



STUDY ON POVERTY AND SOCIAL EXCLUSION AMONG LONE-PARENT HOUSEHOLDS

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Part I

THE SOCIAL EXCLUSION OF LONE PARENTS

1.1 Historical Premise. From mid-century compromise societies to post industrial societies: changing families and their changing risks

The second half of the twentieth century saw marked changes in the socio-economic characteristics of western societies. In particular, the departure from the equilibrium of mid-century compromise societies is given great emphasis in the scientific literature. One of the most salient characteristics of this institutional equilibrium was the presence of a “dominant” model of family: the “male breadwinner” family. This model was based on a strongly gendered division of labour within the family. As a matter of fact, the stereotypical male breadwinner family was based on the following elements: (i) stable, continuous participation of the husband in the paid labour market; (ii) the housewife taking on all the household chores, the unpaid work necessary to care for the children and the elderly, and management of most of the social life of the household members; (iii) a stable marital union with very infrequent breakdowns.

After some decades, this equilibrium underwent profound changes. When scholars of different disciplines refer to contemporary societies they tend to highlight the notable differences with mid-century compromise societies, e.g. post-modern, post-industrial, fragmented, at risk, liquid (Mingione, 1991; Bell, 1974; Touraine, 1970; Piore and Sabel, 1984; Sabel, 1988; Beck, 1999; Beck, Giddens et al., 1994; Giddens, 1990; Bauman, 2000, Castells, 1996). Clearly one of the major changes in this transition was the profound transformation taking place in the prevalent family models. The last few decades have witnessed a significant move from the prevalence of the male breadwinner family to an increasing diversification and fragmentation of living arrangements. In contemporary societies, people marry less and a later stage of their lives, divorces are more frequent than before, out of wedlock births are increasing but fertility levels decreasing. The family of the mid-century compromise society no longer exists (Crouch, 1999; Crompton 1999; Lewis 2001 and 2002; Giullari and Lewis 2005). The typical behaviour and characteristics of families within the industrial societies of the first half of the twentieth century have given way to more differentiated and unstable family forms and family behaviours. Of course, the timing of these transformations has been very different in different countries, in particular, depending on the specific combination of the trends of change under consideration – for example, divorce rate versus fertility rate. The vanguards of this transformation are usually found in Scandinavia and North America, whereas the Southern European countries are generally considered as having fallen behind in the second demographic transition – with the remarkable exception of behaviour in relation to fertility; however, their evolution is not so much that of a laggards as of a different path-followers, since their economies were never fully Fordist and, indeed, some scholars argue that they had not even fully subscribed to the male breadwinner model, at least as far as social policies are concerned (Mingione 1991; Trifiletti 1999).

On the other hand, although the transition countries began moving away from the male breadwinner model much earlier - the dual earner family becoming the rule there much sooner – they now face profound disorientation due to the need to establish at the same time a new political, economic and social order, and to cope with the new risks emerging from the transition with relatively few basic changes in the welfare institutions (Offe 1993): here too long-term unemployment risks and poverty – virtually unknown under socialist rule - are particularly widespread among large and lone-parent families (Elster et al. 1998, p. 221).

Therefore, it can be seen that the departure from the typical stable male breadwinner family model of industrialized societies is far from being homogeneous across various western societies.

A quick glance at the statistics on demographic and economic household characteristics also reveals this significant transformation in the family. With regard to family formation, it emerges from the Eurostat data¹ that the crude marriage rate has fallen considerably in the last decades in Europe: i.e. from 7.76 in 1965 to 5.08 in 1997 and 5.1 in 2000² in EU15, and in a strikingly analogous way from 7.39 to 5.18 in NMS10. The declining propensity to marry goes hand in hand with a general increase in age at the first marriage:³ not only are people marrying less, but they also marry at a later stage in their lives. Thus, for example, the mean age of women at their first marriage in EU15 changed from 23.8 in 1965 to 26.52 in 1995 and 28.1 in 2000 (Eurostat, Létablier and Pennec, 2003). Today the average age at marriage in the EU-25 is 27.8 – it must be noted, however, that although this value has been increasing in the new member states over the last few years, it is still 24.9 (Social Situation Observatory 2005). This increasing trend is also confirmed when analysing different groups of western countries. For example, in an analysis of a group of fifteen European countries plus Japan and the United States, at the end of the 1990's Crouch found that the mean age of women at first marriage had increased by two years from the 1960s to the 1990s. In addition, not only are people marrying less and later in life, but they are also divorcing more than in the past. In most western countries the trend in crude divorce rate is on the increase, although it should be noted that the trend started from very different levels in the different countries. In particular, Eurostat reports that the crude divorce rate in the EU15 soared from 0.6 in 1965 to 2.0 in 2003, whereas it rose from 1.2 to 1.9 in 10NMS. (Social Situation Observatory 2005). As stated above, individual behaviour changed not only with respect to family formation, but also with regard to reproduction. Despite considerable national differences, low fertility is arguably one of the most salient phenomena of the demographic change registered in western countries – and in Europe in particular. Eurostat reports a decrease in the total fertility rate (TFR) in EU15 from a value of 2.72 in 1965 to 1.45 in 1997, with an estimate of 1.53 for the year 2000 (Létablier and Pennec, 2003). However, it is worth noting that there have been some differences in fertility trends in recent decades; in fact, while there are no increases in the lowest low fertility countries in southern and eastern Europe, TFR increases or at least stagnates in several western and northern European countries. Concerning reproductive behaviour it is also interesting to note that, firstly, the mean age of women at child-bearing and the mean age of women at the birth of their first child have increased in the majority of European countries. For example, in the EU15 the mean age of women at birth of first child increased from 27.9 in 1965 to 28.98 in 1996. Secondly, as a result of the increasing percentage of stable cohabitation – often conceived as a paperless marriage – out-of-wedlock births have increased. The Eurostat data indicate that the proportion of live births outside marriage increased in EU15 from 4.97 in 1965 to 25.09 in 1997. In the same year of 1997 the proportion of births out of wedlock was much lower in 10NMS, with a value of 14.69, but it then increased quite rapidly to 23.2 in 2003. However, as noted for fertility trends, there are significant differences across countries. Extramarital fertility has increased in all countries, but at different rates and from different starting-points. In particular, it is interesting to note that this level is very low and is rising very slowly in Southern Europe. We will consider below in fuller detail the present situation of our 13 countries (see table 1.5).

Another salient phenomenon of the demographic transformations recorded in western countries, and in particular in European countries, is the rapidly changing age structure of the population. The combination of decreasing fertility rates and increasing life expectancy has led to a rapid process of population ageing. The youngest generations, under the age of twenty are becoming increasingly smaller, thus “undermining” the future European population structure. As a matter of fact, “the European population structure is already aged and shows characteristic features of in-built further ageing” (Council of Europe, 2002: 20; Grundy, 1996).

¹ Here and thereafter the source of data is the Eurostat web site, Population and social conditions data.

² Source: Eurostat as reported in Létablier and Pennec, 2003.

³ The postponement of marriage partly explains the low level of nuptiality, indeed.

This striking change in the demographic characteristics of western societies goes hand in hand with a remarkable change in their economic characteristics. Both these changes have obviously led to a profound transformation in the distribution of different family forms. Thus, the composition of the population of western societies in the 1990s, in terms of different household types, appears to be quite different from that of previous decades. Data reported by the OECD (1999), for example, show that from the mid-1970s to the mid-1990s, there was quite a clear increase in the population share of single person families, single adult families with children, and of households made up of two or more adults without children. In contrast, there has been a remarkable decrease in the proportion of households with two or more adults plus children. The same data also highlight the changes in the distribution of household types distinguished according to their economic characteristics. If we consider households in which the head of the family is of working age, it emerges that there has been a clear decrease in the population share of households with only one worker, whereas a slight increase is seen for households with two or more working members. It is also interesting to note that the same statistics show no decrease in the share of households without any working members. On the contrary, the population share of this group seems to be on the increase⁴.

Attempting to draw some conclusions from these transformations, we may identify some major developments in household forms in post mid-century compromise societies: (i) the proportion of single-person households has risen, which is probably due to the increasing proportion of young and elderly people living alone; (ii) similarly, there has been a growth in single-parent families - with women usually as the head of the family; (iii) the number of couples with children has decreased, whereas the number of couples without children is rising; (iv) the increased participation of women in the labour market has led to a growing proportion of dual earner families; (v) the data also reveals an increase in families without any earner.

1.2 A new distribution of income risks and new needs for social protection

Along with the changes in family forms comes a deep-reaching transformation in the distribution of the risks of low income, poverty and social exclusion across the population. As a consequence of this new emerging structure of income risks the ability of European welfare systems to protect individuals from the new risks of social exclusion becomes a major issue.

The traditional welfare systems were based on the assumption of a stable conjugal unit, a family receiving sufficient, stable economic resources from the participation of the male head in the paid labour market, and enjoying adequate care thanks to the full time unpaid care work performed by the female member of the couple. The risks against which the majority of welfare systems originally protected individuals were, therefore, those arising from the inability of the male head to provide enough economic resources to the family mainly due to illness, death or ageing. However, recent research has shown that the persistence of a gendered division of labour within the family, the changing conditions of the labour market and growing marital instability have led to increasing risks of poverty and social exclusion investing the female member of the couple: this risk may be associated with her exclusion from the paid labour market or the fact that she can only get unstable, low-

⁴ Data source OECD (1999), tables 3.5 and 3.6. The original data are for the following countries and years: Australia (1975-1994) (in table 3.5 the data for this country is clearly wrong, thus, they have not been considered), Canada (1975-1994), Denmark (1983-1994), Finland (1985-1995), France (1979-1990), Germany (1984-1994), Italy (1984-1993), Japan (1984-1994), Netherlands (1977-1994), Norway (1986-1995), Sweden (1975-1995), United States (1974-1995). On the changing proportion of household types, according to the number of workers, see also (Marx and Verbist, 1998; Scherer, 1997) .

paid and low-skilled jobs or the absence of a husband not because his death but because of the breakdown of the couple and/or because of the worsening quality of jobs investing also absent fathers. Furthermore, the connection of these factors with poverty is made even stronger by the simultaneous presence of minor children in the family. Albeit to different extents, all over Europe the national welfare systems seem to encounter increasing difficulties in protecting individuals, and children in particular, from these new types of risks.

New social risks are emerging, then, but lone-parents families are also on the increase.

As shown above the recent transformations in the European population in terms of household structures, has led to a marked increase in the proportion of lone-parent households - mainly lone-mother families. However, the characteristics of this group are also changing. In fact, even if by different pace marital breakdown substitutes widowhood as the main cause of lone parenthood also in the Southern and Transition countries as it happened several years ago in Northern and Continental countries.

Lone-parent families combine a number of factors which are all strongly and positively related to new emerging risks of poverty and social exclusion in our societies. They lack men's economic resources not because of the death or sickness of the parent (a risk which was well covered in the traditional welfare systems), but because of marital breakdown or because they have only a loose link with a partner himself at the margin of the labour market and society. Furthermore, they represent an extreme case of difficult work-life conciliation. Clearly, in these circumstances, the stable and continuous participation of the mother in the paid labour market is made even more difficult for many different reasons, let alone by the impoverishment of her relational ties.

As long as the two-parent unit was the prevalent form of family, “the welfare state was able to reach virtually everyone in society”, covering the “Old Social Risks”; when this is no more true, the transition has to be performed “towards new welfare states providing coverage against prevailing post-industrial risk structures” (Bonoli 2004). This would mean building up or strengthening active labour-market policies, support for life-long learning and re-training, socialization of care work and conciliation policies (Jenson and Saint-Martin 2002; Hemerick 2002; Huber and Stephens 2004; Taylor-Gooby 2005).

The new social risks are particularly grave for the young generations, as the risk of being poor among children is strongly related to the fact of growing up in a lone-parent family or in a work-poor family. The figures of the Luxembourg Income Study have consistently shown over last few decades that throughout Europe the risk of poverty among children in lone-mother families is significantly higher than among children in couple families (see figure 1). In addition, the disadvantage associated with this condition is further aggravated because the transmission of poor social capital between generations (Mc Lanahan and Sandefur 1994) carries the reproduction of social exclusion risks with it: poor children are very likely to become poor and socially excluded adults. As Esping-Andersen puts it “today's early school drop-outs are likely to end-up being the low-wage and precarious workers of tomorrow” (2005).

However, the correlation between lone parenthood and the risks of poverty and social exclusion are not to be oversimplified. As a matter of fact, the micro-foundations of this relation and the social mechanisms which led to the extreme socio-economic vulnerability of lone parent families are quite different across *different countries* – with different welfare and family regimes – and between the *different types of lone parents*. For instance the above quoted observation by Esping-Andersen fits perfectly with the striking series of answers given in a 2005 Polish survey reported by our National Correspondent (NC), but would probably be unthinkable in Norway or Denmark:

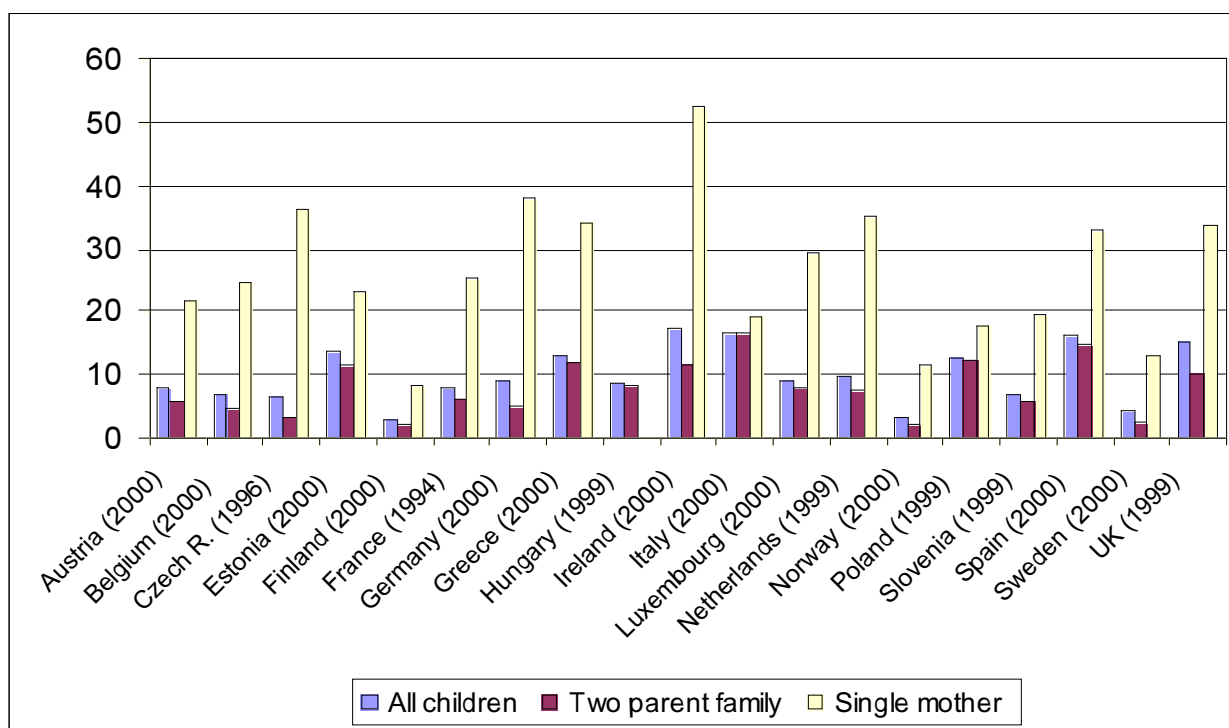
Table 1.1 Respondents declaring why their child does not continue education after secondary school (% of household types, Poland 2005)

Household type	Child has sufficient education	Child attended exams, but did not get enrolled	Child has difficulties with learning	Due to material situation	Child took up a job	Child does not want to continue education
couples with 1 child	10.8	2.6	8.8	11.3	9.7	20.1
one-parent family	13.8	4.2	0.0	35.8	25.3	0.0

Data source: Poland data report

Here we present, to give an initial rough idea, the latest evidence from the Luxembourg Income Study, although the countries considered do not coincide exactly with our sample, in order to show how general and reliable the correlation under examination is between poverty risks for children and household types, albeit with different impacts in different families of nations - depending on how much lone parent and work-poor families tend to overlap and on how much accumulation of disadvantages results in social exclusion (Room 1999).

Figure 1.1: Poverty rates for children by family type



Data source: Luxembourg Income Study

Variation across countries. (i) Clearly the differences in the “welfare-framework” in which lone parenthood occurs imply different socio-economic consequences. Not only are there different levels of welfare generosity, but also what is done in favour of lone parents is itself mixed in different ways and proportions in each country. In other words, the same provisions such as pensions, work-related income maintenance, child allowances, etc. may not only prove more or less generous towards different types of lone parent families, but can also be combined and conditioned in very different ways. (ii) Different cultural environments and family systems lead to very diverse consequences for lone parenthood in terms of social exclusion, stigma and socio-economic hardship.

Variations between different types of lone parents. Lone parents are not at all the same; on the contrary, different studies show that the within-group differences in individuals’ socio-economic conditions are greater among lone parents than among couple families (Jenkins 1995, Karoly and Burtless 1995, Albertini 2004). Some of the reasons for this huge within-group variation are, first, that there are very diverse routes to lone parenthood and these paths have different consequences in terms of socio-economic disadvantages and, second, that welfare provision often varies according to the reasons, and thus the type of, lone parenthood. As a matter of fact, widows, unmarried single mothers, divorced mothers⁵, and lone fathers⁶ have usually followed quite different routes to lone parenthood and, also, they experience lone parenthood in different periods of their life course. Thus, for example if we compare widowhood and divorce we know that, in contemporary European developed economies, widowhood generally occurs at a later stage in the life of a woman, when the children are older and the work status of the parents is more stable. However, just for the same reason, *early widowhood* may be not equally protected everywhere. On the contrary, divorce or separation in most countries may occur at a quite young age, when there are still very young children in the family and the parents are not necessarily at an advanced point of their work career. Out-of-wedlock births often occur when the mother has not yet reached educational qualification, so that teenagers’ lone motherhood has to be supported when the lone mother is probably still attending secondary school or the first years of university studies.

Thus, it is not just lone parenthood *per se* which leads to a specific set of socio-economic disadvantages. If we want to understand the reasons why lone parent households experience higher poverty and social exclusion we need to take into account both: (i) the specific cultural, economic and welfare context of lone parenthood, and (ii) the specific path to lone parenthood. As a matter of fact, the two dimensions are closely related. Thus, not only the needs of lone parents vary according to the context and the specific path to parenthood, but also the welfare provision can be significantly different according to the reasons for and path to lone parenthood.

