of poor lone mothers and married mothers reported in Tables 7 and 8. We can observe from the data a higher percentage of lone mothers falling under the 50 percent of median household equivalent income in countries such as the UK, Germany, The Netherlands and Denmark: respectively 39.8, 27.9, 27.6 and 22.9 among lone mothers and 45.6, 30.3, 29.7 and 24.6 among lone mothers who are heads of household (Table 7). By contrast, lone mothers show low poverty rates in Sweden, Belgium, Spain and Italy.

The interpretation of these figures is twofold. On the one hand, results stress the differences between lone mothers who are heads of household and lone mothers who are not, since they may live with their parents/relatives. If we consider that being a head of household can be an indicator of the fact that a lone mother is the only one responsible for the family well-being, it is easy to understand that lone-mother heads of household are at greater risk of poverty. This is true especially in the British case. On the other hand, lone mothers rely on family for support. Family help and social networks can be materially very significant: they provide lone mothers with economic and child-care support in contexts where provisions are scarcely available.

Moreover, the analysis of poverty risk among different groups of lone mothers shows that widows are in most countries at low risk of poverty, while divorced/separated mothers are at the highest. Table 8 shows that it is especially true in the UK and Germany. As already discussed, widows are treated more favourably. They are covered under the national insurance scheme, while the other groups of

---

<sup>34</sup> Following Millar (1998), there is no performance indicator that shows the scheme to have been a "success". At an aggregate level the proportions of lone parents in receipt of child maintenance have scarcely changed. However, once this legislation came into effect there was an immediate and quite overwhelming hostile response, and this proved to be one of the most controversial pieces of social policy legislation introduced by the British Conservative government. Many separated fathers viewed the measures as unfair; many lone mothers wanted to see fathers paying but often felt that, in *their particular case*, any money received was probably not worth the problems caused. By now, several years later, the hostility seems to have died down somewhat, partly as a result of concessions made to the separated fathers,

lone parents must, if they require support, rely on the few specific allowances and the general non-contributory minimum schemes (Income Support).

Let's now turn to the specific settings. The poverty trap affecting British single mothers is fearsome. As already discussed, the British welfare model is characterized by an emphasis on market-based social insurance and the use of means-testing in distribution of benefits: given the gendered access to income and wealth, market provisions inevitably tend to disadvantage women and highlight their dependence on men. Moreover, child-care facilities and services are very poor compared to the vast majority of the other EU countries. For this reason, the expansion of female labour force participation has involved a growth in the financially disadvantageous part-time relative to full-time work: part-time work has been increasing throughout the post-war period, and the majority of part-timers are women. In addition, British women tend to work "short" part-time, falling under the earnings and hours threshold necessary for access to pensions and other welfare benefits. This attitude reflects the need to balance work with domestic demands in the absence of explicit welfare support to families. The expense and paucity of institutional child-care in Great Britain is a major disincentive to women seeking paid employment, and for this reason the availability of part-time work has been crucial in facilitating British women's increased lifetime work experience by enabling them to combine caring for children with employment (Robinson and Wallace, 1984; Humphries and Rubery, 1988:94).

In Germany, poverty incidence among lone mothers and the poverty risk among separated and divorced lone mothers is high (Table 8). If German social security programmes may have succeeded in helping families cope with economic consequences of work-related events such as unemployment or retirement, they now have to come to terms with family-related events such as divorce or lone parenthood. The key factor lies in the interaction between deep changes in the family (such as a decline in nuptiality, an increase in separation/divorce and in non-marital unions, an increase in births out of wedlock) and the German "conservative" model. In Germany, women's entitlements are largely derived from their husband's rights. Following Scheiwe (1994), marriage is the condition for access to survivor benefits and for the cost-free insurance of a financially dependent spouse through her insured partner in sickness insurance. Cohabiting mothers or lone mothers who are not obligatorily insured in sickness insurance (those employed less than 16 hours a week) face difficulties: voluntary insurance is possible, but rather expensive. The nature of the German welfare model emphasizes, on the one hand, labour market integration (particularly for men) and, on the other hand, the role of the family (predominantly women) as the primary provider of welfare services (Langan and Ostner, 1991:136-137). In addition, Germany continues to provide incentives to the traditional gendered division of labour, particularly via its tax system which is heavily weighted in favour of married and one-earner couples.

As I have already argued (Ruspini, 1997a), both the (West) German and the British welfare states have operated on a strong breadwinner logic, since the idea of a "male breadwinner" and of a "secondary" female wage earner was built into the welfare system and welfare provisions (Lewis and Ostner, 1994; Daly, 1995). The orientation is to the coverage of market-related risks: women's right to welfare is a function of their dependence on a male breadwinner.

---

who proved to be an effective pressure group, much more so than lone mothers. Thus, for example, the average child maintenance award fell from about £41 to about £28 per week between 1995 and 1997.

Apart from Ireland, the Netherlands has the lowest proportion of lone mothers in employment, reflecting the generally low level of women's employment and the fact that most is part-time: because of their low level of employment, a relatively high proportion of lone mothers are dependent on social assistance: according to the CBS Income Panel Research the percentage of lone mothers with a low income increased from 55 to 56 percent between 1990 and 1993. As already discussed, in the Netherlands the development of social policies relies on two assumptions: first, that the husband's income is sufficient to provide for the whole family; second, on the idea of non-intervention in the privacy of the family by emphasizing parental responsibilities in childrearing.

Lone mothers' low poverty rates in Sweden can be explained if we note that the Swedish family policy has concentrated on enabling both women and men to combine parenthood with gainful employment. Following Gustaffson (1995), if it is true that in Sweden a consistent percentage of lone mothers (compared to married mothers) work part-time, these jobs are in fact full-time. Mothers working full-time can use parental leave to decrease their hours to 30 paid hours a week until their youngest child is 8 years old; then they have the right to return to full-time hours in the same job. Thus, families headed by single mothers in Sweden are less likely to be poor than lone-parent families in other European countries: on average, women do better materially over their life course in the Scandinavian countries.

In Belgium, an explanation for the low levels of poverty among lone and married mothers may be found in two elements: family solidarity and extensive and generous family benefits. In a country where family still represents a solid institution and where traditionalism permeates society, family solidarity is one of the basic factors that reduces the impact of unemployment or job instability. Concerning Belgian family policies, family allowances have always made up a considerable part of disposable income.

Results also seem to stress the diversities between northern and southern European welfare models. In the southern Mediterranean countries, the interpretation of my results is twofold. On the one hand, it seems that lower poverty rates for lone mothers are to be found where the sheltering capacity of family, kin and voluntary organizations is strong. On the other hand, due to the fact that family solidarity is still strong and that welfare programmes are less efficient but discriminatory, the extent of economic poverty may be more "hidden" than in other countries. This is the case in Italy and Spain. Many Italian and Spanish families may integrate a stable income (in many cases brought home by a male breadwinner), a lower and much more unstable income from part-time or irregular jobs (mainly by the wife) and even an income from a grandparent's old age pension. This means that, even if pensions, unemployment benefits or wages are low, they may add up to an acceptable level of household/family income. The family, however defined at various stages of the life cycle, continues to be the primary system of social protection: in other words, it fills the gaps of the welfare state (Bimbi, 1996).

I now focus on social assistance experiences.<sup>35</sup> Table 9 demonstrates that lone mothers, if compared to married/cohabiting mothers and if heads of household, are more likely to be dependent on state support. The overrepresentation of lone mothers among welfare clients is very strong in the UK (67.3 and 73.3 percent), Ireland (66.2 and 68.0) and the Netherlands (32.9 and 37.5). As already

discussed, in these countries the position of lone mothers within the labour market is particularly weak. In all three settings it seems there are strong barriers to entering the labour force, in particular minimal assistance with child-care and high effective marginal taxes. This brings to light the problematic relationship between employment and the characteristics of social security schemes: a weak labour market position generates no or low social security contributions and an outcome of low or no benefits.

Latin countries (Italy, Spain, Greece and Portugal) constitute again a separate cluster in the universe of welfare states. The incidence of social assistance among lone mothers is very low. As Mingione (1996:6) has discussed, the more efficient, generous and non-discriminatory a programme is, the more welfare clients there are and, consequently, the more poverty it discovers. This involves not only a question of information and efficiency, but also cultural bias, discrimination and stigmatization, which can discourage potential clients for reasons of pride. Moreover, as Ferrera (1996:21) has discussed, the “southern family” largely operates as a social clearinghouse by mediating the difficult relationship between a variegated labour market and fragmented income maintenance systems. Within the family, women add a great volume of non-market work that helps families to cope with the lack of resources that may come from unemployment or job instability (Laparra and Aguilar, 1996).

### 6.3. Non-monetary indicators of poverty

As already pointed out, the concept of poverty is ambiguous and therefore difficult to define and to measure. Despite considerable effort devoted by social scientists to constructing and defending various measures of poverty, no consensus has been reached on this concept. As Deleeck *et al.* have stressed (1992:2-3), poverty is relative, multi-dimensional and dynamic and thus difficult to define and register. Following McKendrick (1998), there are fundamental problems with the study of lone-parent poverty. Poverty research usually tends to use income-based measures and indices of material well-being to proxy for lone-parent poverty: this approach fails to address the multi-dimensional nature of lone-parent economic deprivation and focuses attention on narrow policy objectives (mainly raising income levels).

To take account of the multi-dimensional aspect of poverty, non-monetary or hardship indicators can be used to supplement the income or expenditure values. This approach tries to make a direct assessment of deprivation by collecting data on a certain number of specific fields, for example food, clothing, housing conditions, possession of certain consumer goods, health, education, social contacts and leisure activities. The vulnerability of lone parent households to poverty situations can be better assessed through the accessibility of these different kinds of goods and amenities and in the fulfilment of certain needs.

ECHP data give the opportunity of “measuring” poverty through the lack of a number of goods, non-participation in certain activities and non-use of certain services (e.g. clothing and dwelling).<sup>35</sup> This

---

<sup>35</sup> The variable used to analyse dependency upon welfare support refers to the following question: “Did your household receive, at any time during 1993, social assistance payments or corresponding non-cash assistance from the welfare office?”

<sup>36</sup> The variables used refer:

1. to the possession of items within the household. The specific question is: “For each item below, please indicate whether or not your household possesses it”
2. to the items the household can afford: “There are some things many people cannot afford even if they would like them. Can I just check whether your household can afford these?”

method was pioneered by Townsend (1979), who drew the distinction between poverty and deprivation (anything which might limit a person's ability to enjoy or do things which are normal in the society in which she/he lives), and developed and improved by Mack and Lansley (1985): they defined being in poverty as a situation in which people had to live without the things which society as a whole regarded as necessities.

The non-monetary dimension of deprivation seems very important if we want to capture the gendered nature of poverty, since it gives us the possibility of understanding the consequences of economic hardship and the connections between low incomes and lack of resources. There are less quantifiable aspects of poverty, such as not being able to see friends and relatives, that are different for women and men and among different women's groups. A comparison of activities pursued by women and men on benefit shows that while for both sexes activities outside the home were severely curtailed by living on benefits: women, on the whole, were even less likely to participate in such activities than men (Bradshaw and Holmes, 1989). It is also true that, the wider the boundaries of the definition are drawn, the more the concept of poverty gets closer to the one of social exclusion and the more its abolition merges with the question of social justice.<sup>37</sup>

Tables 10 and 11 show that the fact of becoming poor for a woman means a concrete worsening of her family standard of living: lone parents and their children are significantly more likely than married mothers to be deprived of many of the household items included in the ECHP survey. The amenities which a woman head of household has to renounce or cannot afford in a situation of insufficient income are, for almost all the countries, car/van, video, microwave oven, dishwasher, telephone and a second home. In the Latin cluster, where the standard of living seems lower, together with Ireland and Belgium, central heating and hot water constitute other important amenities the majority of poor women do not have: only 2.9 percent of Portuguese women heads of household in poverty, 7.3 in Spain and 17.7 in Greece live in a centrally-heated house. Concerning what poor women cannot afford, the possibility of saving, of replacing furniture and taking an annual holiday are important items.