As mentioned above in the existing literature there are few comparative studies systematically addressing the different socio-economic risks associated with the different types of lone parents across countries. The main reason for this shortcoming is that in almost all the international and comparable micro-data sets available, the numbers of the different types of lone parents are too small to allow for reliable consistent and stable results. However, as argued above, these differences should be taken into account if one wants to understand why lone-parent households experience higher poverty risks as well as the barriers they have to face in order to access employment and other ways out of social exclusion.

Of course, we are aware that the subdivision by subtypes of the lone-parent families produces an excessively static image, and that these types effectively correspond to different phases in the lives of the individ-

⁵ Here and in the following of the report by divorced we mean either divorced, or legally separated, or *de facto* separated.

⁶ In general we were unable to consider the different subtypes of male lone parenthood because their number is too small to be disarticulated.

uals which evolve and follow one upon another. However, it is worth noting the differences captured with this approach, and indeed we use it systematically in the report. In the light of these premises it appears necessary and desirable to adopt systematically a gender point of view in our work given the ordering capacity which the male breadwinner model seems to show.

1.3 The demographics of lone parenthood: difficulties in measurements and differences across countries

In order to overcome the difficulties described above, in the present study we drew on the secondary data analyses of a number of national census and surveys performed by each NC. With no set of comparable data sets at the national or international level available, we tried to reach an acceptable level of standardization at two levels: at the first level we made the criteria for operationalising variables transparent, while at the second level we made reporting criteria consistent, proposing models of tables to be used for data presentation. In particular, we developed a standardized set of criteria for defining our unit of analysis (household) and the different subgroups of the population to be considered. Next, a standardized format for reporting and collecting the results of the analysis of the national micro data was proposed. Despite this effort there are still quite considerable variation, across countries, in the way the subgroups of the population are defined and the specific information provided. Consequently, all the cross-countries comparisons presented below should be interpreted with the due caution. Nonetheless, it is important to note that we try to analyze the phenomenon of social exclusion of lone parents at a higher level of complexity than is usually attempted. In particular, a peculiar characteristic of our study is that, contrary to common practice, we have not excluded widows and widowers and the policies supporting them from the condition of lone parents as a whole.

As a general rule, the evolution of household types among lone-parent families seems to follow a common trend which has been well-known since the first attempts to focus this kind of family. That is to say that from a condition in which the majority of lone parent families involves mainly widows and widowers (plus some deserted wives) and the number of cohabitees and out-of-wedlock births was limited and occurring in lower or even marginal social strata, all the European countries – albeit following different paths and at different speed of change – are moving towards a totally new situation. In fact, the actual composition of the lone parent families population is one in which divorced and separated persons outnumber those affected by widowhood and at the same time unmarried mothers, both by problematic singleness in early age, or by choice in later age, tend to increase in number. Furthermore, although the latter increase is taking place at a slower pace than the rate of divorce, it has much more evident effects on the poverty of children and it raises far more disquiet in public opinion. Thus, it is particularly this “new type” of lone parenthood that usually shows a rapid trend to numerical increase, the rise being perceived to be even greater in the public debate. Furthermore, these changes in the numbers and composition of the group of lone parent families take on even more interesting aspects if one considers that while the “old type” of lone parenthood at the time of the mid-century compromise was well protected by the welfare system – mainly due to the pension system and the prevalence of steady lifelong jobs of the male breadwinners in the labour market - the changing composition of lone parent families, coupled with the marked transformations of the labour market conditions, has called for a profound recasting of welfare provision for new social risks and, thus, the “new type” of lone parents. It is relevant to note that, just as the demographic change has taken place in different periods in the different countries, and also at different speeds, so the timing has been different both in recognising and in dealing with the new emerging social risks. More importantly, the differences between countries are not necessarily consistent at the three different levels (demographic, public debate, welfare state recasting).

It follows from the above points that, in order to carry out a meaningful comparative examination of both the social exclusion of lone parent families and the national support policies affecting the condition of these families, our analysis should start from a description of the differentiated demographic structures of lone parent families in the different countries considered.

First of all we have to consider some tacit assumptions embedded in the conventional way of collecting data which may lead us to underestimate or overestimate lone parent families.

The first tacit convention we encountered, signalled by the NC for Poland, is the way in which temporary absent members of the family are counted: if - as is clear in the case of Poland but simply not documented for other countries - a temporarily absent spouse is *not* counted in the household, the clear effect is to overestimate lone parenthood, which may be very distorting in a country with large shuttle emigration flows as in the case of many Eastern countries at present. The same might be true of Bulgaria or perhaps also for short-term trans-border work migration in the case of Slovenia, but we were not able to verify the exact criteria in these countries⁷. On the other hand, a very common reason for underestimation of numbers of lone parent families is the case of single parent families, especially of young mothers, which are cohabiting with their parents, thus nested in complex families and which therefore are not counted in a current data analysis based on household structures (see table 1.2).

The distorting effect may be very significant, particularly in those countries where the cohabitation between generations are widespread even at quite high ages of the children, and therefore in the Mediterranean countries in particular. However, it is interesting to note that in the case of young unmarried mothers this behaviour also appears quite common (at least more than expected) in countries like Ireland, Poland and the United Kingdom. It is very likely that other transition countries, like Bulgaria or Slovenia, are also significantly affected by this phenomenon of cohabitation/re-cohabitation, but it was not possible to collect any comparable evidence here. In this respect we can only infer the existence and relevance of such phenomenon from the fact that in these countries there are very similar proportions of “other households” as in Mediterranean countries and usually complex families are collected in this category (Italy, 15,4 Spain 17,1 Bulgaria 14,4 Slovenia 15,4) (Social Situation Observatory 2005, p. 57)

We can begin our analysis of the different demographic characteristics of the group lone parent families across countries by considering the proportion of lone parent families with dependent children in the population of families with dependent children (table 1.3), and then the varying composition of the group of lone parent families according to the different types mentioned above (table 1.4)⁸. Of course, it should never be forgotten that a monoparental family is only a specific temporal phase in the life cycle of a person, who is likely to change his/her position subsequently with a new marriage or cohabitation: these transitions are not equally visible in different national measurement systems, which may introduce a further bias in measuring different types of routes into lone parenthood at a standstill (especially lone fathers). We only intend to give an idea

⁷ A reverse problem could exist in countries where immigration rules do favour family reunion on the basis of extended family qualifications (again Italy, Portugal...) and single mothers, especially from Maghreb or Sub-Saharan Africa could profit from these rules in order to leave their traditional and oppressive sending country (Balsamo 2004) and establish a *de facto* autonomous household, even if formally reuniting with some other family member.

⁸ As mentioned above, much of our effort has concentrated on collecting data as comparable as possible with the available data and resources. Clearly, the utilization of a number of databases collected in different years and with very differentiated purposes made this task particularly demanding. As a consequence, the full comparability of the data collected is limited to quite a small number of countries considered in the study. The information presented above, however, clearly addresses all the peculiarities of national data collections and, by doing so, makes it possible to compare all the data collected, at least from the point of view of argumentation.

Table 1. 2 Complex families among lone parents and among families with children

	% of nested families among families with children	% of nested families among lone parents	% of nested families among single lone mothers	% of nested families among widows lone mothers	% of nested families among divorced lone mothers
Poland	5.4	13.7			
Slovenia	n.a.				
Italy	6.4	19.1	35.4	10.3	18.2
Portugal	13.6	39.2	58.9	37.9	30.8
Spain	13.2				
France	4	9	23		
Netherlands	1.4				
Germany	4.3				
Denmark	1.2				
Norway	1.3	6			
UK FACS	2	6.3	11	0	2
Ireland	10.4				
Bulgaria	n. a.				

Data source: National Correspondents data reports

of different routes and their different treatments but it is not our intention to consider different types of lone parents as closed categories or, even to stigmatise them.

As also emerges from table 1.3, the information collected in the different national micro data sets or census varies to a very large extent from country to country. Despite the fixing of very strict and clear cut criteria for the definition of the unit of analysis and the reporting of the results of secondary data analysis, due to the specific form in which the data were available, not all the NCs were able to perform all of the required analyses and/or to fully respect the strict criteria adopted. Clearly, the Eurostat office could play a very relevant role in setting or suggesting common criteria for the definition of lone parent families with dependent children and, on this respect, the present study can provide a useful tool for such a “standardizing” task. Of course, the differences across countries often reflect not just formal differences in the definition of the family but real cross-countries differences in the social definition of lone parenthood and child dependency. However, due to this intrinsic data incomparability we will often be forced to conduct our argument in two steps. As a first step, we usually try to describe more roughly the major cross-country differences on the basis of available evidence, which often involves a number of inferences instead of truly comparable data. For the second step, we will attempt to analyze truly comparable data for a smaller number of countries, even if these countries will not be the same depending on the field considered.

We asked our partners to organize their data on lone parent families considering only families with dependent children and we decided to calculate their incidence also on the basis of *families with dependent children* and not on the basis of ‘all families with children’ as is usually done in the current literature. The purpose of this more specific definition was that of controlling the different fertility rates in the sample and the different proportion of cohabitation among different generations practiced in some countries. It is clear, however, that this particular definition of the lone parent families, led us to slightly different results than those presented in the cross-countries comparisons usually seen in the scientific literature.

Table 1.3: Lone parents as a % of families with dependant children

	Lone mothers	Lone fathers	Lone parents	Sources	Definition of dependent children
Bulgaria	16.7	3.3	20.0	Census 2001	DC = all children living with parents and never married,
Denmark	17.6	2.9	20.5	Register data	DC = less than 18, if not married, not having children, not partnered
Poland	12.3	1.8	14.1	2002 Population a. HousingCensus	DC = under 18 or in education
Poland	16.8	1.7	18.5	2002 Population a. HousingCensus	DC = under 24 if earning no income
Spain	6.9	1.2	8.1	Living Condition Survey 2004	DC = under 18 (not considering education)
Spain	8.9	1.1	10.0	Household budget survey	
Portugal	10.1	1.4	11.5	Census 2001	DC = under 18 (not considering education)
Netherlands	13.3	1.7	15.0	Municipal Household statistics	DC= under 18, but also no more dependent if more than 16 and already a parent
Slovenia	14.7	2.3	17.0	Census 2002	Under 18
Slovenia	n.a	n.a.	19,5	Census 2002	Under 25
UK FACS	23.8	1.1	24.9	Family a.Children Study 2003	DC = under the age of 16 or under 19 if in full-time education
UK GHS	23.0	3.0	26.0	General Household Survey 2000	DC = under the age of 16 or under 19 if in full-time education
Ireland	15.2	1.5	16.7	Census 2002	Dc=under 15
Ireland	16,8	1,9	18.7	Quarterly national household survey 2004	Dc=under 15
Norway(1)	9.3	2.1	11.4	Survey of level of living 2002-2003-2004	
Norway(2)	12.4	2.6	15.0	MMI Norsk Monitor 2001	
France	14.9	2.5	17.4	Census 1999	DC= under 25
Germany <18	14.9	2.2	17.1	MIKROCENSUS – 2003	DC = under 18
Germany <18	16.1	1.3	17.4	SOEP -	DC = under 18
West Germ. ⁹ (mikro<18)	14.0	2.2	16.2	MIKROCENSUS – 2003	DC = under 18
East Germ. (mikro <18)	18.9	2.5	21.4	MIKROCENSUS – 2003	DC = under 18
Italy AVQ	9.9	1.6	11.5	AVQ – 2003	DC = under 18 or in education
Italy FSS	9.3	1.2	10.5	FSS – 2003	DC = under 18 or in secondary education
Italy SHIW	8.3	1.0	9.3	SHIW - 2004	DC = under 18 or in education

⁹ Here and in the following we sometimes distinguish West and East Germany, since they seem still to pertain to enough different welfare regimes because of historical persistences: of course we do not mean to treat them as separate countries but we intend only to underline a diversity which our NC signalled and which is blurred in the data of Germany as a whole. When only Germany is indicated it is of course unified Germany

Unfortunately, the biggest obstacle we encountered in trying to render our data homogeneous across countries was the threshold at which a child is considered a dependant in the national databases. We chose the threshold of 18 years, insofar as it is the most widespread, and we added a condition of being still in education in order to approximate the juridical condition of being dependant in many countries. But, as shown in table 1.3, not all our national correspondents were able to respect these criteria.

On the other hand, we asked our NCs to try and furnish data from different databases in order to be able to check their plausibility within the boundaries of each national case (but this, too, was not done everywhere, nor with the same fullness of details). Thus we were able to appreciate how deep the difference can be between the resulting data on the basis of the age threshold for dependant children. For instance, Bulgaria was only able to give data for lone parent families with children of all ages, living with their parents, which renders its data constantly non comparable. Thus we will be obliged to treat the Bulgarian case on a solely impressionistic basis throughout the report. The other important data gap was shown, surprisingly, by Denmark – the only country which could not distinguish many aspects of data by age or civil status. The French data also distinguish the different routes to lone parenthood without considering the differences by gender, which may result in blurring some important and emerging differences.

But, even if we should not include these three countries, the main cause of possible distortion of data which is still at work in our tables remains, precisely the age threshold for considering children dependant. We were perfectly aware of this already on the basis of the well-known distorting effect of considering lone parent families with children of all ages in Italy (as the national Institute for statistics usually does) as compared with lone parent families of children under 18 (Trifiletti 2000; 2004). In a country characterized by a long dependency of grown-up children (and by re-cohabitation in old age) as Italy the difference between the two figures is usually particularly distorting and may even amount to nearly three times (1.683.000 contra 606.000 in 2003) (Sabbadini 2005) and, moreover, it worsens even in as short a time as two years because of population's ageing. However, this phenomenon is also quite relevant in Portugal – another country with a persisting proportion of complex families: here lone-parent families with children of all ages represent 17.9% of families whereas lone parents of children under 18 come to only 7.5%. And in Slovenia the first type of family amounts to 24,4% of all families while, even considering children at a higher threshold, that is under 25 years, the proportion shrinks to 19,5 and with children under 18 the proportion is reduced to 17%. Unfortunately, Bulgaria, too, is characterized by a huge difference between lone parents of all ages (290,028) and lone parents of children under 18 (144,870 census 2001), which again indicates a persistence of complex families and a long permanence of grown-up children in their parents' house, which renders data definitely non-comparable and even more distorting.

We were surprised to find a similar imbalance in another transition country like Poland. We wonder whether this could point to another interesting similarity between the Southern and transition countries with respect to cohabitation between generations.

In fact the case of Poland shows very clearly in the table how an apparently small difference in the age threshold of dependent children - that is 6 years difference *and* under the restrictive condition of earning no revenue – may produce a difference of 4.4 points *using the same database*. Thus table 1.3 as a whole is a good illustration of how much microdata may be unreliable or variant or unstable (see the differences between the two Norwegian databases *with the same definition of dependence*). But of course the main lesson we have to draw from the table is that the general philosophy of intervention in a country - in a sense, the stage of individualization of social rights it has reached - may make a big difference: for instance Denmark's or the Netherlands' definition of a dependent child is so restrictive that it is inscribed, so to say, in a *different world* of meaning of family obligations as compared with the Southern or Eastern countries; in fact in the Danish case a child under 18 may be considered adult if s/he is a parent, is married or partnered; something enough similar may be seen in Dutch social policy in the fact that a child under 17 who does not live any more with

his/her parents is entitled to two times her child benefits which would be paid directly to her; in the case she is a parent too she would receive three times child benefits (this case does not involve any legal emancipation, however) .

Having pointed out, then, these relevant methodological points, what appears more interesting in order to break up and de-construct the problems of lone parent families is to consider their type of family structure and position in life cycle in our 13 countries (see table 1.4).

Table 1.4. Types of lone parent families with dependent children ¹⁰

	Divorced/sep	Widows	Single mothers	Lone fathers
Spain	40,9 (44)	33,8 (43)	12,6 (13)	12,7
Italy	53,6 (31) ¹¹	19,8 (63)	12,8 (7)	13,8
Portugal	51,1(50)	15,1(30)	22,0(13)	11,8
Poland	44,6	19,9	22,6	12,9
Slovenia	44,7	14,4	27,4	13,5
France ¹²	57	11	32	- - (see note11)
Germany mikr	52,7 (52)	6,4 (22)	27,9 (27)	13,0
Germany SOEP	59,1	5,0	27,5	8,5
Netherlands	51,5 (62)	4,6 (6)	32,4 (33)	11,6
East Germany	43,3	4,8	40,4	11,5
Denmark	n.a	n.a.	n.a.	13,9
Norway	42,1	2,9	36,5	18,5
UK FACS	47,8 (49)	2,4 (4)	45,6(46)	4,2
UK GHS 2000	42	3	42	11
Ireland	31,0	6,8	52,1	10,1
Bulgaria ¹³	44,3	36,8	8,5	17,1

Our system for counting the percentage of subjects coming from different routes into lone parenthood (that is, considering only families with dependent children also as denominator) has the effect of rendering them notably more homogeneous in comparison with the statistics usually displayed in international collations of data, often referring to the number of families with children in toto (cf. Bradshaw et al. 1996; 2000; Millar 2002). In our case the group of widows is greatly reduced by the age limit chosen to define child dependency and, by contrast, young single mothers – almost invisible when considered in comparison to all population

¹⁰ We have added in brackets, for an impressionistic comparison, the numbers of Bradshaw and Finch 2002 (referred to 1999) even if they are not directly comparable insofar as referring only to *lone mothers*.

¹¹ A huge difference which remains unexplained is the proportion of divorced lone mothers in Italy, but we in fact considered divorced *and separated* mothers who are a much bigger group..

¹² The percentages of different routes to lone parenthood are referred to males/females together in the case of France: that is widows/widowers, divorced-separated mothers/fathers, unmarried mothers/fathers: source INED 1999 revised (Algava 2003). For Spain, 1999 census, they consider only female lone mothers.

¹³ Again, the emphasis signals that the data are not-comparable not only because they refer to lone parents with children of all ages, but also insofar as the Bulgarian census has a special additional category for married parents living alone, which we here sum together with divorced parents.

ages (as for instance in Bulgaria) – become more visible and consistent (Ireland, with a threshold age of children under 15 is an especially clear case in point)¹⁴. In any case, the well-known difference between the Southern and Northern countries may be clearly seen also in our data. Countries like Spain, Italy and Portugal show a prevalence of the ‘old-type’ of lone parenthood in which single unmarried mothers are very few (with the traditional exception of Portugal) and widows still are an important part of the group, although since the turn of the century, divorced and separated mothers here too have increased to become the majority. Our two transition countries, Poland and Slovenia are located in this first group, but at the same time define an intermediate range in which widows still have an important weight, but single mothers are, at the same time, considerably more numerous than in the Mediterranean countries.