Another relevant piece of information I derived from the tables is that in all the countries taken into consideration lone parents are a particularly vulnerable group in comparison with married mothers since they are less likely to have access to consumer assets. The fact that they receive benefits from the state does not assure an adequate standard of living. What they particularly lack, in comparison with married/cohabiting mothers, are again car/van (especially in Denmark, The Netherlands, Great Britain and Ireland), dishwasher (Denmark, France and Belgium), microwave (The Netherlands, Ireland, Belgium and France) and a second home. In addition, in Ireland and Great Britain lone mothers are also less likely to have access to a telephone. It is also quite difficult for them to save, take an annual holiday, replace furniture or invite friends or family. Following Millar (1989), the lack of such items suggests that lone mothers may be more socially isolated than two-parent families. The immediate economies which are made in a situation of reduced domestic income involve a reduction of social and leisure activities: holidays, hobbies, entertainment. Moreover, the lack of a private means

---

<sup>37</sup> Following Williams and Pillinger (1996) and Becker (1997:157-159), the concept of social exclusion has moved the focus from poverty as a relative condition to an understanding of poverty as a relational dynamic. Poverty is about the social relations of power and control and the processes of marginalization and exclusion which act as "social barriers" to independence and well-being. These barriers (reactions, attitudes and language, policy and service arrangements, institutions) have the effect of labelling the poor and of marginalizing them. They are institutionalized and built upon a hostile social attitude, individual prejudice and discrimination. Due to the fact that there are processes and mechanisms that create and sustain poverty, poverty needs to be conceptualized as a structural rather than an individual problem.

of transportation (and/or of a telephone) drastically limits the possibilities of going out and seeing friends or relatives, both for the mother and the children.

Living on a low income means cutting down on basics such as household amenities and not being able to replace household goods but it also means not being able to go out for a drink or meal, or missing out on seeing friends. It seems, therefore, that economic poverty has important negative implications for the lives of poor women, lone mothers and consequently, their children. Living in poverty inevitably restricts the activities in which children can participate: Cohen *et al.* (1992) documented that poor families could not afford to send their children on school trips or outings with friends. Others said there were few playing facilities for children and they had no money to travel further afield. Moreover, coping with little money creates difficulties for relationships within couples and between parents and children (Oppenheim, 1993; Oppenheim and Harker, 1996).

Poverty also brings the risk of frequent occurrence of health problems. There is a well-established link between morbidity and social class (Oppenheim, 1993; Oppenheim and Harker, 1996): women's health is shown to be influenced by their marital and parental roles, their participation in paid employment, and material circumstances such as their class and housing tenure. In addition, a bad health condition can drastically reduce the opportunities to exit from unemployment or to find a regular full-time job, closing one of the most important doors that act to get people out of poverty.

## **7. Longitudinal analysis of lone parenthood and poverty in Belgium, Germany, Italy, Sweden and Great Britain**

### **7.1. The duration of lone parenthood**

Little is known about the duration of lone parenthood, that is, the distinction between short-term, persistent and recurrent spells and about the interaction between lone parenthood duration and gender. Is lone parenthood a temporary, chronic or recurrent condition? Are spells of lone parenthood short or is it mainly a long-term experience?

Table 12 indicates that the lone-parenthood experience is relatively long-term, particularly for lone mothers in comparison with lone fathers. Women's lone-parenthood experience is particularly long in the Belgian, German and British settings, where respectively 74.4, 69.1 and 64.2 percent of lone mothers have experienced a persistent spell of lone motherhood. This trend is deeply connected with the "remarriage gender gap". While remarriage is one of the most important determinants of physical and economic well-being among the divorced or widowed, divorced men of any age usually have a higher likelihood of remarrying than divorced women: while the proportion of remarriages in the total number of marriages is rising steadily in the EU, it is men (either widowed or divorced) who are more likely to remarry (Barbagli, 1990). Moreover, second marriages seem to be very fragile among women: for example, divorced women who remarry in Great Britain are twice as likely to divorce than women who marry for the first time (Haskey, 1983 and 1993).

Remarriage rates among divorced have declined in Europe since 1945. However, in Mediterranean countries such as Italy, Portugal and Greece they are still frequent since marriage is highly

institutionalized (Rothenbacher, 1996). This could explain the fact that in Italy the length of lone-motherhood experience is shorter.<sup>38</sup>

The very short duration of the lone-parenthood experience for both sexes in Sweden can be explained if we consider that cohabitation is very common and that in contemporary Sweden about half of the children are born outside marriage (but to parents who are living together in a non-marital union): marriage is therefore no longer considered a necessary precondition for the arrival of a child (Björnberg, 1997). Due to the more liberal attitude toward unmarried cohabitation, it is likely that the lone-parenthood experience is shorter, since the most common route out is cohabitation and not a legal union.

These findings may have significant implications for the study of lone mothers' economic well-being and the understanding of lone mothers' poverty. As Bryson has discussed (1998), lone mothers are no different from other groups of workers: their career and earning progression are largely determined by qualifications, work experience and job-related training. Nonetheless, some evidence shows that lone mothers' earning capacity was limited by the experience of motherhood, hourly earnings falling with its duration.

## 7.2. Duration analysis of poverty and welfare dependence

As I have already argued (Ruspini 1997a, 1997b, 1997c), one of the most interesting elements in the analysis of poverty is the duration of the poverty experience. For many people, living on a low income is a lifetime experience: for others a sudden change in circumstances such as losing a job, divorce/separation, retirement, disability or sickness result in a loss of income. The analysis of the dynamic dimension of poverty allows us to answer my leading question: how do lone parents experience poverty?

As Walker and Ashwort have suggested (1994:11,21), duration analysis refers both to the length of the individual spells of poverty and to the total duration of poverty experienced over a given period.<sup>39</sup> These are important attributes of the personal experience of poverty, since time is not simply a further dimension over which poverty can be measured: it is instead the medium within which poverty occurs and shapes the experience of being poor. If long spells of poverty may be assumed to be worse than short ones, however, welfare implications of a single spell of poverty lasting five out of ten years are not necessarily worse than five separate spells of one year. Using the 50 percent line, I now ask whether poverty is long-term or short-term, that is, what proportion of the lone-parent population were never poor and what proportion were temporarily, persistently and intermittently poor in the periods taken into consideration. I restricted my analysis to the "lone-mother heads of household" subsample, since they appear to be at greater risk of poverty.

Table 13 suggests that income mobility is rather high and that poverty is a permanent situation only for a minor part of the lone-parent population. If it is true that lone mothers poverty spells are longer than married mothers', most poverty among lone parents appears to be *temporary*. Lone mothers whose income falls below the poverty line are poor only for a fairly short time, the majority between

<sup>38</sup> The fact that 61.3 percent of Italian lone mothers experience persistent spells of lone-parenthood could also be connected to the fact that widowhood is one of the most common marital status among Italian lone mothers and that my subsample includes lone mothers up to 65 years of age.

one and two years. It can be seen that only a minority is locked into poverty and can be defined as "permanently poor": in Great Britain 20.2, in Germany 14.9, in Italy 12.1 and in Sweden 1.4 percent has been *persistently poor* for at least three years. This picture of rapid mobility should however not obscure the seriousness of the long-term poverty problem.

Not surprisingly, the risk of permanent poverty among lone-mother families seems to be exceptionally high in Great Britain. The UK has a low lone-parent labour supply, with low proportions working full-time and with lower proportions of lone parents working than married women. Within the liberal model, the low profile taken by the state is due to the crucial role played by the market in social reproduction: the protection of the individual from the process of impoverishment. Being unable to find a place on the labour market, or even finding a marginal position, immediately results in the individual suffering from social stigma: measures for social protection are only intended for those who are not part of the market at all. In the UK, exclusion from work (or incomplete participation) is strongly linked to poverty, which reaches one of the highest levels in the EU. Moreover, public intervention is considerably less efficient in reducing the quota of the poor in the population as compared with other European welfare states (Ditch, Barnes and Bradshaw, 1996). This incapacity is reflected in extremely high rates of poverty, especially for certain social categories and certain family typologies, which are typically at a disadvantage at an employment level, either because they are not able to respect the rules of the market (women as breadwinners) or because they are no longer active (the elderly).

My empirical results also show that poverty spells are not often regular, and that a consistent part of lone mothers who have experienced economic deprivation for two or more years find themselves below the poverty line only intermittently, moving into and out of poverty several times during their lives. In contrast to the image of fairly stable incomes that is often inferred from cross-sectional data, I find substantial variation in lone mothers' economic well-being. If, compared to married mothers, lone mothers are more vulnerable to persistent economic deprivation (that is, they stay poor longer in a single spell), they are also more likely to enter and exit the poverty condition intermittently. Lone mothers' recurrent poverty rate is once again particularly high in the British setting: 27.9 percent in comparison with Germany (9.8), Italy (4.6), Belgium (3.7).

Concerning Germany, it seems that the protection offered to lone mothers is weak. While German family policy is relatively generous, it is not particularly supportive of lone mothers. This is why single mothers must work in order to support their families adequately: their labour force participation is higher than married women's (Kamerman and Kahn, 1989). Nonetheless, there are no specific measures to encourage single mothers to go back to paid work, or to take a job for the first time: public and social policy do not consider it necessary for lone mothers to work. Following Klett-Davies (1997), the German government seems to discourage women with children under the age of three from working at all by treating them as child rearers or dependants. If lone mothers are treated as child rearers during the first two years of the child's life, those who are not in employment are considered to be family dependants: family members are legally obliged to support them, and only if this cannot be fulfilled, is the state prepared to perform the male-breadwinner role. The German system clearly relies on two assumptions: first, that transferring income to men is a sufficient guarantee of household well-being; and second, that household income will be distributed equally among members. The side-effect

---

<sup>39</sup> A spell of poverty has been defined as beginning in the first year that income is below the poverty line after having been above it, and as ending when income is above the poverty line after having been below (Bane and Ellwood, 1986).

is that the system is not able to deal with intra-household and personal sex- and gender-based income inequalities and, consequently, with the changing role of women. The German welfare system prefers to provide money transfer programmes rather than services: therefore, despite its rehabilitative ideology, it does not encourage people to support themselves (Karr and John, 1989; Langan and Ostner, 1991:136-137).

In Italy, there seems to be no deep gap between the duration of the poverty experience for lone mothers and married/cohabiting mothers. This figure can be explained if we think that Italian lone mothers are more likely to work full-time than married mothers. As Bimbi has pointed out (1996), their presence in the labour market strongly depends on the re-allocation of their caregiving work to older women. In Italy dependence is intergenerational rather than between men and women. Family, and within family women, are “invisible” but necessary and irreplaceable partners of Italian social policies.

Belgium, as already discussed, is a low poverty country: within this context, the great majority of lone mothers are poor only in the short term. Nonetheless, data show lone mothers’ deeper vulnerability to economic deprivation in comparison with married mothers. Lone-parent families are in Belgium far more likely to be living in poverty than couples with children; this is particularly true for lone mothers compared to lone fathers (Ruspini 1998). This can be explained if we think that the proportion of lone mothers in Belgium who are unemployed is higher than in any other EU country. Cantillon (1992 in: Roll, 1992) reports that, on average, the incomes of lone parents are considerably lower than those of two-parent families, even when adjusted for family size: this is due to lone parents’ low income from employment, greater reliance on inadequate benefits and low levels of maintenance awarded. Compared with two-parent families, lone parents continued to receive a higher proportion of income from benefits, and less than 10 percent from maintenance: in 1993, 19.8 percent of applicants for Income Support (*Minimex - Revenu Minimum de Moyens d’Existence et de l’Integration*) were one-parent families, compared to only 7 percent of married couples (Boujan, 1995:49).

Finally, Swedish lone mothers show a relatively good economic situation. Also in Sweden, even if lone mothers are slightly worse-off than married mothers (Table 7), there are no major differences in the duration of the poverty experience between the two categories. As Gustaffson (1995) has pointed out, the Swedish welfare state has actively encouraged women to enter the labour market through parental leave programmes, tax policies, the provision of public daycare and a policy of pay equity between women and men. The government also established the principle that absent parents must support their children and, in case they are unable to do so adequately, the government will directly assume the responsibility. Despite the relatively high level of employment among lone mothers, many receive public support in order to compensate for low incomes. The labour market for lone mothers has become considerably smaller over the last few years, due to the economic crisis Sweden is experiencing. Wage inequality between the sexes increased in Sweden in the 1980s (a growing differential that may hurt lone-mother families disproportionately) and the 1992 recession has led to rising unemployment rates. In addition, the child-care system is subsidized to a decreasing degree (Björnberg, 1997). Thus, women are likely to have to contribute even more to family incomes in the future, while having less time for family. This is even more striking if we think that women have been “forced” into the labour market, but they have, at the same time, fully retained the unpaid work of caring: if lone mothers are better off materially, they pay the price of being particularly time poor (Lewis and Ostner, 1994).

I now focus on social assistance dynamics among lone mothers (Table 14). My empirical evidence shows that they are relatively short-term, as well. Duration of receipt tends to be much longer in Great Britain: 37.3 percent of lone mothers receive social assistance payments for 3 years or longer. As already noted, benefits are mostly means-tested: welfare is largely orientated towards a class of the poor dependent on the state.<sup>40</sup> Moreover, levels of universal transfer payments and forms of social insurance are modest and stigmatized, since the model assumes that higher levels of benefit will reduce incentives to work. In Belgium, social assistance dynamics among lone mothers are relatively short-term. These findings are consistent with earlier empirical evidence: analysing duration in receipt of the *Minimex*, Cockx (1992) discovered a high turnover: the average duration for men was around one year and for women 18 months. Furthermore, 93 percent of men and 87 percent of women had signed off after three years.

Welfare use Duration are short in Sweden, as well. This can be explained if we think that the distinction between “deserving” and “undeserving” poor is quite explicit: in Sweden, it is still widely believed that social assistance is the “poor law” to which working people should never have to turn (Eardley *et al.* 1996). Welfare benefits in Sweden are very strongly linked to participation in the labour market: all benefits and allowances in the social security system are designed to support employment and reduce unemployment, and there is a strong presumption that people out of work and relying on benefits will attempt to re-enter the labour market as soon as possible. This applies particularly to social assistance recipients: social assistance is largely considered a short-term last resort. Conditions of entitlement to social benefits for persons not in work are submitted to a severe “work-test”. That is, recipients must seek, and be prepared to take, such work as is available (people cannot turn down offers of jobs without the risk of losing the registration). Work-seeking activity must normally be demonstrated through frequent and regular contact with the employment office. This obligation applies also to lone parents, who are expected to actively seek work and to accept any offer of suitable employment (Eardley *et al.* 1996). Unemployment benefits are subjected to the condition that people have to be involuntarily employed, registered at the employment office as a job-seeker; be fit for work and not prevented from taking a suitable job.

The reason for the fact that no Italian lone mothers make use of welfare benefits can be related to the small size of the subsample derived from SHIW data (113 lone mothers) but also to the fact that the stigmatization of welfare dependents is still strong. As Saraceno (1994) has discussed, in Italy women’s economic dependency on the family is not seen as a social problem; on the contrary, the dependency of the family on welfare provisions is regarded as “bad”: the hidden assumption is that the family, through the unpaid work of women, is the “natural” main provider of welfare. One of the characteristic features of the Italian welfare model is indeed its “familistic” nature, that is, the importance given to family and voluntary support. The familist tendency of welfare assistance is strongly connected with the fact that the Italian welfare regime is virtually inactive as regards family policies.

My findings are consistent with the earlier evidence derived from research on single-parent families’ social assistance experience by Duncan *et al.* (1993). Patterns of social assistance across countries appear very different: receipts tend to be relatively short-term in Germany and in the United States, somewhat longer-term in Canada and much longer in the UK. The proportion of lone parents

---

<sup>40</sup> Nonetheless, there is some evidence that proportions of lone parents claiming Income Support in the UK are falling (Bradshaw, 1998).

still receiving social assistance after three years was 26 percent in Germany, 38 percent (blacks) and 35 percent (whites) in the US, 58 percent in Canada and 84 percent in the UK (Duncan *et al.*, 1993:8-9).

## 8. Some conclusions

To summarize, my main findings are the following:

1. My dynamic and comparative analysis of lone parents' deprivation shows that in all settings taken into consideration lone mothers - especially if heads of household - are at greater risk of poverty in comparison with married/cohabiting mothers. Moreover, the analysis of poverty risk among different groups of lone mothers shows that widows are in most countries at low risk of poverty, while divorced/separated mothers are at the highest. Lone mothers' poverty spells are longer than married mothers', and the risk of permanent poverty among lone-mother families seems to be exceptionally high in Great Britain. Nonetheless, most poverty among lone parents appears to be *temporary*, that is, short-term. These results may have significant implications for both social science and public policy since much of the debate about lone mothers has reflected the presumption of their dependency on welfare due to a persistent poverty condition: Charles Murray's major theme (1984) was that AFDC (Aid to Families with Dependent Children) benefits in the US have encouraged women to choose lone parenthood as a way of life and induced dependency. The nature of economic deprivation has been seriously misunderstood: if lone parents' poverty and welfare use have always been conceptualized as long-term and persistent phenomena, then a new paradigm and new policies are needed. The gendered and dynamic nature of economic deprivation requires, on the one hand, a new analytic framework and, on the other hand, particular policies able to reduce the risk of long-term poverty associated with women and to tackle repeated, short-term poverty spells.
2. Poverty dynamics across countries appear very different. In Sweden, Belgium and Italy lone mothers are less likely to be poor, while in Germany and particularly the UK, lone mothers are at greater risk of deprivation. The reasons for such differences are various. In Sweden, it is the result of a policy model designed to link labour market and family policies; in Belgium it is the combination of family solidarity and the extensive and generous family benefits; in Italy it is the family that plays a crucial role: protection against poverty is based on personal connections, affective links, networks of exchange and the non-cash economy. Thus, lone mothers' low poverty rates are to be found either in countries where the sheltering capacity of family and kin is strong or where family policies allow the combination of care tasks and participation in the labour force. For this reason, tackling female poverty cannot be restricted to monetary transfers: it needs adequate support coming from family- and social policies since the intersection between market and non-market activities is the key factor allowing a suitable interpretation of the gender dimension of deprivation. Finally, results stress the diversities between northern and southern European welfare models.
3. The picture that emerges from the analysis of lone parents' quality of life is extremely complex. Lone parents' poverty is a multi-dimensional and dynamic experience, and this experience can vary substantially across countries. Data reflect the deep relationship between lone parents' poverty and

the specific national arrangement between family, labour market and the welfare state. The different poverty models are strongly dependent on the characteristics of this interacting triad.

4. Empirical evidence also suggests that the strategies adopted by lone parents to survive poverty are multiple. Making ends meet means combining different strategies and sources of income: labour market participation, welfare benefits, personal connections and networks of exchange. Following Edin and Lein (1997), almost all poor single mothers supplement their regular income with some combination of money from relatives, partners and the fathers of the children.

Here I finish with some relevant theoretical and methodological issues concerning research on lone motherhood and lone mothers' standard of living:

- The need for a debate about the implementation of suitable policies for lone mothers. In particular:
  - a) should we implement specific policies and regard them as a special group with distinctive needs for which provisions should be made? If it is true that support for lone parents should not be separated from policy addressed to families with children, it is however important to recognize and respond to the peculiarity of lone parents' needs: single parents still suffer from a time deficit in comparison with the situation where two parents are available. As Duncan and Edwards (1997a) have suggested, lone mothers need both to work more for the same income as coupled parents and to spend more time with their children, since the father is totally or partially absent. On the one hand, it is true that the labour market that lone parents face is gender segregated, with women concentrated in particular sectors, in particular occupations, at lower status levels, for less time and in less secure and lower paid jobs; on the other hand, lone parents face the greatest circumstantial barrier to work due to greater care responsibilities. As Bryson has discussed (1998), lone mothers' earning capacity fell with the length of lone motherhood.
  - b) what kind of policies are the most suitable for lone mothers? Empirical evidence emerging from my research suggests that a key policy goal should be the implementation of measures aiming at reconciling work and family life.<sup>41</sup> As Bradshaw (1998) and Millar and Ford (1998) have pointed out, more radical measures able to alleviate lone mothers' poverty are called for than cash benefits already offer. Policy should be integrated across the areas of employment, child-care, housing, income support and maintenance obligation. In other words, it is necessary to support and encourage lone mothers' capacity to be economically independent by sensibly and carefully linking labour market and family policies, and not only to answer to their needs through a general anti-poverty strategy. Lone mothers should be treated as a peculiar kind of *women* who mother *and* work and their ability to fully participate in the labour market should be encouraged and not stigmatized or discouraged.

---

<sup>41</sup> For example:

- good-quality and affordable child-care services;
- measures to encourage lone mothers to pursue training and higher education in order to increase their level of human capital;
- flexible employment patterns and more extensive maternity and parental leave provisions.

- The necessity of taking into account the fact that lone mothers are not a homogeneous group and of interpreting this heterogeneity and explaining variability. Particularly, lone-mother heads of household are more vulnerable to economic deprivation;
- The strong necessity of further empirical comparative research to shed light on the different mechanisms behind lone mothers' poverty;
- The need to combine different research approaches, that is, to integrate both "quantitative" and "qualitative" traditions. Following Duncan and Edwards (1997b) comparative research needs to draw on both extensive (quantitative) and intensive (qualitative) data for a better understanding of situations and actions of single mothers. On the one hand, quantitative data can be linked directly to qualitative measures, since they represent a good basis for the development of an "in-depth" research approach. On the other hand, any understanding of poverty requires a focus not just on overall numbers and trends: the individual experience of poverty should be described (Alcock, 1993). Within the dynamic paradigm, for instance biographies or autobiographies could be used, since they offer a longitudinal version of the self. As Bryman has suggested (1988), the tendency to view the two research traditions as reflecting different epistemological positions and divergent paradigms has led to exaggerating the differences between them. As a consequence of such thinking, quantitative and qualitative research are frequently depicted as mutually exclusive models of the social process;
- the need to design suitable data sets for the study of lone-parent families;
- the need to analyse the peculiarities of lone parenthood within the Mediterranean family of nations. Southern European welfare states (Italy, Greece, Spain, Portugal) form a cluster of countries that comparative welfare research has generally neglected. These countries have in fact been taken into account only recently and usually been treated as less-developed, rudimentary or defective welfare states. The implicit assumption is that these countries are only late-comers and will, sooner or later, "adapt" to one of the existing models: an assumption that denies their peculiar characteristics and makes it difficult to understand their specific functioning. This viewpoint requires substantial revision. On the one hand, Mediterranean countries do constitute a specific cluster: the politico-economic connotation is similar, the interaction between family, labour market and the welfare state is a peculiar one and, within this peculiar interaction, family plays a crucial role. Kinship ties are very intense, children and parents live together for a long time, the economic collaboration between household is still strong and the degree of individualization of the family members low. On the other hand, significant differences exist and the *intra*-variation among the countries is much greater than of other families of nations, for example the Scandinavian one (Ferrera, 1997).