The case of Bulgaria, whose data are not comparable at all since they refer to lone parents of all ages, thus over-representing widows, is added at the end of the table only in order to underline the proportion of single mothers, which is necessarily small because spread over all ages, but not so small after all; we have to consider the number of out-of-wedlock births (cf. Table 1.5) and the huge number of married women bringing up their children alone: for this case the special category of “partnered mothers” has been formulated, and is permanently measured in Bulgarian statistics, an important indicator of growing cohabitations (and revealing another reason for general non-comparability of data).

Continental countries like Germany, France and the Netherlands form the second range of our typology with the highest proportions of divorced women and the lowest share of widows (in the case of France data are inferred from a calculation not distinguishing by gender, so that widowers, who usually prevail among lone fathers, increase the proportion of widows/widowers); at the same time in these countries the proportion of single mothers is slightly higher, approaching 30%, while the Netherlands is an intermediate case towards the third range of our countries; the Northern countries and the United Kingdom, but in a very similar pattern also East Germany, have such large percentages of single mothers - well over 30% - that the quota of divorced mothers appears contracted in proportion and the share of widows is the smallest. This last group is in a sense the most distant from the ‘old-type’ of lone parenthood. We added in brackets in the table the proportion of different routes into lone parenthood measured by Bradshaw and Finch in a recent report on Child benefit packages (2002) as a measure of comparison: it must be underlined that the possible comparison is only impressionistic because percentages are referred only to lone mothers; but since the proportion of lone fathers is not so diverse among our countries, this comparison, even if inexact, does offer some indication and illustrates very well that the distortion over-representing widows when no age limit for children is considered, is much higher in the Southern countries where cohabitation with parents is more common. For the transition countries – none of which was comprised in Bradshaw’s sample - we may only infer a similar structure from the case of Bulgaria as described above.

Let us now consider how the strong increase in out-of-wedlock births to be seen all over Europe, as already mentioned, shows different courses (table 1.5): in particular it is to be observed that the visible and well-known correlation between high levels of unmarried births and a high fertility rate is no longer so firm if we also consider the transition countries.

¹⁴ So that it probably becomes not quite correct to place Ireland in the third group, fundamentally because the unmarried lone mothers’ quota is so high; but the proportion of widows is closer to the second group and the quota of divorced mother is of course not comparable because of the late introduction of divorce. Also Slovenia has a complex position, with an almost-southern quota of widows and a much bigger proportion of unwed mothers. Both are mixed cases in our typology.

Table 1.5. Changes in time of out of wedlock births and fertility, year of abortion legalization

	Out-of-wedlock births		Total period fertility rate		Access to hospital abortion by minor girls
	1960	2003	1960	2003	
Bulgaria	4.7	23.3	2.31	1.23	On demand first 3 months
Denmark	7.8	44.9	2.57	1.76	1973 On demand first 12 weeks
France	6.1	44.3	2.73	1.89	1975 first 12 weeks
Germany	7.6	27.0	2.37	1.34	A compromise after reunification
Germany East					Abortion legalized in 1972
Germany West					1975 Constitutional Court refused legalization of abortion
Ireland	2.4	11.3	2.76	1.98	Abortion is illegal
Italy	2.4	13.6	2.41	1.29	Legal 1978 (first 3 months)
Netherlands	1.4	30.7	3.12	1.75	Yes 1980
Norway	3.7	50.0	2.90	1.80	1975 on demand if first 12 weeks
Poland	4.5	11.5	2.98	1.24	Not legal
Portugal					no abortion rights outside medical supervision
Slovenia	9.1	42.5	2.18	1.22	1977 on demand first 10 weeks
Spain	2.3	21.8	2.86	1.29	Not legal
U.K.	11.5 (1980)	41.5	2.72	1.90	1967

Data source: Social Situation Observatory – Demography Monitor 2005, pp. 59-60; National Correspondents’ reports.

We can see, in fact, in the table that, if the countries with the highest levels of unmarried births, usually have highest fertility rates in Europe, several transition countries nowadays show an high proportion of the former behaviour, whereas their fertility rate has fallen among the lowest ones. On the contrary in countries with low fertility since many years, an increase in cohabitation does not increase fertility (Spain, Italy). Both aspects being closely related with the increase of unmarried lone mothers, we should try in the following pages to distinguish these two effects. Meanwhile a very clear indication surfaces that out-of-wedlock births, do not always, derive from a free choice of mature women as was our initial assumption by considering the Northern countries and the opposition between Northern and Southern Europe alone. In all this, age seems to be an important indicator in our search for a better explanation of the observed variations.

1.4 The social exclusion of lone parents: causal factors of age and education

As we have seen, the proportions of different types of lone parent differ in the countries under investigation and these differences can prove striking. We have broken countries down into three groups. In the Mediterranean countries there is still a high number of an old type of lone parent, i.e. widows and widowers, some young enough to have children who are minors. In Continental countries, such as Germany, France and the Netherlands the proportion of widows is lower, while there is a greater share of single and divorced women. Poland and Slovenia find themselves in an intermediate position between the two groups of countries. Finally, in Nordic and Liberal Anglo-Saxon¹⁵ countries there is a significant percentage - but never the majority - of lone parent families headed by single unmarried women.

There are fewer cross-country differences in the demographic characteristics of the phenomenon of lone parenthood when one considers the age profile of the different types of lone parents. Generally speaking, the age of divorced mothers is quite similar to that of married mothers, whereas widowed mothers and lone fathers (among whom, presumably, there is quite a large quota of widowers) are older, while unmarried lone mothers are younger than married mothers. However, some national variations in this common pattern prove quite interesting.

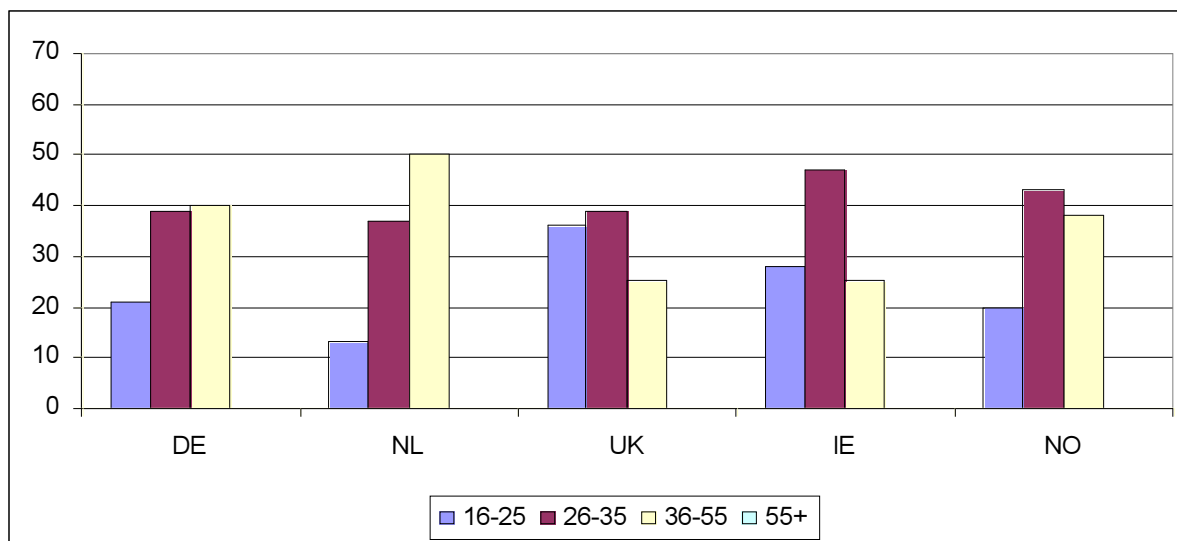
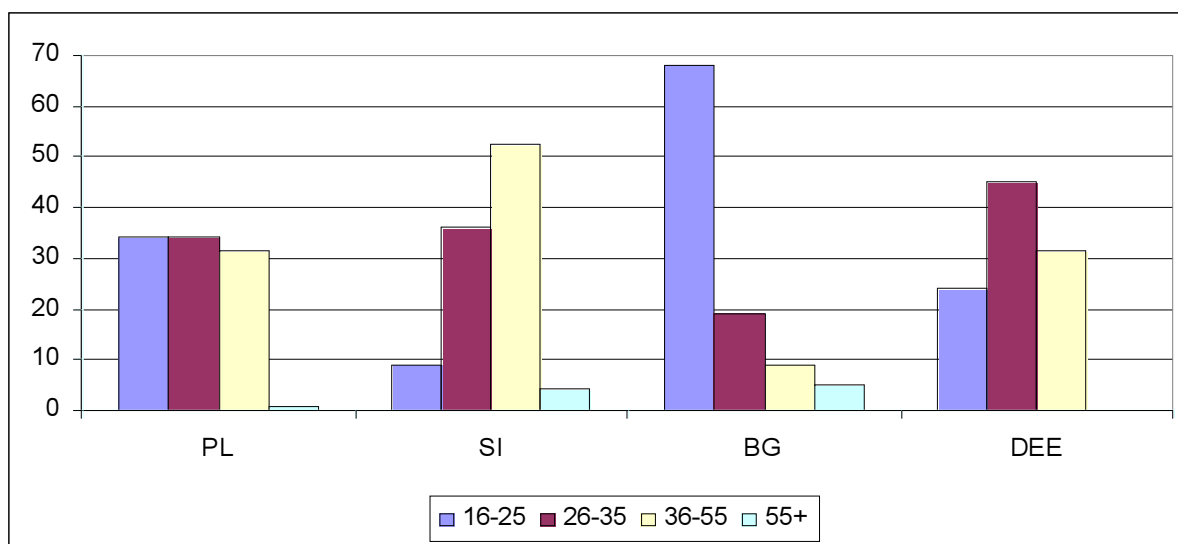
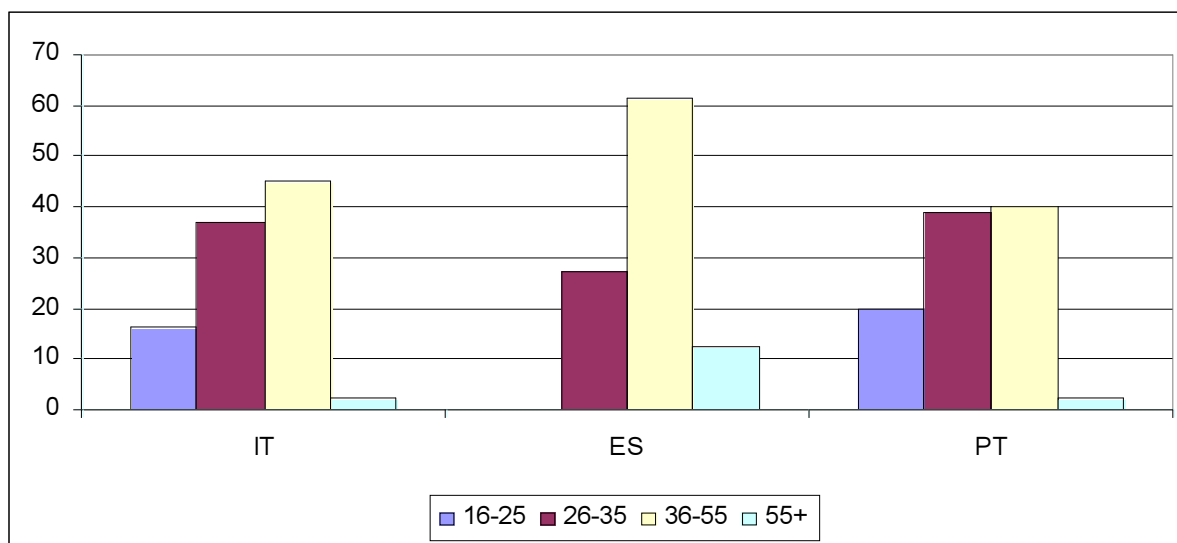
Firstly, it seems that in the countries in which the rise in the proportion of unmarried lone mothers has begun earlier, it is also found that these mothers are relatively quite young (see figure 1.2) and, in comparison to partnered mothers, a much higher proportion of young mothers (see table 1.6). In particular, the proportion of unmarried lone mothers aged under 25 years is over 20% in three of the former communist countries, i.e. East Germany (24%), Bulgaria (68% below 29 years) and Poland (34%), as well as the United Kingdom (36%), Ireland (28%), Norway and Portugal (20%). On the other hand, the countries in which unmarried lone mothers seem to be “older” are Italy, Spain, Slovenia and the Netherlands¹⁶. These findings clearly highlight the fact that in the countries in which the prevalence of the “new type” of lone motherhood is increasing, at the same time, the age profile of this group is shifting towards younger ages and the age-differences between this group and the partnered mothers or other lone mothers is increasing. It obviously follows from this result that aid and support policies aiming at preventing the social exclusion of lone unmarried mothers should be significantly different than those targeting other types of lone parent families who are very likely to experience lone parenthood at a very different time in their life cycle.

Secondly, interestingly and indeed unexpectedly marked cross-country differences in the age profile of lone fathers families were found. The scientific literature tends to describe this population sub-group mainly as fairly well-off widowers – moreover, since men still have easier access to the best jobs in most countries, lone-father families enjoy a much better economic situation than lone-mother units. The age profile of lone fathers shown in table 1.6 and figure 1.3 seems to suggest that in most countries the group of lone fathers is actually made up of a large majority of widowers and relatively few divorced men. However, if we compare the proportion of young (i.e. less than 35 years) lone fathers with that of young partnered mothers three countries seem to make exceptions: Denmark, Ireland and the United Kingdom (see tab. 1.6).

¹⁵ Here and in following pages it has to be underlined that we put under the heading of ‘Anglo-Saxon’ countries the UK *and* Ireland, with reference to the well-known welfare regime typology, not from a cultural or ethnic point of view: cf part II.

¹⁶ Therefore probably subjected to longer spells in lone parenthood.

Figure 1.2: Age profile of unmarried single mothers



Data source: National Correspondents data reports

Table 1.6: Age bias of the single sub groups of lone parent families

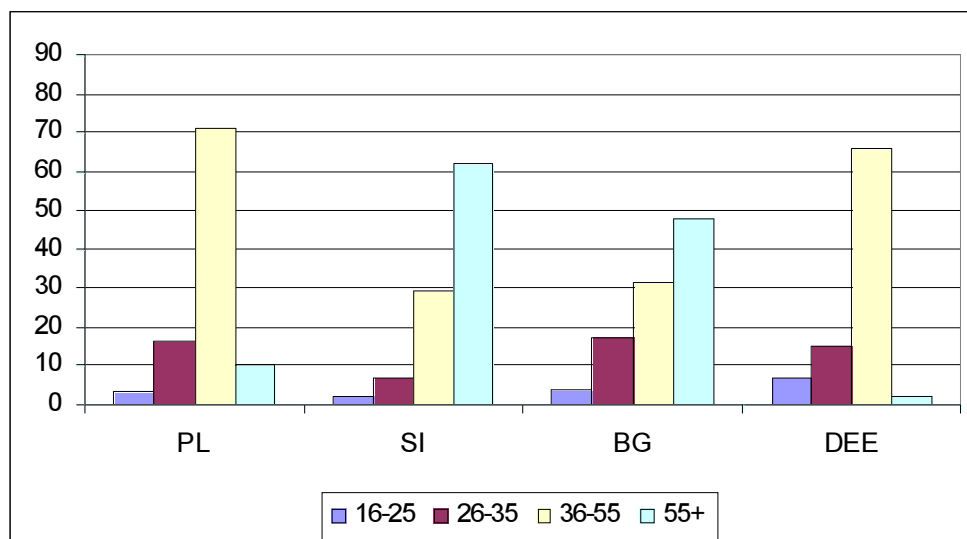
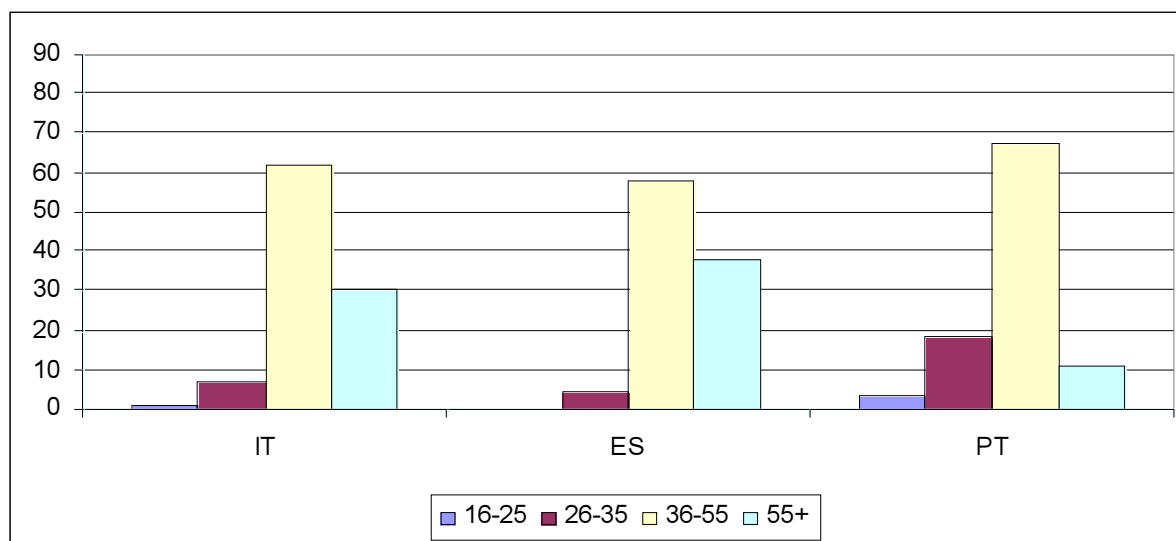
	Single women	Divorced women	Widows	All	Fathers
Bulgaria	—	=	++		++
Denmark				+	=
France				+++	++
Germany	—	+	+++		++
East Germany	—	+	+++		++
West Germany t	—	+	+++		++
Ireland	—	++	+++		+
Italy	—	=	+++		++
Netherlands	—	=	++		++
Norway (a)	—	++	++++		++
Norway (b)	—	++	++++		++++
Poland	—	+	+++		++
Portugal	—	-	+++		++
Slovenia	—	+	+++		++
Spain	—	++	+++		++
U.K.	—	+	++		=

= less than 5 percentage-point difference
 + from 5 to 10 percentage points
 ++ from 11 to 20 percentage points
 +++ from 21 to 30 percentage points
 ++++ more than 30 percentage points

When, however, we consider the entire age distribution of lone fathers (see figure 1.3), and thus do not analyse it in contrast to the age of partnered mothers, Ireland does not seem to represent a particularly outstanding exception. As a matter of fact, the Irish lone fathers’ age distribution does not look much different from that for Portugal, Poland, Bulgaria, Germany and Norway. On the other hand, also when we consider the entire age distribution, lone fathers both in the United Kingdom and in Denmark seem relatively younger than in the other countries. Thus in some Transition, Anglo-Saxon and Nordic countries we found a little but not irrelevant proportion of young lone fathers, a virtually absent group in other countries. The proportion of very young lone fathers (less than 25 years) is 7% in the eastern part of Germany, 4% in Bulgaria, Ireland and Norway, 2% in United Kingdom. A similar pattern also emerges when considering the quota of lone fathers younger than 35 years: 25% in Denmark, between 19 and 22% in Poland and East Germany, 17% in United Kingdom. Of course when arriving at this analytical level the numbers in our samples become very small and unstable but the recurrence in different countries is noteworthy and asks for further research

These results – when confirmed – could be particularly interesting showing that the profile and composition of lone-parent families is changing: it seems we glimpsed a move from a situation in which they were mainly old and well off widowers to one in which a significant number of lone fathers are young unmarried or divorced – and, thus, probably less well off – fathers.