**Tab. 1 - Lone mothers as a percentage of households with children under 15 years, 1995**


---

	Lone parents	Lone mothers
<b>Austria</b>	8.3	8.0
<b>Belgium</b>	8.5	7.5
<b>Denmark</b>	n.a.	n.a.
<b>Finland</b>	12.1	11.1
<b>France</b>	8.9	7.9
<b>Germany</b>	9.7	8.8
<b>Greece</b>	3.1	2.7
<b>Ireland</b>	6.7	6.3
<b>Italy</b>	3.9	3.2
<b>Luxembourg</b>	5.6	3.7
<b>The Netherlands</b>	6.8	6.3
<b>Portugal</b>	4.4	4.2
<b>Spain</b>	2.0	1.9
<b>Sweden</b>	n.a.	n.a.
<b>United Kingdom</b>	17.6	16.2
<b>EU (15)</b>	8.8	8.0

---

Source: Eurostat, 1996, table 114

Tab. 2 - Largest income sources by family status, 1993 (percentages)

	Lone parents	Lone-mother heads of household	Families with children
<b>Belgium</b>			
Wages or salaries	52.8	50.3	74.3
Self employment or farming	4.7	3.8*	12.0
Pensions	19.4	17.4	7.1
Social benefits and grants	19.3	23.2	5.4
Investments, savings and property	0.2*	0.4*	0.6
Other sources	3.7	4.9	0.6
<b>Denmark</b>			
Wages or salaries	70.2	68.5	83.8
Self employment or farming	2.2*	0.5*	8.8
Pensions	3.1*	2.8*	2.7
Social benefits and grants	24.5	28.3	4.1
Investments, savings and property	-	-	0.5
Other sources	-	-	0.1*
<b>Greece</b>			
Wages or salaries	37.7	39.8	49.8
Self employment or farming	18.8	14.7	38.3
Pensions	33.8	32.9	9.4
Social benefits and grants	2.4	2.9*	0.6
Investments, savings and property	3.9	4.2*	0.6
Other sources	3.5	5.6	0.4
<b>Ireland</b>			
Wages or salaries	31.4	24.4	56.5
Self employment or farming	7.2	5.7	18.9
Pensions	0.6*	-	2.7
Social benefits and grants	57.0	65.5	21.6
Investments, savings and property	-	-	0.2
Other sources	3.7	4.3	0.1*
<b>Italy</b>			
Wages or salaries	51.1	50.7	58.6
Self employment or farming	12.8	11.5	24.5
Pensions	33.7	34.1	15.2
Social benefits and grants	0.8*	1.4*	0.6
Investments, savings and property	1.7	2.2*	1.1
Other sources	-	-	-
<b>The Netherlands</b>			
Wages or salaries	43.8	35.6	79.9
Self employment or farming	2.2*	2.3*	5.7
Pensions	10.9	7.3	4.4
Social benefits and grants	40.5	51.4	9.1
Investments, savings and property	-	-	0.2*
Other sources	2.5	3.4*	0.6
<b>Portugal</b>			
Wages or salaries	61.3	60.0	68.4
Self employment or farming	5.7	7.0	21.5
Pensions	26.5	24.3	7.8
Social benefits and grants	3.1	4.4	1.0
Investments, savings and property	0.3*	0.3*	0.8
Other sources	3.1	4.1	0.4
<b>Spain</b>			
Wages or salaries	53.6	50.6	62.4
Self employment or farming	6.1	6.2	18.4
Pensions	33.7	35.0	13.5
Social benefits and grants	3.0	3.6	5.0
Investments, savings and property	0.8*	0.6*	0.6
Other sources	2.8	4.0	0.2
<b>United Kingdom</b>			
Wages or salaries	45.4	37.4	70.2
Self employment or farming	6.8	3.4	14.0
Pensions	3.5	1.5*	2.4
Social benefits and grants	41.2	53.4	12.5
Investments, savings and property	0.1*	-	0.5
Other sources	3.0	4.3	0.5

\* Less than 10 cases

Data for France are missing

Data weighted using cross-sectional individual weights

Source: author's calculations from ECHP data

**Tab. 3 - Activity status of mothers, 1994 (percentages)**

	Lone mothers 18-60 years	Lone-mother heads of household 18-60 years	Married/ cohabiting mothers 18-60 years
<b>Belgium</b>			
Employed <sup>#</sup>	60.2	64.1	59.6
Unemployed	9.1	8.7	4.4
Inactive	30.7	27.2	36.0
<b>Denmark</b>			
Employed <sup>#</sup>	83.4	84.4	82.4
Unemployed	8.3	9.1	4.5
Inactive	8.3	6.5	13.1
<b>France</b>			
Employed <sup>#</sup>	63.1	75.6	53.3
Unemployed	11.0	11.2	8.3
Inactive	26.0	13.2	38.4
<b>Germany (GSOEP data<sup>§</sup>)</b>			
Employed <sup>#</sup>	65.4	65.1	60.5
Unemployed	6.5	7.0	4.3
Inactive	28.1	27.9	35.1
<b>Greece</b>			
Employed <sup>#</sup>	47.2	58.7	38.5
Unemployed	19.9	11.2	13.0
Inactive	32.9	30.0	48.5
<b>Ireland</b>			
Employed <sup>#</sup>	32.4	25.7	37.6
Unemployed	17.3	11.3	5.2
Inactive	50.4	63.0	57.2
<b>Italy</b>			
Employed <sup>#</sup>	51.0	53.9	40.1
Unemployed	11.4	8.2	8.8
Inactive	37.7	38.0	51.0
<b>The Netherlands</b>			
Employed <sup>#</sup>	50.5	50.4	54.5
Unemployed	12.4	14.4	3.8
Inactive	37.1	35.2	41.7
<b>Portugal</b>			
Employed <sup>#</sup>	68.5	79.2	61.1
Unemployed	6.3	3.0	4.6
Inactive	25.2	17.8	34.4
<b>Spain</b>			
Employed <sup>#</sup>	51.5	58.3	32.8
Unemployed	15.9	10.2	13.2
Inactive	32.6	31.6	53.9
<b>Sweden (1993, HUS data)</b>			
Employed <sup>#</sup>	91.0	96.2	86.3
Unemployed	1.0*	-	2.5
Inactive	8.0*	3.8*	11.2
<b>United Kingdom</b>			
Employed <sup>#</sup>	51.5	47.8	68.0
Unemployed	7.6	5.5	4.6
Inactive	40.9	46.7	27.4

<sup>#</sup> Self-employed women are included<sup>§</sup> West German subsample

\* Less than 10 cases

Data weighted using cross-sectional individual weights, with the exception of Sweden

Source: author's calculations from ECHP, GSOEP and HUS data

**Tab. 4 - Full-time or part-time employment of mothers, 1994 (percentages)**

	Lone mothers 18-60 years	Lone-mother heads of household 18-60 years	Married/ cohabiting mothers 18-60 years
<b>Belgium</b>			
Full-time*	80.6	79.3	61.7
Part-time	19.4	20.7	38.3
<b>Denmark</b>			
Full-time	87.6	89.2	77.7
Part-time	12.4	10.8	22.3
<b>France</b>			
Full-time	82.6	83.1	67.9
Part-time	17.4	16.9	32.1
<b>Germany (GSOEP data)</b>			
Full-time	60.8	57.4	32.7
Part-time	39.2	42.6	67.3
<b>Greece</b>			
Full-time	88.6	89.9	84.6
Part-time	11.4	10.1	15.4
<b>Ireland</b>			
Full-time	78.2	66.6	74.9
Part-time	21.8	33.4	25.1
<b>Italy</b>			
Full-time	79.3	74.4	82.5
Part-time	20.7	25.6	17.5
<b>The Netherlands</b>			
Full-time	66.2	59.8	46.4
Part-time	33.8	40.2	53.6
<b>Portugal</b>			
Full-time	92.9	92.0	87.6
Part-time	7.1	8.0	12.4
<b>Spain</b>			
Full-time	88.3	87.6	79.2
Part-time	11.7	12.4	20.8
<b>Sweden (1993, HUS data)</b>			
Full-time	91.6	93.5	87.1
Part-time	8.4*	6.5*	12.9
<b>United Kingdom</b>			
Full-time	72.1	63.6	58.7
Part-time	27.9	36.4	41.3

\* Full-time work: 30 hours or more; part-time work: less than 30 hours

Data weighted using cross-sectional individual weights, with the exception of Sweden

Source: author's calculations from ECHP, GSOEP and HUS data

**Tab. 5 - Lone mothers by marital status, 1994 (percentages)**


---

	Married	Separated	Divorced	Widowed	Never married
<b>Belgium</b>	0.9*	19.7	23.6	23.9	31.9
<b>Denmark</b>	1.9*	11.8	37.7	7.3	41.3
<b>Germany(GSOEP data)</b>	1.6*	16.7	23.0	29.3	29.5
<b>France</b>	-	4.2	32.0	26.2	37.6
<b>Greece</b>	2.6*	9.2	17.7	40.5	29.8
<b>Ireland</b>	-	20.2	1.4*	34.6	43.8
<b>Italy</b>	6.9	5.7	4.3	39.0	44.1
<b>The Netherlands</b>	1.9*	-	47.8	20.1	30.2
<b>Portugal</b>	6.3	6.0	11.3	38.8	37.6
<b>Spain</b>	2.1	8.9	6.0	42.5	40.5
<b>United Kingdom</b>	1.4*	11.8	30.5	19.0	37.3

---

\* Less than 10 cases

Data weighted using cross-sectional individual weights

Source: author's calculations from ECHP and GSOEP data

**Tab. 6 - Sources of financial support from others outside household, 1993 (percentages)**

	Lone parents	Lone-mother heads of household	Married/cohabiting mothers
<b>Belgium</b>			
Spouse/former spouse	43.7	57.3	7.5*
Parent	34.1	23.0	73.6
Child	5.0*	6.8*	1.0*
Other relative	11.1*	4.7*	10.7
Unrelated person	6.0*	8.2*	7.3*
<b>Denmark</b>			
Spouse/former spouse	6.6*	9.0*	-
Parent	76.2	76.3	77.2
Child	-	-	2.6*
Other relative	9.1*	3.8*	16.9
Unrelated person	8.1*	10.9*	3.3*
<b>France</b>			
Spouse/former spouse	62.2	86.0	26.3
Parent	33.0	10.0	61.9
Child	2.7	4.0*	1.4
Other relative	1.5	-	8.5
Unrelated person	0.6	-	1.9
<b>Greece</b>			
Spouse/former spouse	25.4	28.7	3.3*
Parent	30.8	29.7	76.3
Child	4.4*	5.2*	2.2*
Other relative	19.9	13.1*	15.9
Unrelated person	19.5	23.2	2.2*
<b>Ireland</b>			
Spouse/former spouse	61.0	64.3	-
Parent	13.1*	13.8*	-
Child	-	-	-
Other relative	5.0*	-	16.8*
Unrelated person	20.8*	21.9*	83.2*
<b>Italy</b>			
Spouse/former spouse	4.5*	11.8*	9.0
Parent	53.0	40.0*	65.6
Child	3.5*	9.4*	2.2*
Other relative	36.6	35.6*	18.5
Unrelated person	2.3*	3.2*	4.6*
<b>Portugal</b>			
Spouse/former spouse	17.1*	21.7*	-
Parent	5.1*	3.6*	38.8*
Child	26.1*	33.2*	0.9*
Other relative	36.7*	22.3*	30.9*
Unrelated person	15.1*	19.2*	29.3*
<b>Spain</b>			
Spouse/former spouse	45.7	65.1	1.5*
Parent	20.7	11.5*	67.3
Child	3.2*	4.5*	-
Other relative	25.0	17.6*	31.2
Unrelated person	5.4*	1.2*	-
<b>United Kingdom</b>			
Spouse/former spouse	54.9	68.0	23.1
Parent	30.4	18.9	44.7
Child	3.3*	2.2*	0.4*
Other relative	3.6*	4.7*	23.8
Unrelated person	7.7*	6.1*	8.0*

\* Less than 10 cases

Figures only refer to the subsample of people who actually received some kind of support in 1993

Data for The Netherlands are missing

Data weighted using cross-sectional individual weights

Source: author's calculations from ECHP data

**Tab. 7 - Poverty headcount ratios (50% poverty line) among lone mothers and married/cohabiting mothers, 1993 (percentages)**

	Lone mothers	Lone-mother heads of household	Married/cohabiting mothers
<b>Belgium</b>	6.4	7.8	2.5
<b>Denmark</b>	22.9	24.6	0.9
<b>Germany(GSOEP data)</b>	27.9	30.3	7.0
<b>France</b>	19.7	21.4	6.9
<b>Greece</b>	16.3	18.0	5.8
<b>Ireland</b>	12.3	14.3	2.8
<b>Italy</b>	8.9	8.4	3.9
<b>The Netherlands</b>	27.6	29.7	6.0
<b>Portugal</b>	18.2	18.4	6.0
<b>Spain</b>	7.8	9.2	3.6
<b>Sweden (1992, HUS data)</b>	5.8	7.1*	3.0
<b>United Kingdom</b>	39.8	45.6	9.4

\* Less than 10 cases

Data weighted using cross-sectional individual weights, with the exception of Sweden

Source: author's calculations from ECHP, GSOEP and HUS data

**Tab. 8 - Distribution of poverty risks\* among lone mothers by marital status, 1993  
(percentages)**

	Married	Separated	Divorced	Widowed	Never married
<b>Belgium</b>	33.3*	6.2*	7.7*	6.3*	4.7*
<b>Denmark</b>	-	19.0*	23.9	15.4*	26.0
<b>Germany(GSOEP data)</b>	-	38.1*	44.4	9.8*	24.6
<b>France</b>	-	25.0*	23.6	8.1	23.8
<b>Greece</b>	12.5*	3.7*	13.7*	23.5	12.9
<b>Ireland</b>	-	10.7	14.3*	3.4*	20.0
<b>Italy</b>	6.1*	15.0*	3.3*	8.8	9.1
<b>The Netherlands</b>	20.0*	-	39.8	4.1*	24.3
<b>Portugal</b>	20.0*	34.5	5.5*	19.3	17.6
<b>Spain</b>	33.3*	12.9*	7.1*	6.1	7.4
<b>United Kingdom</b>	28.6*	61.8	44.4	8.0*	46.0

\* Poverty risk: percentage of all households within a certain social category that are poor

Data weighted using cross-sectional individual weights

Source: author's calculations from ECHP and GSOEP data

**Tab. 9 - Use of welfare benefits<sup>§</sup> among lone-mother heads of household and married/cohabiting mothers, 1993 (percentages)**

	Lone mothers	Lone-mother heads of household	Married/cohabiting mothers
<b>Belgium</b>	6.9	7.9	0.6
<b>Denmark</b>	21.3	21.7	9.5
<b>France</b>	12.1	13.0	2.3
<b>Germany(GSOEP data)</b>	17.3	20.4	1.5
<b>Greece</b>	1.1*	1.5*	1.8*
<b>Ireland</b>	66.2	68.0	31.1
<b>Italy</b>	1.7	1.7*	1.5
<b>The Netherlands</b>	32.9	37.5	0.8
<b>Portugal</b>	3.6	3.1	0.4
<b>Spain</b>	2.3	2.1*	1.6
<b>Sweden (1992, HUS data)</b>	6.1	9.5*	1.8
<b>United Kingdom</b>	67.3	73.3	55.7

-  
 § ECHP: The variable used to analyse dependency upon welfare support refers to the following question:

“Did your household receive, at any time during 1993, social assistance payments or corresponding non-cash assistance from the welfare office?”

GSOEP: “Did your household receive any social assistance benefit in 1993?”

HUS: “Did you or anyone else in your household receive in 1992 any other non-taxable allowances such as daily allowances, discharge pay for draftees, disability compensation or public assistance? Do not include child allowances”

\* Less than 10 cases

Data weighted using cross-sectional individual weights, with the exception of Sweden

Source: author's calculations from ECHP, GSOEP and HUS data

**Tab. 10 - Access to consumer assets\* among female heads of households and among lone and married mothers, 1993 (percentages)**

	Women		Lone mothers	Married mothers
	above 50% poverty line	below		
<b>Belgium</b>				
Central heating	69.1	45.6	68.8	80.0
Kitchen	93.9	89.7	94.2	96.2
Bath/shower	91.0	77.9	94.0	97.9
Indoor toilet	94.1	86.8	95.8	97.7
Hot water	92.0	77.9	93.8	97.6
Car/van	45.8	19.4	62.6	95.1
Colour TV	92.9	86.8	95.9	97.6
Video	41.1	25.0	71.2	81.2
Microwave	26.3	7.4	37.5	59.7
Dishwasher	18.1	5.9	23.0	47.1
Telephone	91.2	64.7	92.3	95.5
Second home	3.4	4.4	2.8	7.3
<b>Denmark</b>				
Central heating	97.4	95.5	97.4	98.0
Kitchen	98.1	86.5	98.8	99.5
Bath/shower	96.9	88.3	99.0	99.5
Indoor toilet	98.7	93.5	100.0	99.5
Hot water	99.5	94.8	99.4	99.8
Car/van	44.9	11.0	34.7	88.7
Colour TV	96.5	84.5	97.4	99.4
Video	47.8	31.6	71.4	83.8
Microwave	23.4	18.7	24.7	45.8
Dishwasher	22.0	5.2	17.4	61.3
Telephone	98.0	83.8	98.4	99.3
Second home	10.0	1.3	2.9	10.7
<b>France</b>				
Central heating	89.5	80.7	90.4	92.3
Kitchen	89.3	79.9	93.5	94.0
Bath/shower	93.5	84.7	97.4	98.8
Indoor toilet	96.0	90.4	97.8	98.4
Hot water	97.6	91.9	97.9	99.1
Car/van	49.7	28.3	68.5	95.6
Colour TV	90.6	83.2	92.9	97.3
Video	31.9	22.8	59.4	78.3
Microwave	30.7	14.7	39.5	55.8
Dishwasher	17.9	6.0	25.4	53.0
Telephone	96.7	84.9	95.7	98.3
Second home	9.0	1.5	5.9	12.7
<b>Greece</b>				
Central heating	61.8	17.7	52.6	65.0
Kitchen	95.4	84.6	94.2	93.4
Bath/shower	93.1	60.1	94.4	96.0
Indoor toilet	93.3	60.3	93.6	94.2
Hot water	87.5	44.5	87.0	88.5
Car/van	30.6	6.5	38.6	77.1
Colour TV	85.6	48.1	90.3	94.2
Video	29.3	6.5	34.4	56.4
Microwave	4.6	1.7	5.5	5.7
Dishwasher	12.7	1.4	14.8	25.5
Telephone	88.7	61.1	93.1	93.0
Second home	14.9	4.8	11.3	17.8

\* The variable used refers to the possession of items within the household. The specific question is: "For each item

below, please indicate whether or not your household possesses it"

Data weighted using cross-sectional individual weights

Source: author's calculations from ECHP data

Tab. 10 – (continued)

	Women		Lone mothers	Married mothers
	above 50% poverty line	below		
<b>Ireland</b>				
Central heating	66.3	37.0	58.2	81.3
Kitchen	95.4	100.0	97.3	97.8
Bath/shower	93.4	84.8	95.9	99.3
Indoor toilet	95.8	94.9	99.0	99.5
Hot water	92.7	81.3	93.9	98.5
Car/van	42.9	17.5	37.4	82.7
Colour TV	93.7	89.9	96.6	98.9
Video	49.5	48.8	63.1	83.5
Microwave	32.8	20.0	36.5	60.6
Dishwasher	8.9	-	9.3	28.7
Telephone	75.6	50.0	60.0	82.6
Second home	4.1	-	4.5	5.4
<b>Italy</b>				
Central heating	72.6	53.2	76.9	74.2
Kitchen	84.3	83.2	89.3	89.3
Bath/shower	94.8	87.6	99.4	99.0
Indoor toilet	97.6	93.6	99.1	99.2
Hot water	95.8	88.1	98.6	98.5
Car/van	45.5	22.3	79.1	95.0
Colour TV	92.3	87.9	95.7	97.5
Video	30.4	11.1	52.2	69.5
Microwave	7.3	3.2	8.0	13.3
Dishwasher	16.2	4.8	20.4	29.8
Telephone	87.0	69.3	94.7	95.1
Second home	9.0	3.7	13.0	16.5
<b>Portugal</b>				
Central heating	13.0	2.9	11.4	10.0
Kitchen	97.6	94.9	98.2	98.9
Bath/shower	83.4	47.7	82.0	89.8
Indoor toilet	85.3	57.0	85.1	90.1
Hot water	78.7	34.3	75.5	84.3
Car/van	38.0	5.1	39.7	73.8
Colour TV	86.5	45.5	86.8	91.1
Video	42.0	7.6	47.5	60.7
Microwave	10.0	-	10.2	14.9
Dishwasher	14.4	1.8	11.0	22.7
Telephone	78.7	37.2	78.0	80.8
Second home	9.8	1.4	5.0	10.0
<b>Spain</b>				
Central heating	22.3	7.3	24.3	31.7
Kitchen	97.7	92.7	98.8	99.2
Bath/shower	95.2	84.2	97.2	99.0
Indoor toilet	96.9	89.5	98.3	99.0
Hot water	92.2	76.0	94.2	98.1
Car/van	34.7	20.0	58.8	86.8
Colour TV	96.0	88.4	98.4	99.3
Video	40.0	35.4	61.6	76.1
Microwave	18.7	9.5	28.6	34.1
Dishwasher	9.7	3.1	12.3	20.7
Telephone	82.3	62.5	85.5	87.3
Second home	12.2	7.4	15.0	19.9

\* The variable used refers to the possession of items within the household. The specific question is: "For each item

below, please indicate whether or not your household possesses it"

Data weighted using cross-sectional individual weights

Source: author's calculations from ECHP data

Tab. 10 – (continued)