Figure 1.3: Age profile of lone fathers



Data source: National Correspondents data reports.

1.5 The social exclusion of lone parents: the explanatory factors of education, work qualification and income levels

It is a well-known fact that social exclusion is a multidimensional concept. The complexity of capturing social exclusion is intrinsically connected with the concept itself and what one can do in a secondary data analysis study such as the present one is simply to try to combine a number of measures along which the socio-economic disadvantages of lone parents are connected. In particular, the study was able to reach an acceptable level of geographical coverage and data comparability on five different indicators of social exclusion: educational level, labour market participation, income poverty, low-income risk, and housing entitlement. We can thus utilize both indicators of causal factors of social exclusion (age and school), and outcome measures such as labour market participation, poverty, low income risk and housing conditions.

The cultural capital gap is clearly one key measure of social and economic exclusion from the society in which one lives¹⁷. In order to analyse the disadvantage of lone parent families along this axis of social inclusion, it is useful to focus on the lowest educational levels, i.e. primary school or lower. An educational attainment equal to or lower than primary education – i.e. less than eight years of studies – is clearly a strong indicator and determinant of social exclusion. As a matter of fact, such lower educational levels make it very difficult to access the formal labour market, and once one enters it, one is very likely to be segregated in the lowest paid, most instable and temporary occupations. Evidence of this relation is fairly abundant in the literature on the relation between education, employment and economic inequality; these studies have, in addition, often stressed the alarming educational gap affecting children from lone-parent families (see for example Heckman and Krueger, 2003). In addition, such a low educational level is likely to be an indicator of exclusion from active participation in the country’s “cultural community”.

First of all, it should be pointed out that the educational level of lone-parent families greatly depends on single countries peculiarities. The average educational level of these families depends more on the specific features of their national education systems than on their sharing the condition of being lone-parent families. Thus, appealing as it might appear, simply comparing across countries the percentages of lone parents whose educational level is equivalent to or less than primary education does not provide much useful information. On the other hand, it is striking to note that in Portugal, Spain and Italy, 84%, 79% and 59% of widows respectively have not attained a secondary educational level and that also in the same three countries more than half the lone fathers have little education and probably dropped out. In addition, in the first two countries more than 60% of the single mothers have only primary school qualifications or less¹⁸. What is also interesting to note here is that, as we will see in the following part of the report, the educational disadvantage of lone fathers in the Mediterranean countries does not necessarily translate into social exclusion, while this is often the case for single mothers – at least in Portugal and Spain.

In the last few decades, the average educational level has markedly and rapidly increased in all the European countries; as a consequence, educational differences between different birth cohorts clearly reflect this phenomenon. Thus, we can argue that a large part of the educational differences emerging from our data, largely reflect both specific national contexts and the age composition of the groups considered. A careful analysis of the educational gap of lone parent families should take into account both of these factors. Therefore, in order to take account of the national peculiarities in the following analysis we will not concentrate on the different proportions of low educated parents within groups, but on the relative educational disadvantage of lone-parent families vis-à-vis partnered women: i.e. the relative risk of attaining an educational level below secondary education. Next, in order to account for the different age profile of different lone parent families, where the data allow it, we will analyse the educational disadvantage in specific age groups (see tables 1.7 and 1.8, figure 1.4b).

A rapid glance at table 1.7 suffices to see the significant differences in the educational disadvantage of the different types of lone parent families. Generally speaking, widows and lone fathers have the highest probability of being segregated at the lowest end of the educational scale. On the other hand, the chances of being poorly educated are much lower for divorced and unmarried lone mothers. If we analyse the cross-country pattern utilising the relative risk ratio presented in table 1.8, we see that in all the countries considered widowed

¹⁷ In our research study, we have considered educational level as a proxy of a person’s cultural capital. Educational level has been measured by using the highest level of education successfully completed and codifying different classes according to the number of years completed (in line with code ISCED97).

¹⁸ Italy is an exception. In fact, it is well known that in the North part of the country, a shift is taking place towards single lone parenthood at an older age; this phenomenon is somehow similar to lone parenthood by choice in Northern countries, especially Denmark and the Netherlands (see National Correspondents flash reports)

lone mothers show the highest relative risk of low education when compared to partnered mothers. The ratio between the two probabilities ranging from 1.2 in Bulgaria to 3.1 in Ireland; the greatest values being found in Poland, the Netherlands, Slovenia, Ireland, Norway and the eastern part of Germany – a cluster which is vaguely shaped around North and Eastern Europe). If, instead, we consider the other markedly disadvantaged group, i.e. that of lone fathers, we immediately see that the situation is much less homogeneous across the different countries. As a matter of fact in Ireland, Germany (mainly due to what happens in former East Germany), Bulgaria, and Norway – and to a lesser extent also in Poland and Portugal – lone fathers are at a greater low-income risk than partnered mothers. By contrast, in the other countries they fare equal to or even better than partnered mothers. The situation of single mothers varies significantly from country to country, too. While in Italy, Portugal, Slovenia, Norway and Germany the share of unmarried mothers who have only attained a primary school certificate or less is lower than that of partnered women, in Poland, the Netherlands, Ireland, Spain and the eastern part of Germany we find the opposite situation.

As mentioned above, some of these differences are clearly due to the very different cohort compositions of the different groups considered. For instance, the educational disadvantage of widows and lone fathers may basically stem from their older age and therefore their generational position. At the same time, other differences are mainly due to the diverse composition of sub-groups in terms of social class (and, thus, to the causal nexus between lone parenthood and social class) and to a real exclusion process affecting lone parent families. As an example, the fact that divorced women in Mediterranean countries tend to have a higher educational profile than partnered women, even if the two groups' age profile is very similar, is likely to be due to the fact that these countries are still experiencing a phase of the “divorce” phenomenon in which divorce is much more likely to occur among the higher social classes.

For some of the countries considered, the data on educational level are also available by the different age groups of the parents. In these cases, therefore, the relation between family type and educational disadvantage can be analysed partially controlling for the specific age composition of the groups considered (see table 1.8). Generally speaking, when considering age groups: (i) the relative situations of divorced women tend to worsen, especially in the Netherlands and Ireland in the 26-35 age group; (ii) the disadvantage of widows decreases, especially in Ireland and Poland; (iii) the educational disadvantage of single mothers is highlighted, having been previously partially hidden by their composition by age. This happens especially in Poland, the Netherlands and Ireland; and (iv) the educational profile of lone fathers remains basically unchanged, probably because there is less inter-birth-cohorts difference in the educational levels of men than of women; Ireland is the only country where the relative risk for lone fathers of falling within low educational levels significantly decreases once the age group composition is taken into account.

These data seem to reveal a somewhat complex pattern of lone parents' educational disadvantages across Europe; however, if we set out to identify some general clusters we can identify a group of countries in which lone parenthood is connected with a fairly substantial risk of educational disadvantage. This group is made up of East Germany, Denmark, Ireland, Norway and Poland. More specifically, in these countries the educational disadvantage mainly affects widows, lone fathers and single women. By contrast, in the Mediterranean countries – i.e. Italy, Spain and Portugal – lone parenthood is not closely associated with marked educational disadvantage. This latter phenomenon seems to be due to a complex composition of different phenomena, one of the most notable being perhaps that lone fathers and divorced women in these countries mainly come from middle or high social classes.

We argued above that low education is a very strong indicator of social exclusion. However, it is also true that the educational disadvantage of lone parent families can also show up in terms of the greater difficulty in attaining high educational levels, namely tertiary ones. Figure 1.4b shows the relative risk of lone parent families, in comparison with partnered mothers, in obtaining a tertiary degree. The figures are quite revealing, indeed,

disadvantages that are traditionally considered socially marginalising and are well known in literature, such as those of single and young mothers in countries like the UK and Ireland emerge¹⁹. This phenomenon at the upper end of the educational scale might be connected with the interruption of a normal course of life which – without the unwanted pregnancy – would have led to high educational attainments. But this disadvantage is emphasised in comparison with countries such as the Netherlands and Denmark where the recent increasing trend of a number of older women to have children out of wedlock partly offsets and mitigates this phenomenon.

It is clear that these marked differences in the educational attainment of lone parent families can have quite a strong impact on their chances of accessing the paid labour market. We will now explore this dimension of lone parent families’ social exclusion.

Table 1.7: Proportion of different types of lone parents in the two lowest educational levels by type of family

	Couples	Divorced	Widow	Single	Fathers
Bulgaria	29			34	44
Italy	49	43	59	42	51
Denmark	10				33
Poland	13	14	27	20	16
26-35	10	13	18	19	13
36-55	14	13	25	16	15
Spain	53	50	79	60	50
Portugal	67	59	84	63	71
26-35	60	57	75	60	69
36-55	70	59	83	67	70
Netherlands	30	37	50	39	26
25-34	25	42	Na	43	Na
35-44	25	34	Na	37	29
45-54	34	37	44	25	21
Slovenia	22	17	36	18	16
UK	1	2	1*	1*	0
Ireland	11	25	34	14	26
25-34	6	17	Na	12	9
35-54	12	25	27	26	22
Norway	8	11	(24)*	6	16
France <35	27				45
>35	37				41
Germany	34	36	47	29	41
26-35	33	40	35	27	47
36-55	32	34	45	24	38
East Germany	6	8	18	13	45

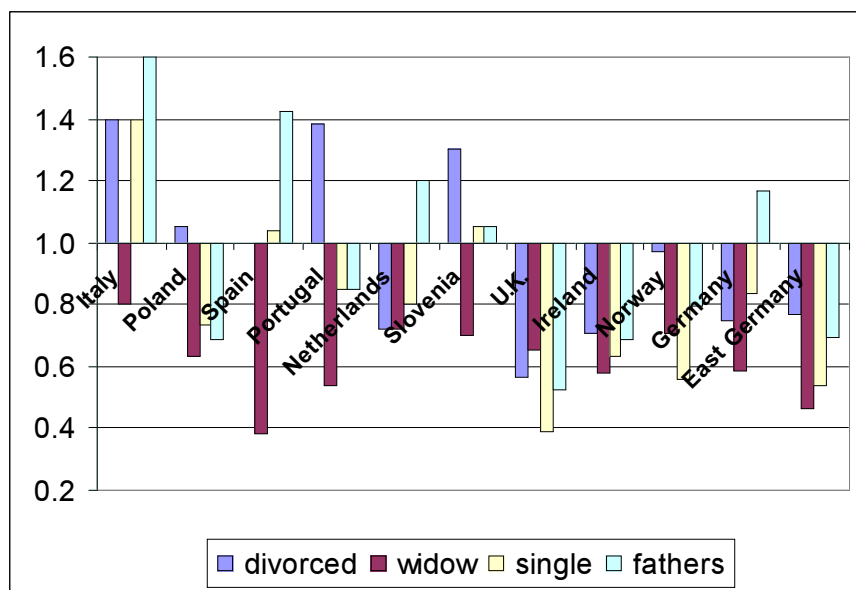
* small numbers

¹⁹ In particular, in the case of the U.K, it must be pointed out that while a large proportion of lone parents in the UK stay on in school for more than eight years, i.e. they do not leave at 13, this does not mean that they actually gain any formal qualifications. The data from the 2004 FACS survey shows that 19 per cent of lone parents did not have qualifications compared to only three per cent of women in couples. When looking at lone parents who are either not working or working less than 16 hours per week (a small group) the proportion of lone parents without any qualifications increases to 30 per cent compared to only eight per cent of lone parents who are working 16 or more hours per week who have no qualifications (FACS data 2004, Lyon, N., Barnes, M. and Sweiry, D. 2006 Families with children in Britain: Findings from the 2004 Families and Children Study, Department for Work and Pensions research report no 340, Leeds, CDS, table 4.1, p. 49)

Table 1.8: Risk of low educational level by type of family relative (to partnered mothers)

All	Divorced	Widow	Single	Fathers
Bulgaria			1.2	1.5
Italy	0.9	1.2	0.9	1
Denmark				3.3
Poland	1.1	2.1	1.5	1.2
26-35	1.3	1.8	1.9	1.3
36-55	0.9	1.8	1.1	1.1
Spain	0.9	1.5	1.1	0.9
Portugal	0.9	1.3	0.9	1.1
26-35	1	1.3	1	1.2
36-55	0.8	1.2	1	1
Netherlands	1.2	1.7	1.3	0.9
25-34	1.7	Na	1.7	Na
35-44	1.4	Na	1.5	1.2
45-54	1.1	1.3	0.7	0.6
Slovenia	1.3	1.6	0.8	0.7
UK	na	Na	Na	Na
Ireland	2.3	3.1	1.3	2.4
25-34	2.8	Na	2.0	1.5
35-54	2.1	2.3	2.2	1.8
Norway	1.4	3	0.8	2.0
France <35				1.6
>35				1.1
Germany	1.1	1.4	0.9	1.2
26-35	1.2	1.1	0.8	1.4
36-55	1.1	1.4	0.8	1.2
East Germany	1.3	3	2.2	7.5

Figure 1.4: Chance of accomplishing tertiary education by type of lone parent family in comparison with partnered mothers



1.5 The social exclusion of lone parents: outputs in work qualification and income levels

To what extent is this educational disadvantage reflected in the paid labour market? To what extent does the welfare support shape this relation, also incurring the risk of “deactivating” lone parents, favouring their welfare dependency?. Our data confirm what has already been reported in the scientific literature concerning the participation in the labour market of lone-parent families by groups of countries (Duncan and Edwards 1997; Kilkey 2000; Millar and Rowlingson 2001). The U.K. and Ireland show the highest proportions of non-working single mothers, largely as a result of a very specific national “de-activating” effect of lone parenthood – i.e. lone parenthood as a strong negative effect on parents’ activity rate contrasting the increase of women’s work (Kiernan et al. 1998) - which markedly contrast with the opposite “activating” effect of lone parenthood in other European countries – i.e. lone parenthood produces an increase in women’s participation in the paid labour market. However, this “de-activating” effect is confirmed for young single mothers in most countries with a high rate of working women; in other words, unmarried mothers are always somewhat more inactive than the rest of the population and are often much more inactive than partnered mothers (with the exception of the Netherlands). The trend is reversed in Southern European countries and Germany (see tables 1.9, 1.10). It remains clear, however, that single lone mothers find it difficult to place themselves satisfactorily in paid the labour market, being often unemployed or, when employed, being segregated and marginalised in low paid and unstable jobs . In each and every country for which relevant data are available, this finding is confirmed by the fact that lone mothers have a much stronger propensity to declare that they are unemployed, as compared to partnered mothers or the population as a whole.

Table 1.9: Households with dependent children by work-status of the mother (father)

	Women in couples	Divorced/ separated	Widows	Unmarried mothers	Lone fathers	Total population
Norway						
Empl. Full time	72.3	60.4	37.5	55.2	87.7	63.9
Empl. part time	15.7	17.3	50.0	9.5	3.5	14.4
Tot employed	88.0	77.7	87.5	64.7	91.2	73.8
Unemployed	2.6	6.0	-	7.6	-	3.0
Inactive	9.5	17.3	12.5	27.6	8.8	23.2
Ireland						
Empl. Full time	32.1	31.6	23.9	21.2	38.3	37.4
Empl. part time	25.1	30.2	28.4	22.1	7.1	14.0
Tot employed	57.2	61.8	52.3	43.3	45.4	51.4
Unemployed	1.6	4.1	2.5	5.8	7.0	2.3
Inactive	41.1	33.9	44.5	50.1	46.9	46.3
United K.²⁰						
Empl. Full time	32.0	30.6	30.2	15.8	56.8	45.0
Empl. part time	41.8	32.5	25.6	26.0	9.9	14.8
Tot employed	73.8	63.1	55.8	41.8	66.7	59.8
Unemployed	0.8	4.0	2.3	7.3	6.5	2.9
Inactive	25.4	32.9	41.9	50.9	26.8	37.3
Netherlands						
Empl. Full time	8.8	17.5	8.0	16.5	64.0	41.0
Empl. part time	51.0	42.5	26.3	35.1	12.5	23.3
Tot employed	59.8	60.0	32.3	51.6	76.5	64.3
Unemployed	4.1	9.5	-	12.0	6.3	3.3
Inactive	36.0	30.5	65.7	36.4	31.5	32.4
Portugal						
Empl. Full time	61.8	68.3	54.1	60.6	74.9	49.1
Empl. part time	7.4	9.4	8.2	8.7	4.4	4.3
Tot employed	69.2	77.7	62.3	69.3	79.3	53.4
Unemployed	6.3	7.6	5.4	11.2	6.5	3.9
Inactive	21.1	10.2	28.0	8.1	8.5	39.2
Spain						
Empl. Full time	33.2	59.1	17.8	60.8	50.5	28.0
Empl. part time	11.5	8.5	5.2	8.0	2.5	8.5
Tot employed	44.7	67.6	23.0	68.8	53.0	36.5
Unemployed	11.1	16.3	3.8	17.5	10.5	8.6
Inactive	44.2	16.2	73.2	13.7	36.5	54.9
Italy						
Tot employed	49.7	72.7	48.3	66.4	72.1	36.5
Unemployed	3.2	6.4	4.4	14.1	7.4	2.8
Inactive	47.1	20.9	47.3	19.5	20.5	60.8

²⁰ In this case FT= more than 30 hours PT= less than 30 hours in all other cases FT= more than 35 hours

Hence, single mothers are most likely to experience difficulties in finding jobs that are satisfactory enough for them to give up welfare benefits, in countries where such benefits are provided. In the Mediterranean countries, where social benefits are lacking, including Portugal with a very high female activity rate, single mothers cannot afford to remain inactive and are massively present in the labour market, at a rate proportional to that of the country concerned (inactive single mother versus inactive women in the population: 8.1 versus 39.2 in Portugal, 13.7 versus 54.9 in Spain, 19.5 versus 60.8 in Italy). In addition, in these countries the proportion of single mothers who declare themselves unemployed is definitely higher than in any other group of lone parents - and to a larger extent than in the countries analysed above. This finding confirms the fact that single mothers are compelled to accept jobs that are far from being optimal (and the incidence of part-time jobs is very low) and are often poorly paid. And even if we have this kind of data from very few countries (not from all the countries in which the phenomenon probably looms large), single mothers are again those who take on atypical (short term or less steady) jobs for the most part (cf. Table 1.10). Another constant clearly emerging in Table 1.9 is that, again at levels depending on the structure of the domestic labour market, divorced women as a whole work more than women in general and than partnered mothers (except in Norway). This proves the need to serve as the main breadwinner even at the cost of returning in a labour market where they previously had a marginal role or none whatsoever. But in this case, the difference between countries has a multiplier effect. In the first group of countries, the difference between the activity rates of divorced women versus the general population varies from a few percentage points to about ten, while in the Southern European countries this spread ranges from about twenty percentage points in Portugal to more than thirty in Italy. In other words, in the countries where it is more difficult to work for all women, it is even more so for divorced or separated women who have a greater need to do so.