	Women		Lone mothers	Married mothers
	above	below		
	50% poverty line			
<b>The Netherlands</b>				
Central heating	83.6	71.9	89.2	89.2
Kitchen	74.2	73.7	74.1	59.8
Bath/shower	97.9	96.7	100.0	99.1
Indoor toilet	99.0	97.0	99.2	99.4
Hot water	99.5	97.8	100.0	99.7
Car/van	33.5	9.3	28.2	74.4
Colour TV	95.8	90.7	98.8	98.2
Video	38.3	27.8	67.5	86.2
Microwave	27.5	14.8	38.3	61.1
Dishwasher	6.1	3.0	14.7	27.0
Telephone	98.3	94.4	98.0	99.6
Second home	1.8	0.4	2.0	3.5
<b>United Kingdom</b>				
Central heating	85.3	74.3	82.2	88.8
Kitchen	98.7	98.8	99.3	99.7
Bath/shower	99.1	98.8	100.0	99.9
Indoor toilet	99.3	99.1	100.0	100.0
Hot water	99.7	99.5	99.8	99.9
Car/van	53.9	12.9	43.3	90.2
Colour TV	96.1	90.9	96.9	98.3
Video	64.4	41.9	82.3	95.2
Microwave	57.7	42.5	66.1	82.7
Dishwasher	13.2	2.1	12.0	32.7
Telephone	94.2	77.8	82.4	95.2
Second home	4.1	0.3	1.4	7.7

\* The variable used refers to the possession of items within the household. The specific question is: "For each item

below, please indicate whether or not your household possesses it"

Data weighted using cross-sectional individual weights

Source: author's calculations from ECHP data

**Tab. 11 – Amenities\* among female heads of households and among lone and married mothers, 1993, (percentages)**

	Women		Lone mothers	Married mothers
	above	below		
	50% poverty line			
<b>Belgium</b>				
Warm home	91.4	79.4	91.2	94.9
Annual holiday	64.5	32.4	51.6	77.6
Replacing furniture	60.3	30.9	46.8	75.4
New clothes	85.1	58.8	82.5	91.6
Eat meat every second day	92.8	88.2	96.5	94.7
Invite friends or family	78.4	56.7	72.0	89.9
Savings	33.1	10.3	22.1	52.2
<b>Denmark</b>				
Warm home	94.6	92.3	92.9	96.7
Annual holiday	77.5	61.3	56.0	83.6
Replacing furniture	66.6	51.0	42.3	77.9
New clothes	92.6	81.9	82.3	96.1
Eat meat every second day	97.0	92.2	96.3	98.9
Invite friends or family	91.0	78.1	81.7	95.7
Savings	43.0	16.8	23.3	53.3
<b>France</b>				
Warm home	89.8	78.9	84.0	92.8
Annual holiday	59.6	22.3	49.4	68.5
Replacing furniture	53.0	15.4	43.9	64.1
New clothes	86.1	65.7	82.5	93.0
Eat meat every second day	92.5	77.1	88.4	97.1
Invite friends or family	81.5	61.1	76.2	88.6
Savings	28.5	12.0	17.1	30.2
<b>Greece</b>				
Warm home	56.7	16.7	44.8	59.9
Annual holiday	43.9	5.5	30.3	48.6
Replacing furniture	16.4	2.4	12.1	22.3
New clothes	57.9	17.8	55.6	69.4
Eat meat every second day	53.7	20.5	49.7	64.5
Invite friends or family	47.9	20.5	40.4	59.5
Savings	8.0	-	5.7	8.6
<b>Ireland</b>				
Warm home	86.5	69.7	76.6	93.2
Annual holiday	56.7	35.6	33.7	56.0
Replacing furniture	61.1	36.7	40.8	70.9
New clothes	89.0	86.3	80.7	92.9
Eat meat every second day	94.0	78.8	89.3	96.3
Invite friends or family	79.8	57.5	60.3	81.6
Savings	23.9	-	11.7	28.6
<b>Italy</b>				
Warm home	76.3	55.0	76.8	75.8
Annual holiday	63.3	31.3	61.5	64.5
Replacing furniture	46.0	26.5	45.4	49.2
New clothes	82.5	59.5	84.2	88.0
Eat meat every second day	92.5	81.5	93.9	91.1
Invite friends or family	72.4	50.3	75.0	80.4
Savings	20.5	1.5	19.6	25.9

---  
\* The variable used refers to the items the household can afford: "There are some things many people cannot afford

even if they would like them. Can I just check whether your household can afford these?"

Data weighted using cross-sectional individual weights

Source: author's calculations from ECHP data

Tab. 11 – (continued)

	Women		Lone mothers	Married mothers
	above 50% poverty line	below 50% poverty line		
<b>The Netherlands</b>				
Warm home	96.5	90.3	92.9	98.7
Annual holiday	75.3	50.0	47.1	89.7
Replacing furniture	65.2	33.1	35.5	84.6
New clothes	75.0	54.4	52.1	91.8
Eat meat every second day	95.8	92.9	97.5	99.1
Invite friends or family	86.0	64.6	69.0	95.5
Savings	39.1	12.2	21.0	56.9
<b>Portugal</b>				
Warm home	28.6	3.6	21.2	33.7
Annual holiday	40.9	5.8	37.0	44.4
Replacing furniture	25.6	1.8	18.9	32.0
New clothes	49.1	4.7	42.9	57.2
Eat meat every second day	91.4	61.0	88.5	94.3
Invite friends or family	65.3	28.5	59.6	78.5
Savings	17.9	3.6	9.6	19.0
<b>Spain</b>				
Warm home	33.7	8.3	35.5	46.1
Annual holiday	41.9	10.4	41.1	49.2
Replacing furniture	31.2	9.4	31.6	43.0
New clothes	82.2	53.7	86.8	90.5
Eat meat every second day	95.7	77.1	95.0	97.1
Invite friends or family	76.5	48.4	82.5	86.2
Savings	20.0	2.1	17.7	24.1
<b>United Kingdom</b>				
Warm home	93.5	76.1	80.5	93.5
Annual holiday	64.6	25.6	28.9	66.9
Replacing furniture	63.7	23.7	30.8	68.7
New clothes	88.7	63.2	70.2	91.7
Eat meat every second day	91.9	70.5	79.1	94.5
Invite friends or family	86.2	58.9	66.6	87.1
Savings	55.0	23.4	28.3	56.7

--  
\* The variable used refers to the items the household can afford: "There are some things many people cannot afford

even if they would like them. Can I just check whether your household can afford these?"

Data weighted using cross-sectional individual weights

Source: author's calculations from ECHP data

**Tab. 12 - Length of lone parenthood experience, weighted results<sup>§</sup> (percentages)**

	Lone parents	Lone-mother heads of household	Lone-father heads of household
<b>Belgium (1992-1995 waves)</b>			
Short-term	36.8	18.3	66.7
Persistent	56.4	74.4	27.5
Recurrent	6.8*	7.3*	5.9*
<b>Germany(1991-1995 waves)</b>			
Short-term	37.6	29.8	53.1
Persistent	60.1	69.1	39.2
Recurrent	2.2*	1.2*	7.8*
<b>Great Britain (1991-1995 waves)</b>			
Short-term	40.4	29.9	51.8
Persistent	53.8	64.2	44.5
Recurrent	5.8	5.9	3.7*
<b>Italy (1989, 1991, 1993, 1995 waves)</b>			
Short-term	41.9	38.4	55.9
Persistent	58.1	61.6	44.1
Recurrent	-	-	-
<b>Sweden (1984, 1986, 1988, 1991, 1993 waves)</b>			
Short-term	94.6	84.5	96.0
Persistent	3.1	8.5	2.4*
Recurrent	2.3	7.0	1.6*

§ Data weighted using longitudinal individual weights, with the exception of Sweden

\* Less than 10 cases

Legend:

short-term lone parenthood: a single spell lasting less than 3 years

persistent lone parenthood: a single spell lasting 3 or more years

recurrent lone parenthood: more than one spell of lone-parenthood

Source: author's calculations from PSBH, BHPS, GSOEP, SHIW and HUS data

**Tab. 13 - Duration of poverty, 50 % poverty line, weighted results<sup>§</sup> (percentages)**

	Lone parents	Lone-mother heads of household	Married/ cohabiting mothers
<b>Belgium (1992-1995 waves)</b>			
Never poor	82.0	78.0	94.7
Short-term poverty	15.8	18.3	4.2
Persistent poverty	-	-	0.7*
Recurrent poverty	2.3*	3.7*	0.4*
<b>Germany(1991-1995 waves)</b>			
Never poor	62.6	50.7	75.7
Short-term poverty	21.6	24.7	14.2
Persistent poverty	9.3	14.9	4.4
Recurrent poverty	6.4	9.8	5.7
<b>Great Britain (1991-1995 waves)</b>			
Never poor	34.1	28.7	69.3
Short-term poverty	28.3	23.2	17.6
Persistent poverty	16.7	20.2	5.5
Recurrent poverty	20.9	27.9	7.6
<b>Italy (1989, 1991, 1993, 1995 waves)</b>			
Never poor	69.0	63.1	77.8
Short-term poverty	16.3	20.2	14.7
Persistent poverty	9.7	12.1	5.2
Recurrent poverty	5.0*	4.6*	2.3
<b>Sweden (1984, 1986, 1988, 1991, 1993 waves)</b>			
Never poor	83.2	85.9	81.6
Short-term poverty	12.2	12.7	15.7
Persistent poverty	3.1	1.4*	1.9
Recurrent poverty	1.5*	-	0.8*

-----  
 § Data weighted using longitudinal individual weights, with the exception of Sweden

\* Less than 10 cases

Legend:

short-term poverty: a single spell of poverty lasting less than 3 years

persistent poverty: a single spell lasting 3 or more years

recurrent poverty: more than one spell of poverty

Source: author's calculations from PSBH, BHPS, GSOEP, SHIW and HUS data

**Tab. 14 - Duration of welfare use<sup>#</sup>, weighted results<sup>§</sup> (percentages)**

	Lone parents	Lone-mother heads of household	Married/ cohabiting mothers
<b>Belgium (1992-1995 waves)</b>			
No use	86.3	82.2	97.2
Short-term use	10.3	12.3*	2.8
Persistent use	3.4*	5.5*	-
Recurrent use	-	-	-
<b>Germany(1991-1995 waves)</b>			
No use	84.9	75.4	93.2
Short-term use	8.2	12.3	4.7
Persistent use	5.3	10.1	1.4
Recurrent use	1.6	2.2	0.7
<b>Great Britain (1991-1995 waves)</b>			
No use	36.7	32.9	81.4
Short-term use	16.8	14.0	10.3
Persistent use	33.9	37.3	4.6
Recurrent use	12.6	15.9	3.7
<b>Italy (1989, 1991, 1993, 1995 waves)</b>			
No use	-	-	-
Short-term use	-	-	-
Persistent use	-	-	-
Recurrent use	-	-	-
<b>Sweden (1984, 1986, 1988, 1991, 1993 waves)</b>			
No use	87.6	75.0	88.2
Short-term use	9.7	15.6*	9.2*
Persistent use	1.6*	3.1*	1.3*
Recurrent use	1.1*	6.3*	1.3*

# Welfare use: *Minimex* for Belgium, *Sozialhilfe* for Germany, Income Support for Great Britain; social assistance benefits for Italy, non-taxable allowances (for example daily allowances and public assistance) for Sweden.

§ Data weighted using longitudinal individual weights, with the exception of Sweden

\* Less than 10 cases

Legend:

short-term use: a single spell of use lasting less than 3 years

persistent use: a single spell lasting 3 or more years

recurrent use: more than one spell of welfare use

Source: author's calculations from PSBH, BHPS, GSOEP, SHIW and HUS data

## References

- Alcock, P. (1993): *Understanding Poverty*, Hampshire and London: MacMillan Press
- Bane, M.J. and Ellwood, D.T. (1986): 'Slipping Into and Out of Poverty. The Dynamics of Spells', *The Journal of Human Resources*, Vol. 21, No. 1, pp. 1-23
- Barbagli, M. (1990): *Provando e Riprovando. Matrimonio, famiglia e divorzio in Italia e in altri paesi occidentali*, Bologna: Il Mulino
- Barnes, M., Heady, C. and Millar, J. (1998): *The Transitions to Lone Parenthood in the United Kingdom*, Paper, University of Bath, March
- Becker, S. (1997): *Responding to Poverty. the Politics of Cash and Care*, London and New York: Longman
- Bimbi, F. (1991): 'Parenthood in Italy: Asymmetric Relationships and Family Affection', in Bjornberg, U. (ed) *European Parents in the 1990s. Contradiction and Comparisons*. The State University of New Jersey, New Brunswick: Rutgers, Transaction Pub
- Bimbi, F. (1996): *Madri sole in Italia. Un soggetto tacitato in un regime di welfare familistico*, Working Paper, Progetto Strategico CNR "Governance e Sviluppo Economico-Sociale", Sottoprogetto "Distribuzione del reddito, diseguaglianze, esclusione sociale ed effetti delle politiche economiche e sociali", Unità Operativa "Genere e disuguaglianze. Le madri sole e i nuclei monogenitoriali a capofamiglia donna", University of Padova
- Björnberg, U. (1997): "Single Mothers in Sweden: Supported Workers Who Mother", in Duncan, S. and Edwards, R. (eds) *Single Mothers in an International Context: Mothers or Workers?* London: UCL Press, pp. 241-268
- Bordin, M. and Ruspini, E. (1997): *Le politiche provinciali per le madri sole*, Working Paper, Progetto Strategico CNR "Governance e Sviluppo Economico-Sociale", Sottoprogetto "Distribuzione del reddito, diseguaglianze, esclusione sociale ed effetti delle politiche economiche e sociali", Unità Operativa "Genere e disuguaglianze. Le madri sole e i nuclei monogenitoriali a capofamiglia donna", University of Padova
- Boujan, N. (1995): *One Parent Families in the Member States of The European Union*, Working Paper, Women's Right Series, European Parliament, Directorate General for Research
- Bradshaw, J. (1996): 'Family Policy and Family Poverty', *Policy Studies*, Vol. 17, No. 2, pp. 93-106
- Bradshaw, J. (1998) "International Comparisons of Support for Lone Parents" in Millar, J. and Ford, R. (eds) *Private Lives and Public Responses. Lone Parenthood and Future Policy in the UK*, London: Policy Studies Institute, pp. 154-168
- Bradshaw, J. and Holmes, H. (1989): *Living on the Edge: a Study of the Living Standards of Families on Benefit in Tyne and Wear*, Tyneside: Child Poverty Action Group
- Bradshaw, J., Ditch, J., Holmes, H. and Whiteford, P. (1993): 'A Comparative Study of Child Support in Fifteen Countries', *Journal of European Social Policy*, Vol. 3, No. 4, pp. 255-271
- Bradshaw, J., Kennedy, S., Kilkey, M., Hutton, S., Corden, A., Eardley, T., Holmes, H. and Neale, J. (1996): *Policy and the Employment of Lone Parents in 20 Countries. The EU Report*, European Observatory of National Family Policies, The University of York, August
- Brandolini, A. and Cannari, L. (1994): 'Methodological Appendix: The Bank of Italy's Survey of Household Income and Wealth', in Ando, A., Guiso, L. and Visco, I. (1994) *Saving and the Accumulation of Wealth. Essays on Italian Household and Government Saving Behavior*, Cambridge: Cambridge University Press, pp. 369-386
- Brown, J.C. (1988): *In Search of a Policy. The Rationale for Social Security Provisions for One Parent Families*, London: National Council for One Parent Families

- Bryman, A. (1988): *Quantity and Quality in Social Research*, London and New York: Routledge
- Bryson, A. (1998): 'Lone Mothers' Earnings', in Millar, J. and Ford, R. (eds) *Private Lives and Public Responses. Lone Parenthood and Future Policy in the UK*, London: Policy Studies Institute, pp. 169-192
- Buhmann, B., Rainwater, L., Schmaus, G. and Smeeding, T. (1988): 'Equivalence Scales, Well-Being, Inequality and Poverty: Sensitivity Estimates Across Ten Countries Using the Luxembourg Income Study (LIS) Database', *The Review of Income and Wealth*, Vol. 34, No. 2, pp. 113-142
- Burkhauser, R.V. and Wagner, G.G. (1990): (eds) *The German Socio-Economic Panel (GSOEP). User Handbook*, Version 4, Berlin
- Burkhauser, R.V., Smeeding, T.M. and Merz, J. (1994): *Relative Inequality and Poverty in Germany and the United States Using Alternative Equivalence Scales*, Working Paper No. 117, Luxembourg Income Study Working Paper Series
- Castles, F.G. and Mitchell, D. (1991): *Three Worlds of Welfare Capitalism or Four?*, Public Policy Discussion Paper No. 21, Canberra: Australian National University
- Castles, F.G. and Mitchell, D. (1993): 'Worlds of Welfare and Families of Nations', in Castles, F.G. (ed), *Families of Nations. Patterns of Public Policy in Western Democracies*, Aldershot: Dartmouth Publishing Company, pp. 93-128
- Chester, R. (1994): "Flying without Instruments or Flight Plans: Family Policy in the United Kingdom", in: Dumon W. (ed) *Changing Family Policies in the Member States of the European Union*, Commission of the European Communities, European Observatory on National Family Policies
- Cockx, B. (1992): *The Minimum Income Guarantee: Some Views from a Dynamic Perspective*, Ph.D. thesis, Faculteit Economische en Toegepaste Economische Wetenschappen, University of Leuven
- Cohen, R., Coxall, J. Craig, G. and Sadiq-Sangster, A. (1992): *Hardship Britain: Being Poor in the 1990s*, London: Child Poverty Action Group
- Daly, M. (1995): *Sex, Gender and Poverty in the British and (West) German Welfare States*, Paper presented at the Conference "The Cost of Being a Mother, the Cost of Being a Father", European Forum, Florence, European University Institute, March 24-25
- Deleeck, H., Van den Bosch, K. and De Lathouwer, L. (eds) (1992): *Poverty and the Adequacy of Social Security in the EC. A Comparative Analysis*, Aldershot: Avebury
- Dennis, N. and Erdos, G. (1992): *Families Without Fatherhood*, London: Institute of Economic Affairs
- De Sandre, P. (1988): 'Quando i figli lasciano la famiglia', in Scabini, E. and Donati, P. (eds) *La famiglia 'lunga' del giovane adulto*, Milano: Vita e Pensiero
- De Sandre, P. (1991): 'Contributo delle generazioni ai cambiamenti recenti nei comportamenti e nelle forme familiari', in Donati, P. (ed) *Secondo rapporto sulla famiglia in Italia*, Milano: Edizioni Paoline
- Ditch, J., Barnes, H. and Bradshaw, J. (1996): *A Synthesis of National Family Policies 1995*, European Observatory on National Family Policies, University of York: Social Policy Research Unit
- DSS (1997): *Social Security Statistics 1997*, London: The Stationery Office
- Duncan, G.J., Coe, R.D. and Hill, M. (1984): 'The Dynamics of Poverty', in Duncan (ed), *Years of Poverty, Years of Plenty: The Changing Economic Fortunes of American Workers and Families*, Ann Arbor, Michigan: Institute for Social Research
- Duncan, G.J., Gustaffson, B., Hauser, R., Schmaus, G., Jenkins, S., Messinger, H., Muffels, R., Nolan, B., Ray, J.C. and Voges, W. (1993): *Poverty and Social-Assistance Dynamics in the*

---

*United States, Canada and Europe*, Working Papers of the European Scientific Network on Household Panel Studies, Paper No. 4, Colchester, University of Essex

- Duncan, S. and Edwards, R. (1997a): 'Single Mothers in Britain: Unsupported Workers or Mothers?' in Duncan, S. and Edwards, R. (eds) *Single Mothers in an International Context: Mothers or Workers?* London: UCL Press, pp. 45-80
- Duncan, S. and Edwards, R. (1997b): 'Single Mothers - Mothers Versus Workers, or, Mothers and Workers?' in Duncan, S. and Edwards, R. (eds) *Single Mothers in an International Context: Mothers or Workers?* London: UCL Press, pp. 269-276
- Eardley, T., Bradshaw, J., Ditch, J., Gough, I. and Whiteford, P. (1996): *Social Assistance in OECD Countries*, Volume II: Country Reports, London: HMSO
- Edin, K. and Lein, L. (1997): *Making Ends Meet: How Single Mothers Survive Welfare and Low-Wage Work*, Russel Sage Foundation: New York
- Esping-Andersen, G. (1990): *The Three Worlds of Welfare Capitalism*, Cambridge: Polity Press
- European Commission (1996): *MISSOC, Social Protection in the Member States of the European Union. Situation on 1 July 1996 and Evolution*, Directorate-General Employment, Industrial Relations and Social Affairs
- Eurostat (1996): *Labour Force Survey: Results 1995*, Population and Social Conditions Series, 3C
- Eurostat (1996a): *The European Community Household Panel (ECHP): Survey Methodology and Implementation*, Volume 1, Luxembourg: Office for Official Publications of the European Communities
- Eurostat (1996b): *European Community Household Panel (ECHP): Methods*, Volume 1, Survey Questionnaires: Waves 1-3, Luxembourg: Office for Official Publications of the European Communities
- Fargion, V. (1997): 'The Effects of Decentralization on the Italian Welfare State. Social Assistance between Poverty and Well-being', in *Comparing social welfare systems in Southern Europe*, Florence Conference, Volume 3, MIRE: Paris, pp. 539-560
- Ferrera, M. (1993): *Modelli di solidarietà. Politica e riforme sociali nelle democrazie*, Bologna: Il Mulino
- Ferrera, M. (1996): *Il modello di welfare sud europeo. Caratteristiche, genesi, prospettive*, Poleis, Quaderni di ricerca, n. 5
- Ferrera, M. (1997): 'General Introduction' in *Comparing Social Welfare Systems in Southern Europe*, Florence Conference, Volume 3, MIRE: Paris
- Flood, L., Klevmarcken, A. and Olovsson, P. (1997): *Household Market and Non Market Activities (HUS). Survey description*, Volume III, Department of Economics: Uppsala University
- Gauthier, A.H. (1996): *The State and the Family. A Comparative Analysis of Family Policies in Industrialized Countries*, Oxford: Clarendon Press
- Guerrero, T. and Naldini, M. (1996): *Is the South so Different? Italian and Spanish Families in Comparative Perspective*, Working Paper No. 12, International Project on Family Changes and Family Policies, MZES: Mannheim
- Glendinning, C. and Millar, J. (1991): 'Poverty: the Forgotten Englishwoman', in McLean, M. and Groves, D. (eds), *Women's issues in Social Policy*, London and New York: Routledge
- Gustaffson, S. (1995): 'Single Mothers in Sweden: Why is Poverty less Severe?', in McFate, K., Lawson, R. and Wilson W.J. (eds), *Poverty, Inequality and the Future of Social Policy. Western States in the New World Order*, New York: Russel Sage Foundation