Table 1.10: Work qualifications of lone parents including atypical jobs in several countries

	Couples Dc	Divorced/ separated	Widows	Unmarried mothers	Lone fathers	Total population
East Germany						
Employed	64.9	50.8	51.0	40.3	61.4	38.6
Atypical contract	9.7	14.3	8.8	15.1	9.4	2.1
Unemployed	17.7	28.6	22.3	30.2	23.2	12.3
Inactive	7.7	6.2	17.9	14.5	5.0	39.0
Germany						
Employed	49.1	53.5	44.7	46.1	68.0	42.6
Atypical contract	16.0	14.4	12.1	14.7	7.7	9.8
Unemployed	7.1	16.2	8.9	19.2	14.7	6.7
Inactive	27.8	15.9	34.2	20.1	9.6	40.8
Italy						
Employed		80.0		47.7		31.9
Atypical contract		6.2		52.3		6.7
Unemployed		4.8		0		2.6
Inactive		9.1		0		
France ²¹						
Employed	91.9		95.6		87.1	
Self employed	8,1		4,4		12.9	
Atypical contract	9.5		13,1		4.9	

²¹ In this case, the figures only refer to employed people, so the percentages are not comparable.

The situation of widows is much more differentiated. We are dealing here with widows who are young enough to have minor children, so there is a generalised trend towards their usually working more than women in general, with the exception of Spain and the Netherlands; the clearest case is Norway, where the length of women's working life is longer and – as a result - widows work more than divorced women. An other interesting aspect we have grasped in our data is that lone fathers are usually active. Here again we should not forget that widowers, mostly inactive, tended to prevail in this group. However, in the same countries where we discovered the beginning of a new type of lone fatherhood, i.e. younger and most likely divorced fathers, especially in Ireland and the United Kingdom, where their inactivity rate is thus lower, we find an oversized share of unemployed vis-à-vis the general unemployment rate in the country. The percentage of those who declare themselves to be unemployed often ranks second among lone parents, only after unmarried mothers. All in all, deactivation seems to be mainly a British and Irish problem whereas the real problem in the majority of European Countries is not that of activation, but that of unemployment (not always connected with low educational attainment): then attention should be moved away from welfare dependency to active labour market policies. Also, the changing situation of lone fathers families, connected with their changing composition, calls for greater attention.

The economic disadvantage of lone-parent families - compared both to the rest of the population and to other families with children - is one of the most investigated dimensions of their social exclusion process (OECD 1990; Burghes and Brown 1995; Bradbury and Jäntti 1999; Millar 1996 and 2000; Christopher et al. 2001; Barnes et al. 2002; Apospori and Millar 2003). As we will show below, our study confirms, once again, that lone-parent families are in fact affected by much higher risks of economic poverty than the rest of the population and of families with children in particular. To a different extent, this is true for all types of lone parents and for all countries, the only exception being lone-father families, especially in the Mediterranean countries and France.

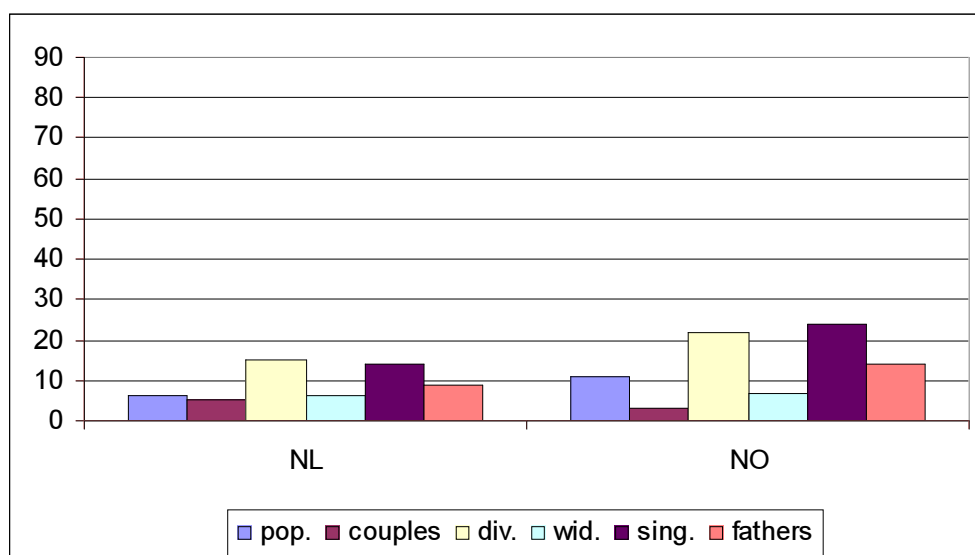
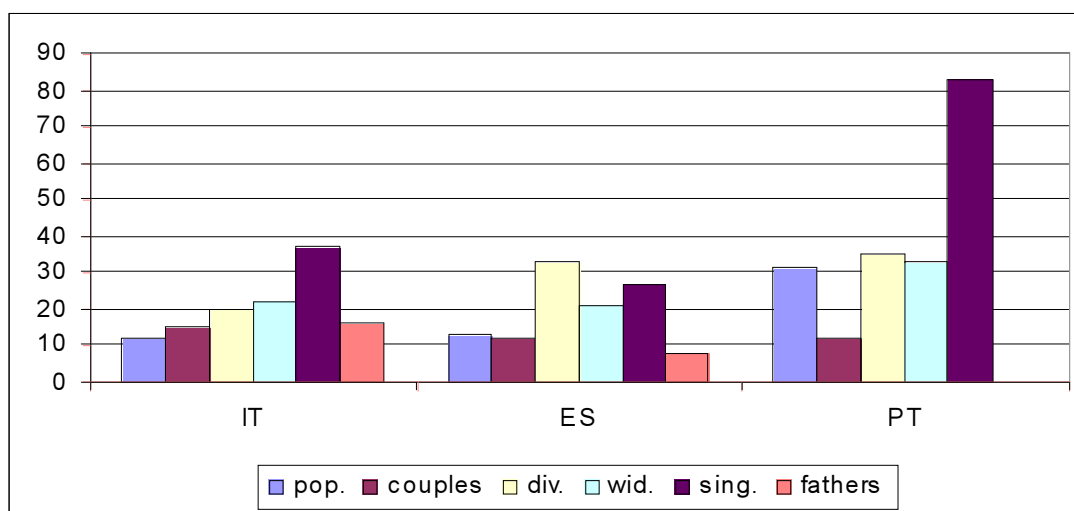
Departing from many previous studies, however, we have used our database to investigate differences between different groups of lone parents and the forms of deprivation or economic disadvantage that are directly linked to poverty. In fact, we have already argued that: (i) different types of lone parents tackle more or less serious problems, which also depend on the life path that lead them to lone parenthood; and that (ii) casting a glance at the more complex sphere of *capabilities* (Sen 1985; 1992), instead of simply focusing on poverty when income is used as the measure, may afford us a greater understanding of the socio-economic exclusion of lone parents as, for example, seems to emerge from the Polish data on school participation.

However, before analysing the data, we should remember that there is a marked variability between European countries in terms of general poverty levels, irrespective of the specific operationalisation utilised in order to define and measure income poverty. Therefore, an initial explanation of the differences in the poverty risk of lone parent families between countries can be found in the different incidence of poverty in the different countries. In addition, in order to provide an adequate interpretation of the data, we should remember that that being poor in different countries has different meanings and consequences on the well-being of people. In other words, if being poor always entails serious disadvantage in comparison with fellow nationals, it is also true that it does not mean that the level of well-being is the same from one country to another. Within the European countries considered here, for instance, being poor in a country where there is a high level of decommodification of care services is by no means the same as being poor in a country in which most of these responsibilities remain up to the family. In fact, a poor lone-parent family in a country where there is a far-reaching welfare system, with the Government providing many services, will suffer from its economic conditions less than a lone-parent family living in a country where free public care services for children or the elderly are lacking. None of these differences are ever taken into account when measuring the income poverty status of families, but we can confidently say that they matter very much for the well-being of a family, and

indeed possibly for its chances to exit the poor status and escape poverty traps.

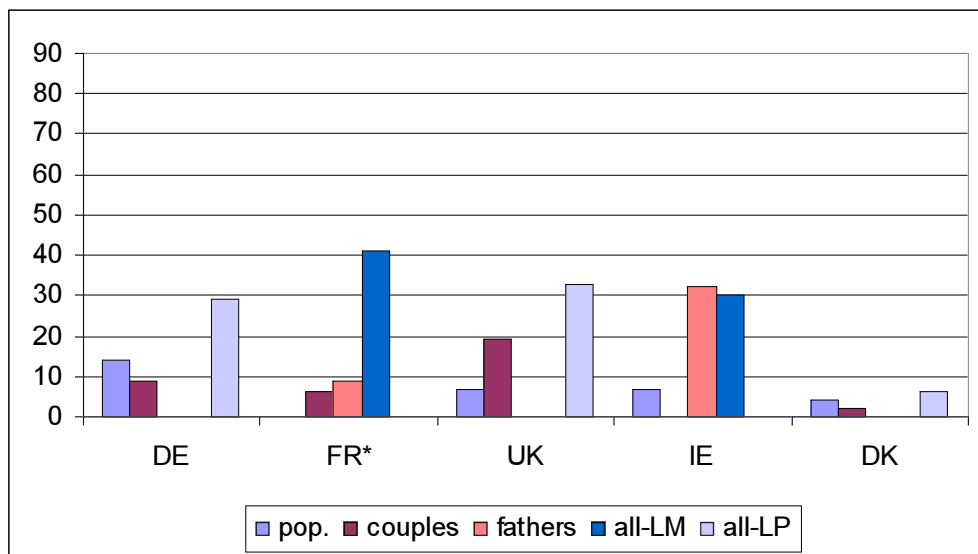
Generally speaking, considering the data collected in our study (see figure 1.5), it clearly emerges that the risk of poverty in lone parent families is always higher than that observed for couples with dependent children and, more in general, for the overall population²². The only exceptions to this general pattern are lone fathers in Mediterranean countries and widowed mothers in the Netherlands and Norway - although it must be pointed out that their poverty risk is lower than that of the general population, but higher than that of couples with dependent children.

Figure 1.5: Poverty rate in the population and by family type

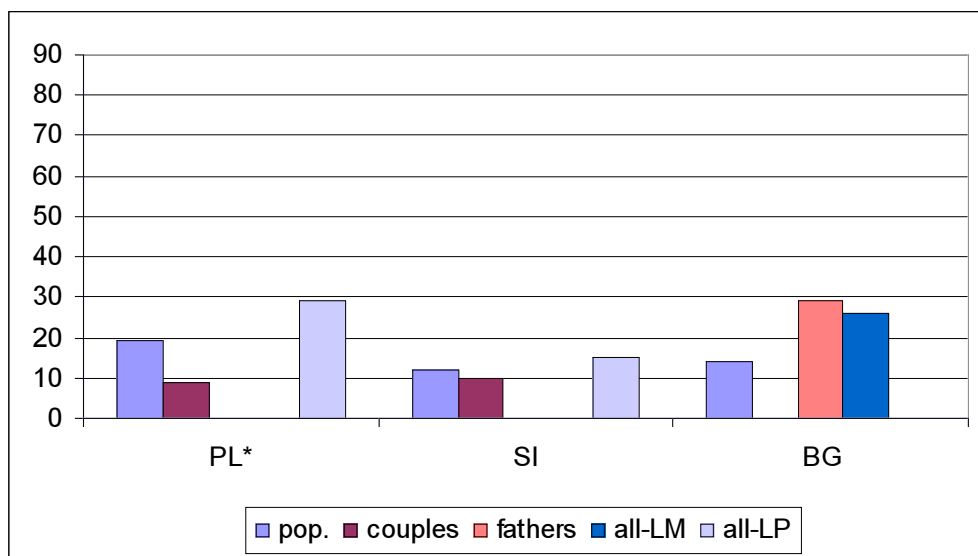


²² It is interesting to note that we find that both in Italy and England there is quite a small relative disadvantage for lone parents. In these two countries, in fact, the value of poverty relative risk for lone parent families is usually less than 2. But this seems to be mainly due to the fact that in these two countries there is a more general disadvantage of families with minors which find themselves overall in worse conditions. These are the only two countries in our sample (with the exception of Polish families with two or more children) where the poverty risk for families with children is higher than that which has been recorded in the population and/or the families without dependant children. We might say that where having small children already means a risk of impoverishment in itself, while the differences with families with both parents are less obvious; nonetheless the problem of the economic or relational risks of lone parent families is by no means reduced.

Figure 1.5: Poverty rate in the population and by family type



Note: * unit of analysis individuals



Note: *if couple with 4 or more dependant children poverty rate is 50%;

Commenting on the data shown in the four Figures above we will begin with the most striking cases: (i) in Portugal, more than 80% of single mothers are poor; (ii) in France, 41% of all lone mothers are poor; (iii) more than one family out of three is poor among Italian single mothers, Portuguese and Spanish divorced mothers, lone parents in Great Britain and lone fathers in Ireland.

More interesting findings emerge where it is possible to distinguish the poverty rates affecting the different types of lone parent families. As a matter of fact, within the more general economic disadvantage affecting lone-parent families across all thirteen countries, it is possible to distinguish to what extent the different types of lone parents are more or less at risk of poverty in the different countries (see table 1.11).

If we consider the group of Mediterranean countries first, the common element in the three countries is that lone fathers are the type of lone-parent family with the lowest poverty risk. In Spain and Portugal, the proportion of poor families is even higher in families with dependent children than in lone-father families. And, in fact, their composition by age suggests that these fathers are mainly widowers. Among lone mothers, the lowest risk of income poverty is for widows, with the apparent exception of the Italian case (where divorced lone mothers are the most well-off, on average, cf. *infra*). By contrast, when considering the Netherlands and Norway we find that the least disadvantaged group is not that of lone-father families, but that of widows. The poverty rate of widows in these two countries is 6% and 7% respectively²³. The group of widows is followed by lone fathers, with a poverty risk between 9% and 14%. Finally, in both countries, single and divorced lone mothers show the highest level of economic distress. Thus when considering the relative positions of different lone parent families, systematic differences seem to emerge between the Mediterranean and Northern European countries. In the former, lone fathers are undoubtedly disadvantaged when compared to all other lone parent families, whereas in the latter, the biggest differences seem to be found between widowed lone mothers on the one hand, and divorced or single lone mothers, on the other.

Table 1.11: Gradient of disadvantage by characteristic country

	Italy	Spain	Portugal	Netherlands	Norway
Least disadvantaged	Couples 15	Lone fathers 8	Lone fathers 0	Couples 5	Couples 3
	Lone fathers 16	Couples 12	Couples 31	Widows 6	Widows 7
	Divorced mothers 20	Widows 21	Widows 33	Lone fathers 9	Lone fathers 14
	Widows 22	Single mothers 27	Divorced mothers 35	Single mothers 14	Divorced mothers 22
Most disadvantaged	Single mothers 37	Divorced mothers 33	Single mothers 83	Divorced mothers 15	Single mothers 24

²³ In the Norwegian case it is very likely that the very high activity rate of widows already mentioned plays a role in explaining this phenomenon.

Having shown that the proposed division by groups of countries also seems to hold as regards the relative economic disadvantage of lone parent families, it is now interesting to analyse more systematically how the relative position of lone parent family changes according to the country considered.

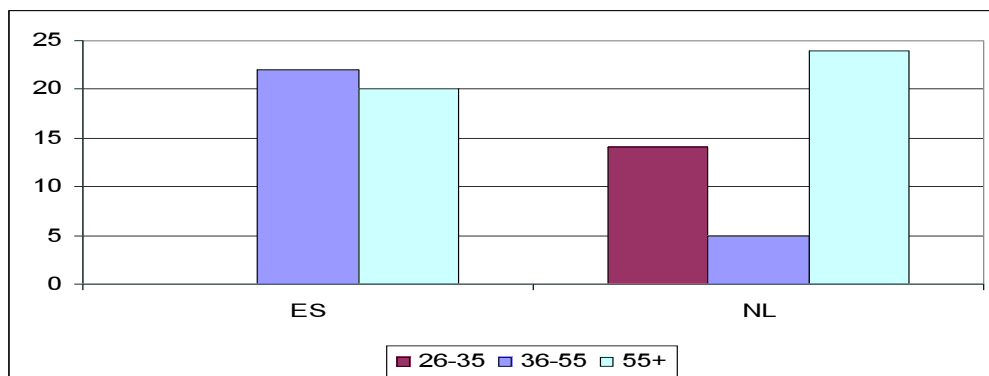
Lone fathers. Living in a lone parent family in which the lone parent is the father implies that the poverty risk is rather low, especially in the Mediterranean countries. In Portugal and Spain, living in one of these families means facing a poverty risk that is lower than that of two-parent families. In Italy and (especially) in France, it means a much better economic situation than that of lone mother families. In France, the probability of a lone mother being poor is 4.5 times greater than that of a lone father. The opposite is true in Bulgaria and Ireland. In these countries, in fact, the proportion of poor families among lone fathers is unexpectedly higher than among lone mothers (29% versus 26%, and 32% versus 30% respectively). The cases of lone fathers in Norway and in the Netherlands lie in between these two extremes. In fact, lone fathers enjoy a better economic situation than single and divorced lone mothers, but one that is definitely worse than that of widows. If we look at the distribution of lone fathers by age groups in these countries, there do not seem to be systematic differences (for instance, Irish lone fathers do not seem to be younger than their Portuguese counterparts). However, with the exception of Bulgaria, whose data are strongly influenced by the particular definition of “dependent child”, these different dynamics might suggest a change in the composition of lone father families: a shift might be under way from a group of mainly widowers (Mediterranean countries and France) to a more diversified group, also including divorced and single fathers. Therefore, at least in the countries where the transformation of the family structure is closer to the “new type of lone parenthood”, there might be a greater likelihood that new risks will no longer spare fathers²⁴.

Widows. Among lone mothers – and in the Netherlands and Norway also in all lone parent families - widows are the least subject to income poverty. In particular, the data from the Netherlands, Spain and Norway, where the proportion of poor lone mothers is much lower among widows than among divorced and single mothers are indeed striking. The only exception to this general picture is Italy, where divorced lone mothers are hit by poverty less than widowed lone mothers. Nonetheless, the difference is not significant, and it is probably due, for the most part, to the fact that in Italy divorce is much more common in the middle and upper classes, and to many divorced lone mothers returning to live with their parents²⁵. In addition to trends by country, it is interesting to explore the incidence of poverty among widows by age groups. This analysis is, in fact, particularly interesting in the light of the recent changes taking place in income support policies for widowed lone mothers in several European countries (see Part II). Figure 1.6 shows that in Spain no poor widows have been recorded among the under-35s, whereas in the following age groups (36-55 and 55+) the proportion of poor widows is basically the same. In the Netherlands the situation is different, however. In this country, the poverty rate is the highest (24%) among the widows in the oldest cohorts (i.e born before 1949), whereas the figures decrease dramatically in the group of widows born between 1949 and the end of the 1960s (5%), and then increase again among those who were born between the end of the 1960s and the end of the 1970s (14%).

²⁴ This phenomenon is likely to be as pronounced as in Ireland and the United Kingdom, even if we do not have data broken down by marital status to prove it

²⁵ (19% of divorced lone mother families live in one household with more than a family unit).

Figure 1.6: Poverty rate by birth cohort for widow lone mothers in Spain and Netherlands

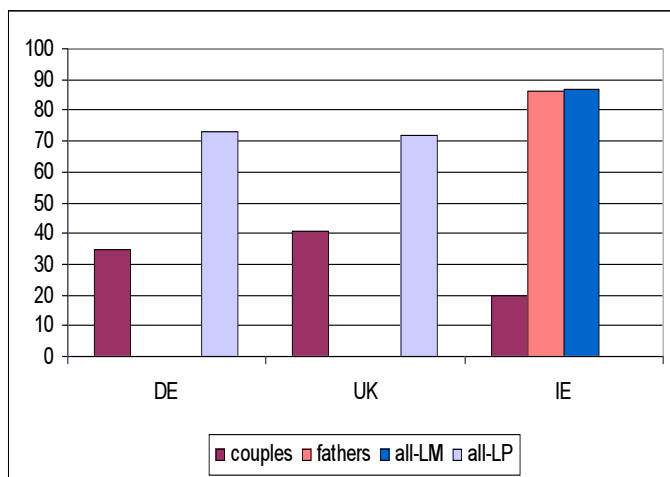
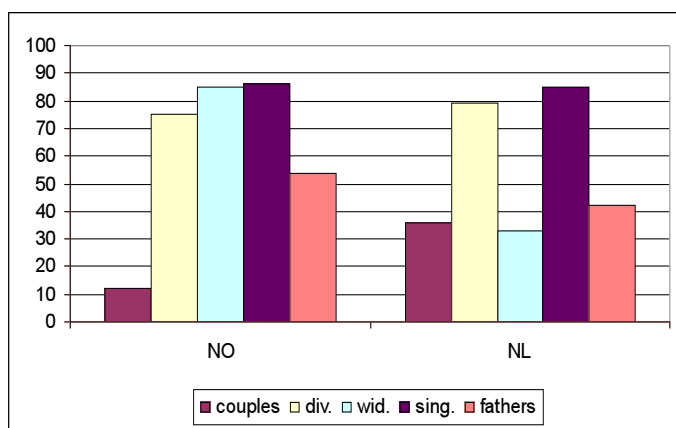
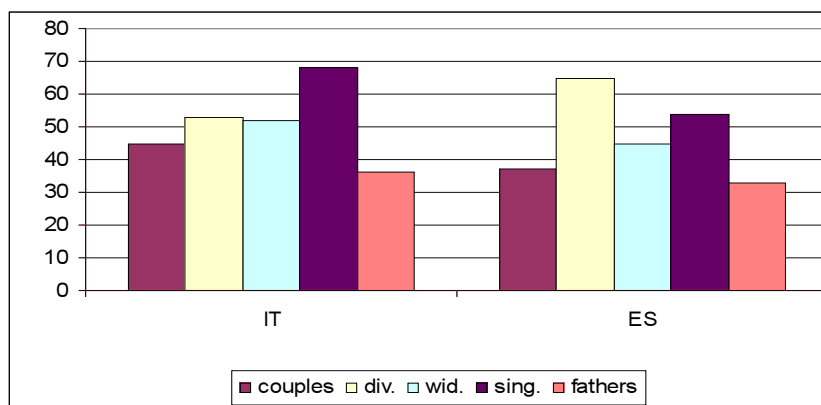


Single lone mothers. In three out of five countries for which disaggregated data are available by type of lone mother, single mother families have the highest risk of income poverty, and the differences are outstanding. This happens in Italy, Portugal and Norway. And it is especially in the first two Mediterranean countries that the poverty risk of single mothers is significantly higher than that for other types of lone parents. Moreover, the absence of Spain in this group seems to be mainly due to the particular age composition of single mothers in Spain: there are many in the age group 36-55, and none at all under 25. The same explanation probably applies to the Dutch case (Knijn 2001; 2003; Netherlands Flash report), and we could expect a similar situation in Denmark (Kilkey 2000) even though we do not have data to prove it. More generally, this particular situation of single mothers in Mediterranean countries does not seem to be due to their being younger: the distribution of single mothers in Norway and the Netherlands by age, in fact, does not seem to be particularly different from that, for instance, in Portugal. Here again, in the few cases where data are available, it is interesting to notice how the incidence of poverty varies according to the age of the mother (Fig. 6). In Spain the poorest single mothers are usually the oldest (that is to say that the population over 55 with dependent children forms a very particular group), while the incidence of poverty does not change much between the two youngest groups (26-35 and 36-55). By contrast, in Norway and the Netherlands, the incidence of poverty among single mothers is inversely related to the age of the mother. In particular, in the 16-25 group, the probability of single mothers of being poor is from 1.5 (NO) to 2.2 (NL) times higher than in the group as a whole. We might accept the suggestion that what matters is not young age in itself, but young age in contexts where there is no social acceptance of the pregnancy risk at a young age (Boltanski 2002; Daguerre and Nativel 2004; Berthoud and Robson 2001; Trivellato 2002), i.e. when these single mothers are not incorporated in and protected by their extended families (Chambaz 2000; Trifiletti 2002).

If, from the poverty risk by type of lone parent, we move to the risk of low income in lone parent families (i.e. the percentage of lone parent families in the two lowest quintiles of the population in terms of income distribution), the above results are fully confirmed (Figures 1.9a, 1.9b 1.9c). However, another interesting finding of a general nature emerges: differences between lone mothers seem to “flatten out” in many cases (see the Norwegian case, for instance), in the sense that even when lone mother families are not below the poverty level, they are not much above it either. This is not the case for lone fathers. In addition, the position of lone fathers on the inequality map in the UK seems to confirm our expectation about poverty. Similarly, distribution by quintiles seem to confirm the differences already observed between East and West Germany before reunification, in the sense of a greater weight of the new type of lone parenthood in the eastern part of Germany. These results seem to indicate a strong dichotomy of lone fathers by economic status in the countries that are mostly concerned with this change. In other words, lone fathers can be split into two groups: a minority in bad economic conditions and with a strong risk of poverty, and a group in a much better econom-

ic condition - so much so that they are not even at a low-income risk and are placed in the first two quintiles of income distribution. This is a plausible explanation of the prevailing opinion in the literature that this group is not economically deprived: as long as the composition of lone fathers is close to the old type of lone parenthood, there is no disadvantage; the more it approaches a composition where divorced fathers have a stronger weight, they probably start being affected by the new risks. Nonetheless, this trend is revealing itself very slowly, since minority groups with a strong disadvantage remain hidden in this mix for a long period. Further research would be needed on a sample of lone fathers that is big enough to be broken down by marital status, which we have not been able to do here.

Figures 1.9 a , b, c Percentage of families in the two lowest quintiles by type of family



We can briefly combine this argument with the few indications we have gathered in a few countries on the presence of different groups of lone parents among the recipients of social assistance or some social services.

Table 1.12: Lone parents in population and on welfare

	Lone parents in population	Lone parents among recipients of social assistance	Lone parents among recipients of social assistance as a % of total population
1 Norway	6.3	13 div 15 single 1.3 fathers	4.0
2 Denmark		n.a.	n.a.
3 Netherlands	5.7	27 mothers 5 fathers	2.8
4 France		17.3 n-working mothers 4.2 fathers	1.1
5 U.K.	5.1	8.3 div 23 single 2.1 fath	4.1
6 Ireland	5.4		
7 Germany	4.0	25 div 34.5 single 11.2 fath.	5.9
8 Italy	4.0	11.5 div 2.7 wid 7.8 single	2.14
9 Portugal	4.4	2.3 div. 1.0 wid 3.9 single 0.8 fathers	2.7
10 Spain	3.3	1,2 div 2,4 wid 0 single	0.77
11 Bulgaria		n.a.	n.a
12 Poland		n.a.	n.a.
13 Slovenia	7,2	14,8	

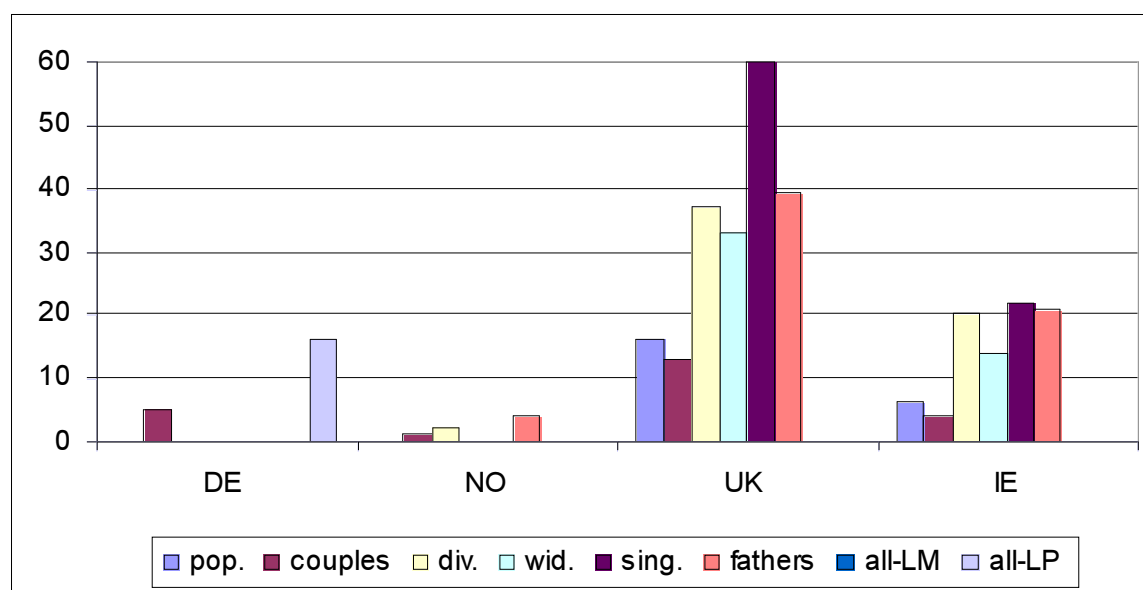
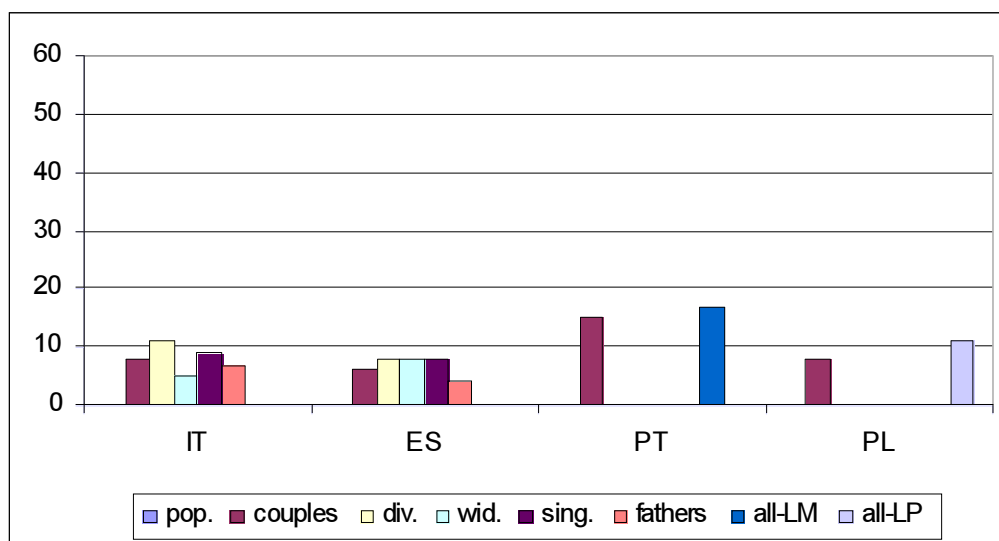
We are not able to measure to what extent welfare measures reduce the poverty level, nor are the breakdowns among different types of lone parents in the Table always compatible. However, while the percentage of lone parents on welfare is always higher than the percentage of lone parent in the population (first column, with the exception of Mediterranean countries where the welfare coverage is very small) and to a higher extent than *all type of families* (third column, with no exceptions), it is clear that the welfare assistance provided to different types of lone parent families does not always coincide with the concentration of problems we have

come to know. While single mothers seem to enjoy a privileged access to welfare in all countries, the proportion is significantly lower in Mediterranean countries. This might reflect the greater informal protection that they enjoy in Italy and it is surely an artefact of small numbers in Spain, but it is in great contradiction to their economic situation in Portugal.

We said above that lone fathers risk impoverishment in countries undergoing major demographic change. Although they do not generally suffer gender discrimination when it comes to their access to welfare in Germany, France and the Netherlands, they tend to remain outside income support in Norway, the UK and also Portugal.

As regards access to public rent free housing, our charts show the following:

Figure 1.10 a, b: Families accessing public or rent-free housing, by type



The ownership of the main residence, ground asset of family stability, seems to be an additional discriminatory element for lone parents in countries of widespread ownership (Norway, Southern Europe, UK, and Ireland) and we know that this the case also in Bulgaria, even if data for lone parents are not available (Bulgarian Flash report). Thus lone parents are over-representated in the group of families which privately rent (at market costs) the house where they live This problem is more evident in the case of single mothers (with the exception of Spain and the Netherlands) and lone fathers (with the exception of Spain and Portugal). This trend is only minimally offset by their being granted preferential access to public or rent-free housing.

This tends to occur only in countries which have a long-standing housing policy tradition, such as the UK and (unexpectedly) Portugal, Ireland and Poland - to a lesser extent- and Italy (only minimally). In United Kingdom this privilege has been recently abolished. To some extent also in Germany and Portugal an important quota of lone parent have access to public housing, in all other countries the percentage is lower than 15%. This is why the housing problem is such an important feature of lone parents’ social exclusion and a recurrent problem faced in many best practices. It is noteworthy that almost everywhere there is a strong discrimination against lone fathers, and while this is understandable in countries where they are not poor, it is much less so in countries where they are more at risk.