- Hagenaars, J.A. (1990): *Categorical Longitudinal Data. Log-Linear Panel, Trend and Cohort Analysis*, London: Sage
- Haskey, J. (1983): 'Marital Status before Divorce and Age at Divorce: Their Influence on the Chance of Divorce', *Population Trends*, vol. 32, pp. 4-14
- Haskey, J. (1993): 'First Marriage, Divorce and Remarriage: Birth Cohort Analysis', *Population Trends*, vol. 72, pp. 24-33
- Headey, B., Habich, R. and Krause, P. (1990): *The Extent and Duration of Poverty: Is Germany a Two-Thirds Society?*, Working Paper No. P90/103, Berlin, Wissenschaftszentrum-Social Science Research Center
- Hills, J. (1993): *The Future of Welfare. A Guide to Debate*, York: Joseph Rowntree Foundation
- Hobson, B. (1994): 'Solo Mothers, Social Policy Regimes and the Logics of Gender', in Sainsbury, D. (ed), *Gendering Welfare States*, London: Sage, pp. 170-187
- Humphries, J. and Rubery, J. (1988): 'Recession and Exploitation. British Women in a Changing Workplace 1979-85', in Jenson, J., Hagen, E. and Reddy, C. (eds), *Feminization of the Labour Force. Paradox and Promises*, Cambridge: Polity Press, pp. 85-105
- Kammerman, S.B. and Kahn, A.K. (1988): *Mothers Alone*, Dover, MA: Auburn House
- Kammerman, S.B. and Kahn, A.K. (1989): 'Single-Parent, Female-Headed Families in Western Europe: Social Change and Response', *International Social Security Review*, 1, 1989, pp. 3-34
- Karr, W. and John, K. (1989): 'Mehrfacharbeitslosigkeit und Kumulative Arbeitslosigkeit', *MittAB*, Vol. 22, No. 1, pp. 1-16
- Klett-Davies, M. (1997): 'Single Mothers in Germany: Supported Mothers and Workers', in Duncan, S. and Edwards, R. (eds) *Single Mothers in an International Context: Mothers or Workers?* London: UCL Press, pp. 179-216
- Klevmarcken, A. and Olovsson, P. (1993): *Household Market and Non Market Activities (HUS). Procedures and Codes 1984-1991*, Stockholm: The Industrial Institute for Economic and Social Research
- Langan, M. and Ostner, I. (1991): 'Gender and Welfare. Towards a Comparative Framework', in Room, G. (ed), *Towards a European Welfare State?*, Bristol: SAUS, pp. 127-150
- Laparra, M. and Aguilar, M. (1996): 'Social Exclusion and Minimum Income Programmes in Spain', *Southern European Society and Politics*, Vol. 1, No. 3, pp. 87-109
- Leibfried, S. (1993): 'Towards a European Welfare State?' in Jones, C. (ed), *New Perspectives on the Welfare State in Europe*, London: Routledge, pp. 133-150
- Lewis, J. (1993): 'Introduction: Women, Work, Family and Social Policies in Europe', in Lewis, J. (ed) *Women and Social Policies in Europe. Work, Family and the State*, Aldershot: Edward Elgar, pp. 1-24
- Lewis, J. and Ostner, I. (1994): *Gender and the Evolution of European Social Policies*, ZeS-Arbeitspapier No. 4, Zentrum fuer Sozialpolitik (ZES) - Centre for Social Policy Research, University of Bremen
- Mack, J. and Lansley, S. (1985): *Poor Britain*, London: George Allen & Unwin Ltd.
- Maruani, M. (1992): 'The Position of Women in the Labour Market', *Women of Europe* No. 36, Brussels: Commission of the European Communities
- McLaughlin, E. and Rodgers, R. (1997): 'Single Mothers in the Republic of Ireland: Mothers not Workers' in Duncan, S. and Edwards, R. (eds) *Single Mothers in an International Context: Mothers or Workers?*, London: UCL Press, pp. 9-44

- McKendrick, J. (1998): "The 'Big' Picture: Quality in the Lives of Lone Parents", in Millar, J. and Ford, R. (eds) *Private Lives and Public Responses. Lone Parenthood and Future Policy in the UK*, London: Policy Studies Institute, pp. 78-103
- Meulders-Klein, M.T. and Versailles, P. (1994): 'Family Policies in Belgium: Diversity, Pluralism and Uncertainty', in Dumon, W. (ed), *Changing Family Policies in the Member States of the European Union*, Commission of the European Communities, European Observatory on National Family Policies
- Millar, J. (1989): *Poverty and the Lone-Parent Family: The Challenge to Social Policy*, Aldershot: Avebury
- Millar, J. (1996): 'Mothers, Workers, Wives: Comparing Policy Approaches to Supporting Lone Mothers', in Bortolaia Silva, E. (ed), *Good Enough Mothering?* London and New York: Routledge
- Millar, J. (1998) *Policy and Changing Family Forms: Placing Lone Parenthood in Context*, Paper presented at the Seminar "Current European Research on Lone Mothers" Gothenburg University, April 1998
- Millar, J. and Glendinning, C. (1988): 'Gender and Poverty', *Journal of Social Policy*, Vol. 18, No. 3, pp. 363-381
- Millar, J. and Ford, R. (1998): 'Lone Parenthood and Future Policy', in Millar, J. and Ford, R. (eds) *Private Lives and Public Responses. Lone Parenthood and Future Policy in the UK*, London: Policy Studies Institute, pp. 251-260
- Mingione, E (1996): 'Urban Poverty in the Advanced Industrial World: Concepts, Analysis and Debates', in Mingione, E. (ed), *Urban Poverty and the Underclass*, Oxford: Basil Blackwell
- Murray, C. (1984): *Losing Ground: American Social Policy 1950-1980*, New York: Basic Books
- Norris, P. (1987): *Politics and Sexual Equality. The Comparative Position of Women in Western Democracies*, Boulder/Colorado: Rienner
- OECD (1988): 'Women's Economic Activity, Employments and Earnings. A Review of Recent Developments', in OECD, *Employment Outlook 1988*, Paris: OECD, pp. 129-172
- Oppenheim, C. (1993): *Poverty: The Facts*, London: Child Poverty Action Group
- Oppenheim, C. and Harker, L. (1996): *Poverty: The Facts. 3rd Edition*, London: Child Poverty Action Group
- Paugam, S. (1996): 'Poverty and Social Disqualification: A Comparative Analysis of Cumulative Social Disadvantage in Europe', *Journal of European Social Policy*, Vol. 6, No. 4, pp. 287-303
- Piachaud, D. (1985): *Round About Fifty Hours a Week: The Time Costs of Children*, London: Child Poverty Action Group
- Robinson, J. and Wallace, J. (1984): 'Growth and Utilization of Part-time Labour in Great Britain', *Employment Gazette*, September
- Roll, J. (ed) (1992): *Lone Parent Families in The European Community. The 1992 Report to the European Commission*, Commission of the European Communities Equal Opportunities Unit, Brussels
- Rothbacher, F. (1996): 'European Family Indicators', *Eurodata Newsletter*, No. 3, MZES: Mannheim
- Ruspini, E. (1997a): *Donne e povertà. Percorsi e caratteristiche del disagio nelle società europee occidentali: il caso della Germania e della Gran Bretagna*, Ph.D. dissertation, Dept. of Sociology and Social Research, University of Trento, Italy, February

- Ruspini, E. (1997b): 'Gender Differences in Poverty and its Duration: An Analysis of Germany and Great Britain', *Proceedings of the 1996 Second International Conference of the German Socio-Economic Panel Study Users*, Dunn, T. and Schwarze, J. (ed), DIW-Vierteljahrshefte zur Wirtschaftsforschung, Vol. 1/97, Berlin: Duncker & Humboldt, pp. 87-91
- Ruspini, E. (1997c): *Gender and Dynamics of Poverty: The Cases of (West) Germany and Great Britain*, Working Papers of the ESRC Research Centre on Micro-Social Change, Paper 97-24, Colchester: University of Essex
- Ruspini, E. (1997d): *Madri sole, povertà e politiche familiari in Europa*, Working Paper, Progetto Strategico CNR "Governance e Sviluppo Economico-Sociale", Sottoprogetto "Distribuzione del reddito, disuguaglianze, esclusione sociale ed effetti delle politiche economiche e sociali", Unità Operativa "Genere e disuguaglianze. Le madri sole e i nuclei monogenitoriali a capofamiglia donna", University of Padova
- Ruspini, E. (1998): "Poverty in Belgium", contribution to: Flora, P. (ed.), *Family Change and Family Policies in Belgium*, unpublished manuscript, MZES, University of Mannheim
- Sainsbury, D. (1996): *Gender, Equality and Welfare States*, Cambridge: Cambridge University Press
- Saraceno, C. (1994): *Un familismo ambivalente: le politiche della famiglia in Italia dal dopoguerra ad oggi*, Convegno Internazionale "Mutamenti della famiglia nei paesi occidentali", Palazzo dei Congressi, Bologna 6-8 ottobre 1994
- Scheiwe, K. (1994): 'Labour Market, Welfare State and Family Institutions: The Links to Mothers' Poverty Risks. A comparison between Belgium, Germany and the United Kingdom', *Journal of European Social Policy*, 4 (3), pp. 201-224
- Siaroff, A. (1996): 'Work, Welfare and Gender Equality: A New Typology', in Sainsbury, D. (ed), *Gendering Welfare States*, London: Sage, pp. 82-100
- Simoni, S. (1996): *Single Mothers in Italy. A Muted Subject*, Working Paper, Progetto Strategico CNR "Governance e Sviluppo Economico-Sociale", Sottoprogetto "Distribuzione del reddito, disuguaglianze, esclusione sociale ed effetti delle politiche economiche e sociali", Unità Operativa "Genere e disuguaglianze. Le madri sole e i nuclei monogenitoriali a capofamiglia donna", University of Padova
- Taylor-Gooby, P. (1991): 'Welfare State Regimes and Welfare Citizenship', *Journal of European Social Policy*, Vol. 1, No. 2, pp. 93-105
- Townsend, P. (1979): *Poverty in the United Kingdom: A Survey of Household Resources and Living Standards*, Allen Lane and Penguin Books, London
- Van den Brekel, C. and Van de Kaa, D.J. (1994): "The Netherlands: Aspects of Family Policy in the Setting of the Second Demographic Transition", in Dumon, W. (ed), *Changing Family Policies in the Member States of the European Union*, Commission of the European Communities, European Observatory on National Family Policies, pp. 225-254
- Walker, R. and Ashworth, K. (1994): *Poverty Dynamics: Issues and Examples*, Aldershot: Avebury
- Wennemo, I. (1994): *Sharing Costs of Children: Studies on the Development of Family Support in the OECD Countries*, Swedish Institute for Social Research Dissertation Series, No. 25, Stockholm
- Williams, F. and Pillinger, J. (1996): 'New Thinking on Social Policy Research into Inequality, Social Exclusion and Poverty', in Millar, J. and Bradshaw, J. (eds) *Social Welfare Systems: Toward a Research Agenda*, Bath: Centre for the Analysis of Social Policy, pp. 1-32
- Zanatta, A.L. (1996): 'Famiglie con un solo genitore e rischio di povertà', *Polis*, X, 1, Aprile 1996, pp. 63-79