Figures 1.11 a, b, c, Private home ownership of family house, by type

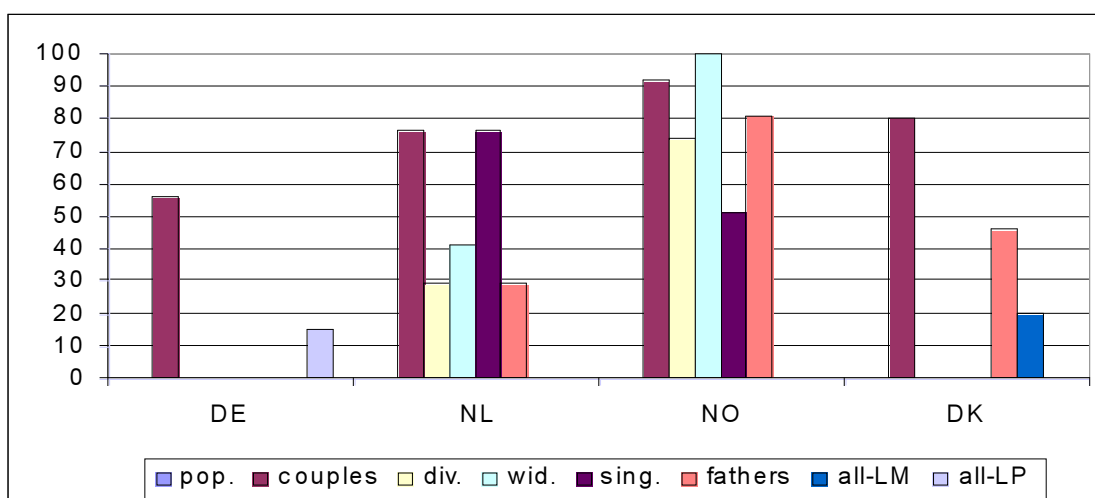
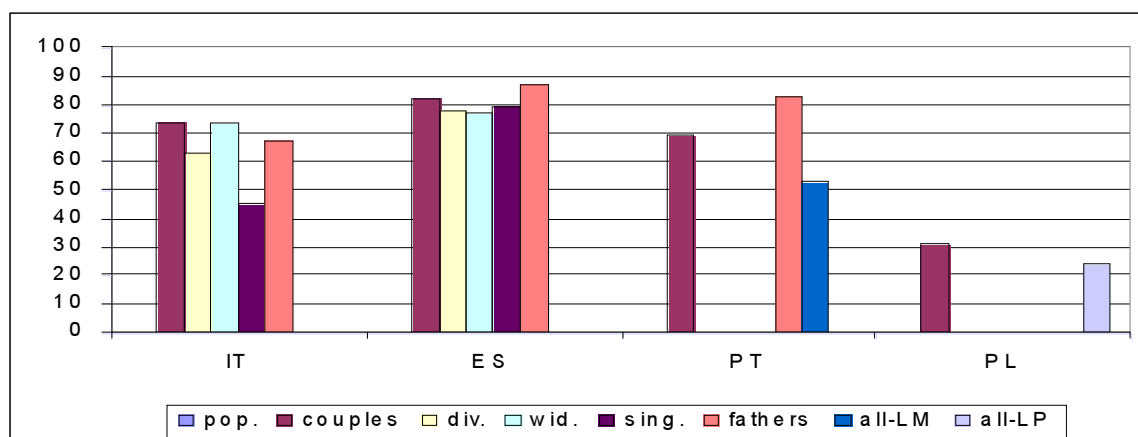


Figure 1.11 c

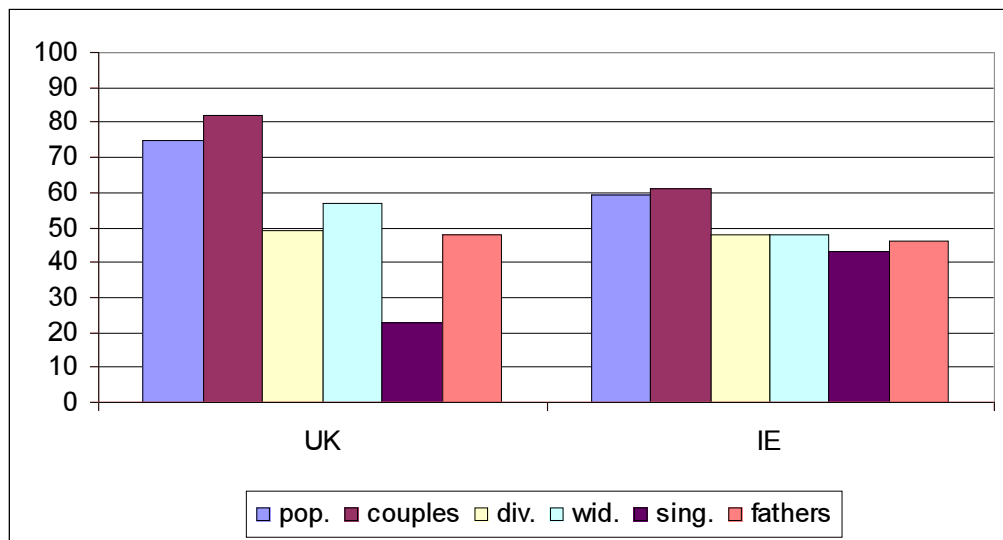
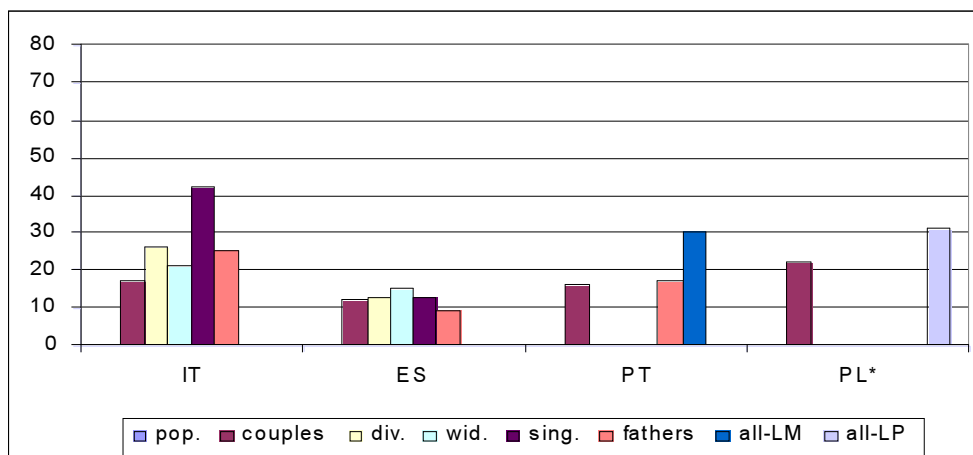
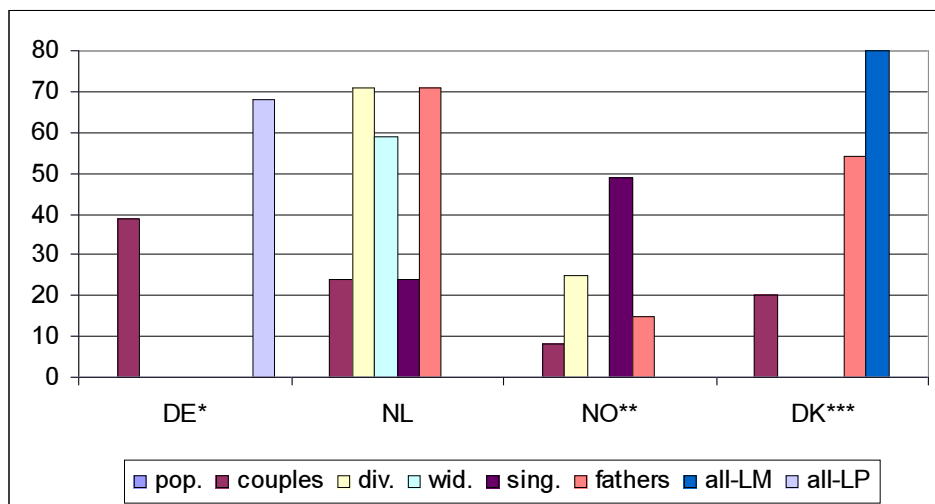


Figure 1.12 a, b, c Percentage of tenants renting the home of residence by type of family

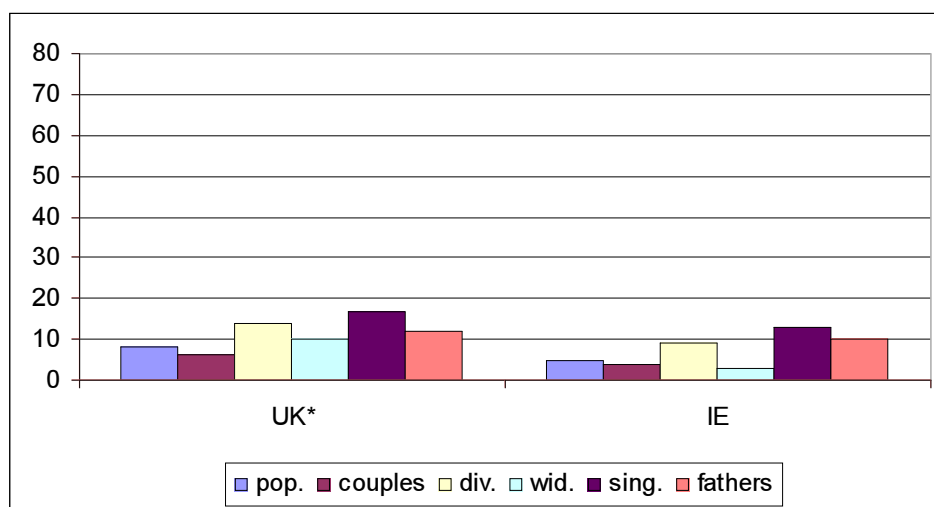


Notes: *both public and private renting, figures for cities only.



Notes: *among tenants 4.5% of couples and 3.5% of lone parents say that they do not pay rent; **very small numbers for widows and lone fathers; both public and private renting

Figure 1.12 c



Notes: *among sing. there are unmarried women without children, too.

Another aim our research had been to check the richness of the family networks including lone-parent families. The task proved really impossible by secondary analysis, most countries did not gather any data. We report below the non-comparable data about residential proximity of the lone-parent families to extended kin in two very different countries, Italy and the Netherlands, only juxtaposing them for an impressionistic overview. This in order to show that both residential proximity - an important precondition of daily exchanges of help - and certain specific types of help (childcare), are, as it was easy to imagine, much more important in Italy, but not irrelevant at all also in the Netherlands.

Table 1.13a: Residential proximity of lone parents to kin in Italy. Percentages

	In the same household	In the same building	Less than 1 Km away or in the same municipality	<50km	>50 km	Total
Two-parent families with DC	2.42	9.81	47.03	26.08	14.65	100
Divorced/separated mothers with DC	15.58	14.33	40.19	16.20	13.71	100
Widows mothers with DC	3.45	5.17	56.90	18.97	15.52	100
Single mothers with DC	37.36	7.69	27.47	14.29	13.19	100
Lone fathers with DC	21.05	14.04	36.84	17.54	10.53	100
All other households	6.52	10.68	42.70	21.18	18.92	100

Table 1.13b: Residential proximity of lone parents to kin in the Netherlands. Percentages

	In the same household	In the same building	Less than 1 km	1-5 km	5-25 km	25-100 km	More than 100 km	Total
Partnered mothers with DC	0.5	-	30.2	30.2	20	15.1	7.5	100
Divorced/sep. with DC	0	-	16.8	29.4	17.2	17.2	19.1	100
Widows mothers with DC								
Single mothers with DC								
Lone fathers with DC	0	-	16.6	26.6	16.6	30	10	100
All other households	9.6	-	14.6	23.1	21.3	20	11.1	100

Table 1.14: Networks of care in the Netherlands and Italy

Subgroup	Percentage of households of the specified type who receive (at least once a week) help in looking after children from kinship [and community networks in Italy]	
	The Netherlands	Italy
Partnered mothers with DC	34.9	55.98
Divorced/separated mothers with DC		54.06
Widows mothers with children	27.7	27.03
Single mothers with children		64.71
Lone fathers	13.9	47.76
All other families	0	0.05
Total	11.6	55.98

Even if the data are not similarly constructed (in Italy childcare helps include those from community members and are therefore overdimensioned), the availability of network resources seem enough important in both countries, showing even some similarity in the distribution of preferred recipients. And it has to be considered too that other forms of help like economic help at least once a year seem more common in the Netherlands: a datum of 21.3% of families of all ages²⁶ receiving economic help from kin (22% of lone mothers and 29.6% of couples) may be roughly confronted with a 6.6 of children not living any more with their parents who encountered serious economic difficulties in Italy, 51.8% of whom were aided, 78.6 of whom by kin (Istat 2006).

²⁶ The number therefore include some forms of aid to elderly too.

Part II

Policies and services for lone parents

Premise

In this section, based mainly on the use of four vignettes investigating typical situations involving different types of lone parents (see Appendix 1 for their formulation) and of the national flash reports which frame them in a meaningful description of the national context, we aim at identifying the major qualitative differences in the treatment of lone parent families - considered as a whole and in their principal subgroups - in each country of the sample. This should allow us both to capture any unitary spirit of intervention that may emerge in the single countries, (or, on the other hand, to describe existing contradictions in some cases) and, at the same time, to bring into focus the main choices, structural divergences and crossroads each country has sooner or later to face.

The technique of vignettes bears different results from the technique, often used in our field before, of the “Model family income matrix” or “Model family approach” (Kilkey and Bradshaw 1999; Kilkey 2000; Kamerman et al. 2003; Bradshaw et al. 1993 and 1996; Whiteford and Bradshaw 1993; Bradshaw and Finch 2002; Eardley et al. 1996; Shaver and Bradshaw 1995): the vignette is probably slightly less rigorous in precise measurement monetary outcomes at a fixed time than the family model, with its rigorous use of PPP, but it is decidedly more of a narrative nature (Finch 1987; Kohler Riessman 1993; Barter and Renold 1999), which fits better with our attempt at diagnosing persistences and possible lines of change in time. Telling a story of Mrs Typical our NC were forcefully led to make clear what is taken for granted in each country, thus grasping cultural differences too.

Identification of the submerged dimensions of the continuum between different kinds of measures should allow us to reduce the complexity in the landscape of policies for lone parents and identify the truly momentous alternatives usually open to such a policy, influencing its final outcomes. The differences among our 13 countries to be considered here with regard to the treatment of lone parents are in the first place deep-reaching diversities in the background to the policies planned and implemented: differences which usually go back to the grounding characteristics of welfare and gender regimes, but in fact often go back much further, to the *presuppositions* behind each family of nations’ policy approach, which historically originated their welfare regimes and to the specific national way that each country – with its historical peculiarities – fits into such a family of nations.

But, before analyzing these cultural presuppositions, we will first describe the main “guiding spirits” of welfare for lone parents that we were able to identify in the sample *as embedded in existing policies*. Here, of course we are not working from scratch, but can build on the vast contemporary debate on welfare regimes, even if there is never perfect correspondence between the treatment of lone parent families and the broader welfare regime of a country.

As for the grouping of countries concerning social protection, we divide them into six types of welfare regimes, basically deriving from Esping-Andersen’s typology (1990), but with the further complication of two types generally recognized in debate over the last few years, i.e. the Mediterranean regime and that of the transition countries subsequent to 1989. We also prefer to range France and Netherlands in an intermediate type closer to the Scandinavian countries than to Germany (van Kersbergen and Becker 1988; Esping-Andersen 1996; Knijn 1994, 1998; Plantenga et al. 1999; Commaille and Martin 1998; Friot 1998; Fouquet, Gauvin and Létablier 1999; Mishra and Moller 2005).

Thus our countries in the sample are ranged this way:

<i>Scandinavian social-democratic:</i>	Norway Denmark
<i>Hybrid type between Continental and social-democratic</i>	France Netherlands
<i>Corporatist etatist:</i>	Germany
<i>Liberal:</i>	U.K. Ireland
<i>Mediterranean:</i>	Italy Portugal Spain
<i>Transition countries:</i>	Bulgaria Poland Slovenia

In fact our 13 countries show markedly different positions in the main areas of welfare measures involved in the treatment of lone parent families, and/or in background factors, such as family policy, the regulation of income support and of the labour market and social shock absorbers, but, above all, of family obligations. All these dimensions intersect, as we shall see, and have an effect on the space within which a lone parent policy may develop. Let us start from the broad outlines of this space, considering, first of all, the existence of a specific measure or package targeted at lone parents and its connection with other measures, and how soon a protected means of obtaining advance maintenance is available from the State, when the absent parent does not or cannot pay for it.

2.1 Our Method

As already mentioned in Part I, we take it that in all European countries it is possible to identify a trace of a general historical development transforming the pre-existing generous social protection for widows and orphans into a substantial, diversified child and family support. As a rule, the countries which have reached such kinds of extensive-tending to universal support for the costs of children, no longer have, in principle, any reason to exert a special, categorical protection for orphans, since they are now supported like all children are. At the other end of the continuum, countries which still have underdeveloped child or family benefits often maintain generous widow and orphan pensions, but in the middle many different combinations are to be observed. We will examine below the slow disappearance of orphans’ and widow’s allowances (cf. tab. 2.2 and 2.3), here we begin from the means transferred to the protection of lone parents, especially if at risk.

In table 2.1 we see the end-point of such a process in 2006 and we propose to distinguish the different degrees or stages in how much/for how long time the single countries have so far been affected by this subterranean transformation. It is worth stressing, however that the different stages are not intended as steps in a single evolutionary development, rather each country has followed its specific path to the present configuration.

Our hypothesis, then, is that the space of a specific set of measures for lone parents is preferably opened in policy logics, where an early sensitivity emerges to the fact that every child lacking one of the parents living with him/her faces the same risks as an orphan, irrespective of whether the other parent is still be living and that such a child should enjoy the same rights to social support.

Table 2.1: The space granted to lone parent families in social protection

	A specific measure exists targeted at LP in income support field	Other fields of policies in which forms of support are available	Advantages to LP in other policy fields or by indirect effect	Early institution of advanced maintenance on the part of the state
1 Norway	Transition allowance for all lone parents, incl. fathers 1980. One extra child benefit for LP, Limitations in 1998. As early as 1957 joint introduction of Forsorger benefit (unmarried) and advance maintenance (divorced)	Same right as all parents, basic child benefits, educational benefit, removal grant, if the parent has to move for work. Cash for care allow. if not using public daycare 1 to 3. Possible locally granted assistance	Young child addition if under 3, Reduced co-payments and childcare benefit covering 64% of expenses. Priority for social housing and for childcare places.	1957 Bidragsforskott to prevent harm the child due to unreliable or poor parents = forwarded maintenance even if no restitution from the absent parent is sought / possible
2 Denmark	Yes Extra Child allowance, an addition to <i>universal flat-rate</i> child benefits since 1987, but no more <i>mention</i> of Lone Parenthood in its title, as was the case in 1966 special cash benefit	State <i>guarantee</i> for public childcare (1995) as for all parents	Lone parents are generously provided for via universal benefits not as a special category: but get longer leaves (as employees) if worked min. 120 hours in the 13 weeks before birth	There is a power to impose at least payment of the minimum basic amount to the father on the part of the State County, but no advanced sums.
3 France	Yes API: means tested but financed by contrib, open to every LP with child <3 or for 1 year, allowing one-off additions by CAF. Young parents may apply for RMI even if aged under 25.	No incompatibility with all other measures <i>for parents</i> as <i>such</i> : PAJE, family benefits, school allowance, in-kind services or reduced payment for services; prime pour emploi: <i>return to work</i>	Housing support (rent or mortgage payments) Priority for social housing and for child-care places. Possible to apply for RMI if API rights are over. Exit from API, RMI to work 'softer' for LP	1975 Orphan pension extended to divorce children (CAF in charge of imposing the payment by the absent parent; In 1984 transformed Allocation de soutien familial flat-rate not means tested
4 Netherlands	In 1996 generous LPs coverage with a special category of <i>social assistance</i> (ABW-sec, 1965) later connected to a 25% of minimum wage for LP (couples= only 15 %) <i>is revised</i> and conditional on obligation to work after the child is 5	Three times child benefit for minor mothers living in parents' home. No priority for childcare, coverage insufficient.	Tax deduction for childcare costs for LPs, and housing subsidy, <i>only if working</i> . Disregard for part-time jobs, 12% of non taxed part of earnings. Holiday allowance (6% of a monthly rate ABW).	No measure for advanced payment. There is control by the National Institute after Court's pronouncement and it can enforce the payment
5 U.K.	Since 1997 New Deal for lone Parents conditions income support to job search, training, job focussed interviews: in 1975 a non conditional top-up of Child benefits existed, later a top-up on Income Support	Severe means testing: all others benefits are counted as income in assessing entitlement to income support	<i>If moving into work</i> housing benefit and Job Grant. No priority for childcare, but National Childcare Strategy and Childcare Tax credit. As from 1996 LPs no longer have priority in social housing.	Guaranteed Maintenance Allow. Proposed in 1971, never implemented. Aim of the Children Act 1989 was exactly the reverse, to substitute the absent parent's maintenance for social security payments
6 Ireland	Since 1997 One-Parent Family Payment, before Lone Parent Allowance (1989) and categorical supports. OPFP encourages to take up employment and retrieve maintenance p.	Rights to Child Benefits and Family Income Supplement <i>like all parents</i> ; their amount is not counted as revenue in the means test.	No priority for childcare but disregard for childcare (and commuter) costs <i>if in work</i> . Back to Work and Back to Education allowances avoid the welfare trap	The Liability Office of Dept. of family affairs assesses the position of any 'liable relative' and enforces payment. No advances, the amount instead has to be transferred to Dept. FA

Table 2.1: The space granted to lone parent families in social protection

	A specific measure exists targeted at LP in income support field	Other fields of policies in which forms of support are available	Advantages to LP in other policy fields or by indirect effect	Early institution of advanced maintenance on the part of the state
7 Germany	If receiving assistance: Particular supplement for LP to (means tested) Unemployment Benefit II (assistance). If working: additional tax allowance for lone parents	Flat rate universal Child benefits or alternative tax credit which may be higher at the end of the year. Right to formal half-day care for children between 3 and 6 ; former priority for LP lost in favour of working families	Priority for LP public housing 2006 Tax credit for job-related child-care costs given to LP <i>if working</i> if child <14 instead of 3-6(couples). Receivers Unemployment Benefit II entitled to vocational training like Unemployment I, but access discretionary and training full-time	Maintenance rights are strictly enforced for all LPs. If the father does not or cannot pay, she is entitled to a flat-rate maintenance advance from Jugendamt for max. 72 months. Under-age mothers can claim maintenance from their parents if the child's father does not pay.
8 Poland	An addition to child benefits (1997) even if strictly means-tested		Lone parent allowance after finishing rights to unemployment benefit (1996), child-care costs allowance 1993. More generous fiscal deductions	1975 maintenance advance repealed in 2004 and reinstated with a bill formulated by popular initiative in 2005, even if provisionally
9 Slovenia	A supplement to child benefits +10% LP in 2004 even if of purely symbolic impact. Lone parents are mentioned in NAP	Reduced co-payments for childcare costs like all poor parents + a 20% supplement if not using childcare	Lone parents have a more favourable % of earnings disregard in accessing the Basic Minimum Income 2001 and priority in housing	Maintenance benefit law 1999, funded since 2000, but under an income threshold
10 Italy	No	Often social workers consider being a poor lone parent a preferential condition for entitlement to social assistance, but this remains discretionary on the local level. Family allowances increased for LPs but not a universal benefit	Some advantage in accessing day-care, but only by personal intervention of a social worker. Only a small advantage in fiscal deductions for children and longer leave <i>if employed</i>	Only two Regions grant maintenance advance. No national Law, only bills. Every request has to be enforced through the Court and, only if the father is legally employed, the judge may decide the sum be deducted from the pay-check (1987)
11 Portugal	Means tested supplement to child benefits for LPs. Protected access to Minimum Income for young single parents (mothers) under 18	Increased tax deduction, also for School benefit. Protected access to childcare services	Some form of recognition for young parents still in education Some financial help for people under 30 living alone	Guarantee fund of maintenance for under-age children instituted in 2005 (if the legally obliged non-custodial father/ mother is unable to pay maintenance)
12 Spain	No	Lone parents now listed among the groups at risk for Jobseeker allowance	Possible supplement to child benefits by some Comunidades Autonomas. No priority in childcare services but possible advantages	No maintenance advance. Only enforcement through the Court
13 Bulgaria	no	<i>For all parents</i> child benefits, one-off benefit for pregnancy and bringing the child up one year for non insured mothers (increase 2nd child since 2006) school-beginner benefit	Facilities to employers in active labour policy for unemployed LPs whose children are under 3 (together with many other categories). Training opportunities. Priority for LP (others) in social housing	Maintenance advance not existing

This happens very clearly in the two countries most evidently situated at the extreme of generous support for lone parents as such, namely Norway and France, but also in Denmark (in light blue in the table), for different reasons, and also in the United Kingdom and Ireland even if later the motivating interest of the State became quite the opposite. Also in the latter countries – clearly belonging to a lower step in our classification (in blue in the table), the process of developing supports for lone parents began with the awareness that the children of divorced parents faced the same risks as a half-orphan and that it therefore had to be considered whether it was right to institute a unified benefit (cf. for instance the works of the Finer Commission).

This involves awareness, sooner or later, in all these countries of the fact that the fathers irregularly paying the maintenance of their children in most cases are unable to pay on a regular basis, because of unemployment or insufficient income and this is a classical transformation of social risks these countries intend to cope with, thus taking on precisely a risk deriving from the decline of the Male Breadwinner Family. Maintaining the obligations after divorce and often maintaining two families is decidedly too burdensome for poor parents. This awareness – even if fundamentally inspired by budget reasons in recasting welfare as in the Thatcher reforms - may be opposed to the normative, legalistic attitude of most Southern countries, where the idea is still that divorced women (not to mention the unmarried) should go through Courts, precisely because this social sensitivity is lacking: in fact, the attitude of both first and second rank countries defines this problem as a non-private, socially relevant one – an attitude that has not emerged in the latter countries. For instance even the ill-famed Child Support Agency in United Kingdom, in charge of recovering maintenance from absent fathers with a rigid mechanism of calculation - which in principle produced contributions too high for poor fathers to pay - in a sense had some positive effect in spreading awareness of the cost of raising children (Millar, Martin and Lewis 2004).

2.2 The first rank in more detail:

It is noteworthy that both in Norway as in France the reform under consideration – even though at quite different times in the two countries – took place simultaneously with - or only shortly after - the introduction of a new provision for orphans, very soon extended to cover all types of one-parent children. What is more unexpected, however, is that the two countries, in a certain sense addressed, the same problems in different times: Norway came, as early as 1957, to adapt to the new risks of family disruption deriving from divorce, a measure designed originally for the ‘old-type’ of lone parenthood, in fact targeted at widows *and* unmarried mothers, just as the old widow/ mother pension of the Oslo Municipality was formulated already in 1919 (Skevik 1999; 2003). For the orphan and the un-recognized child, however, greater needs were acknowledged and supports granted than to the children of the divorced, who could still reclaim money from a non resident parent. Thus the Provider’s Benefit in 1957 was planned together with an institutional way of reclaiming maintenance for abandoned and separated children, and the benefit was targeted at children not at mothers (Skevik 2003). And, on the other hand, the first universal flat-rate child benefit, as early as 1946 was paid to unmarried mothers for the first child, and not from the second one, like all other mothers. Even if all this may be read as a way of recognizing the right of continuing the role of mother and housewife on the part of a “late” Scandinavian state (Leira 2002; Syltevik 2003), it results very near to the modernising extreme of our continuum.

Thus in Norway today a lone mother, whichever her route into lone parenthood, will receive the Transitional allowance (means tested), child benefits increased by one quota over the children she has because she is a lone parent, childcare benefit up to 64% of childcare costs if the child is under ten and a Young Child supplement until the child is three (the latter two as for every parent). As an alternative to childcare benefit

she can claim a whole Cash-for-care allowance when the child is aged from one to three, if she does not enrol him/her in public day care, or a partial one if she opts for reduced hours. If necessary she can claim housing allowance, removal allowance or basic social assistance (heavily means tested). If she is not covered by paid maternity leave (but if she is she will not pass the means test for transitional allowance), she will get a lump sum upon delivery. If there is no father paying maintenance on agreement she may claim forwarded maintenance payment for the child/ren.

Much the same combination obtains in France in 1975 with the extension of the “allocation d’orphelin” of 1970 (first addressed, as in Norway, to orphans *and* children recognized by only one parent) to children recognized by both parents but living with only one of them; thereafter it was soon superseded in 1976 with the institution of the API allowance (Allocation de parent isolé), covering all types of lone parenthood.

A similar association – even if a much more controversial one - between request for maintenance and support for lone parents has long been working in the UK and Ireland where a “reasonable effort” to trace the father (especially on the part of unmarried mothers) and formally asking for maintenance was often a condition of entitlement to lone parents benefits.

Ireland is a particularly clear case of the process of transferring resources from protection of widows to lone parents, the situation which we take as our working hypothesis and attempt to document here: in fact it is noteworthy that a measure named in such a symbolically traditional way as ‘Deserted Wife’s Benefit’ was insurance-based and for a while remained in place after the institution of the Lone Parent Allowance of an assistance nature.

In any case the awareness that depending on transfers from the non resident parent is a social risk, at least for those children whose parents are indeed unable to pay maintenance, is a modern attitude which was probably facilitated in Ireland in earlier decades by the long-term work migration of men to the UK and USA, just as it was in Norway and Denmark it was by an earlier incidence of divorce.

Table 2.1 illustrates the origin of the maintenance advance in all our countries, proposing it as an indicator of precocity in the process we describe, as opening the space for a policy for lone parents: the countries which set out on this path earlier now have a generous package of measures for lone parents, whereas the laggard countries at the bottom of the table still lack such an advance allowance (Italy, Spain, Bulgaria) or, in some cases have instituted it only very recently (Portugal, Slovenia). This helps to describe the process under examination as consisting of five steps roughly corresponding to the welfare regimes we defined earlier, but with many irregular cases too.

For instance Denmark, insofar as it has among the most generous benefits and services for lone parents and parents in general (Kilkey 2000, 207; Bradshaw and Finch 2002), certainly belongs to the first rank of our ordering, but this derives rather from the fact that lone parents were no problem at all in society, rather than from their early protection (Siim 1997, 140; Bradshaw Terum and Skevik 2000): in fact, with the full individualization of social rights as from the Social Welfare Act of 1976, the generous provision of public care services, the full equalization of cohabitations to marriage, the general expectation that every parent should have wage work, no discrimination was made against them in social policies. As our NC underlines (Denmark Flash report, p. 3), Denmark, like other Northern countries, did not have to face any recasting of the welfare state because of a tighter economic situation, so that, even if there is no special public concern with single parents, it is a good example of an early space for lone parent public support, providing a complex package of measures.

In this case, even more revealing than our indicator about the early institution of maintenance enforcement on the part of the County (still not fully developed in a specific measure of advanced maintenance), is the fact that very early (1930s) in Denmark even the organization supporting young pregnant women ‘Mothers Help’ – a type of service which in other countries usually, as we will see, remains till now one of assistance and often of a religious nature – became state funded (Siim 1997, 154).

By comparison, even in secular UK as late as 1968, nine in ten Mother-and-baby homes were still under religious management (Kiernan et al. 1998, p. 59). Moreover, Denmark is the only country in our sample (and of only 3 countries in all Europe, to date) in which a state guarantee exists (Pasningsgaranti) for public child-care for all children over 9 months until pre-school (it became for children over six months of age as from 1st. July 2006).

All this explains why having a dedicated measure which is no longer even defined as being for lone parents, as happens in Denmark, but also in Norway, constitutes a more advanced way of caring for them on the part of the state, a sort of extra sixth rank in our classification. Thus our classification hypothesis has to be reformulated as follows in two subcategories: countries that come earlier and more substantially to target specific measures for lone parents, and those among them that can subsequently afford to abandon a special ‘categorical’ protection (Kamerman and Kahn 1988).

It is also clear - more in general that - another important symptom of awareness of the ‘new risks’ of children in lone parents families is of course the introduction of a special, non stigmatising term to designate lone mothers, remote from the historical terms in use and charged with social judgement and a sense of moral hazard (*ragazza madre, mère sans conjoint, Ongehuwde Moeder...*)²⁷. Thus the State begins to use for lone parenthood of all types the term ‘one parent families’ (UK 1969) or for former ‘deserted wives’ or ‘unmarried mothers’, lone parents (Ireland 1989) or *Enslige forsorger* (Norway 1957), *Eneforsorgere* (Denmark ‘70), *Parent isolé* (France 1976), *Alleinerziehrin* (Germany 1996). This may not happen at the same time, of course and in some countries it may not have happened yet: for instance neither in Italy has ‘*madre sola*’, nor in Spain has *mujeres monoparentales* (Tobio and Cordon 1999) yet substituted the categorical designations based on civil status (and the scientific use of ‘monoparental family’ in official documents only dates from 1983 in Italy); and indeed in Bulgaria, the elsewhere now outdated term ‘incomplete families’ is still in use, whereas in Slovenia it had already been abolished in 1953 in official statistics²⁸, in the Netherlands in 1983 in a Parliamentary debate (Bussemaker et al 1997, 108) and in Germany a little later, in 1996 (Germany Flash report).

On the other hand, in Poland, while the post-socialist Constitution of 1997 (the only case among Catholic countries), makes express mention among families in hardship of ‘those with a single parent’ (art.71), a Law on Social Assistance of March 2004 falls back on the old term, targeting ‘incomplete and large families’ (art. 7 point 9 of law 2004).

But even the third country of the first range, France, obviously has its own peculiarities deriving as many authors have pointed out, from the most explicit approach to family policy existing in Europe. Here the practical implementation of API has rapidly extended the rights of lone parents as such: as a French interviewee puts it:

“C’était destiné [l’API] à être une aide courte, le temps de récupérer la pension alimentaire et de se remettre au travail. Mais ça a pris une ampleur qui n’était pas prévue”.

She also means that if the temptation ever existed to connect conditionally the benefit to a formal claim to maintenance as in the Anglo-Saxon countries of our second range, it soon disappeared and is in practice

²⁷ Cf Terragni 2000, Chambaz and Martin 2001, Knijn and van der Wels 2001b.

²⁸ Even if in recent years it surfaces again in public debates about artificial insemination for singles and about lone parents as free-riders of social protection (Flash report Slovenia , p. 2)

rejected by social workers administering the measure, even if, in workfare times, it is from time to time discussed again in France too:

“Pour percevoir l’API, *en théorie*, il faut avoir fait une demande de pension alimentaire qui n’ait pas abouti. Pendant longtemps, cette condition n’a pas été respectée ni appliquée dans les faits. Mais il existe des pressions pour qu’elle le soit, et on ne sait pas comment cela va évoluer. C’est inquiétant parce que l’API est, de fait sinon un droit, un minimum social. La soumettre à une action judiciaire auprès de l’ex-conjoint peut-être problématique pour plusieurs raisons, comme le risque de briser le lien père-enfant ou celui de la violence”.

This is another good reason to range France with the two Northern countries, on the basis more of the concrete implementation practices than of the original formulation of the Law. The French rationale, is in fact not so different from Northern countries’ as far as favouring privileging mother-workers is concerned, but very different insofar as it builds the security of lone mothers on the basis of a wide range of specific allowances instead of universally granted universal rights. The final effect of these, however, is not so different, because many such measures may cumulate in different circumstances and with in-kind services. As several authors have already observed (Chambaz and Martin 2001; Martin-Papineau, 2003), by introducing the package for lone parents the whole French family policy has taken a turn towards maturity, since the specific measures pursue an integrated set of aims: the Allocation de parent isolé et Allocation de soutien familial combine income support and compensation for unpaid maintenance (the latter benefit may also be paid as a difference supplementing a lower maintenance contribution), while the API is financed on social security contributions and not on the basis of taxes as other assistance benefits are; by the way the API’s compensation rate is slightly more generous than the RMI of welfare nature; all these measures may be completed with support in paying rent or mortgage instalments (allocation de logement, aide personnalisée au logement) and a wide range of help in facing childcare costs: the Prestation d’accueil du jeune enfant, de rentrée scolaire, the Afeama or AGED²⁴ all are targeted to different needs but may often be combined on the basis of existing needs.

This is exactly the dimension which brings the cluster together: as our Norwegian NC exactly puts it, policies are proposed “on the basis of similar needs rather than similar marital status” (Norway, Flash report, p. 5). This underlying dimension renders in a sense much ‘softer’ even the conversion into activation policies which may be observed today even here, as across all the clusters.

If, on the one hand, precise measurement of the level of disposable monetary income usually shows that lone parent families are poorer in France than in the Northern countries (Kilkey 2000, Bradshaw and Finch 2002), on the other hand, when also in France a shift towards facilitating access to labour market is formulated for lone parents on API or having exhausted their entitlement to API, there is no provision for obligations to work: a transition period is provided (as for RMI), supported by activation measures, in which the entire earnings may be disregarded for the means-test for 3 months and half of them for the following nine months. On top of this, since 2002 a one-off tax-credit of *Prime pour l’Emploi* (Return to work) for low earners considers lone parent families at a more favourable rate than couples. In any case, only a few API receivers exit from benefit to work, usually part-timers; the majority apply for RMI and the transition is assisted by the CAF. But even if it is largely so and most lone parents will probably fall back on assistance measures, the symbolic impact and the novelty of API remain great, thanks to the symbolic component of social recognition it endorses (Aillet 1997); as one of our respondent puts it:

“C’est surtout symbolique: être au RMI ce n’est pas neutre. L’API est un minimum social de fait, *mais en droit c’est une prestation familiale*. Les spécialistes la classent dans les minima sociaux, mais pour le public, c’est une prestation familiale”.

Even clearer is the case of the reform of Transitional Allowance in Norway in 1998: in this case the limitations recently introduced consist of a maximum duration period of three years (or five if the lone parent is in education) out of the labour force and an age threshold of the dependent children of eight instead of ten, before re-entering education or job search; but, at the same time, the allowance is increased, explicit attention is devoted to boosting the lone parents' self esteem and their social networks (Skevik 2005) and a very unusual clause introduces the right to at least one year *after the break-up*: the State thus humanly grants a period of necessary re-orientation to all lone parents... as a public concern: a case of targeting for very good reasons.

After noting differences in the Nordic countries between Denmark and Norway (cf. Ellingsæter 1998; Leira 2002; Bradshaw, Terum and Skevik 2000) – and moreover with France - we must point out that also in countries ranged in steps 4 (Transition countries, in yellow) and 5 (Southern countries, in light green) significant exceptions are to be seen to our rule of an early measure of maintenance advance as a proxy for a space for lone parent measures: as we will see for many other aspects, Portugal is somewhat different from the other Mediterranean countries, and has – very recently - instituted a Guarantee Fund for under-age children, even if it is so heavily means tested as to substantially limit its impact and coverage.

And, on the other hand, Bulgaria is so much closer to the Southern countries than to the bulk of Transition countries (in yellow in the table) that we have listed it after the former in the table. In other transition countries the modern sensitivity towards children left without maintenance, which we took as an indicator, is a common trait; it emerged in Slovenia a little later but is shared by Poland to the extent indeed that there the abolition of an ancient and consolidated measure (1975, just like France) as the Alimony Anticipation Fund as from 2004 raised collective protest and heated public debate (Poland Flash report) ending in a bill formulated by popular initiative which reinstated the measure.

2.2.1 Second rank: Netherlands, United Kingdom and Ireland

These countries are brought together in a second grouping, because they all had a specific and generous measure for lone parents early enough in the past (1965 NL, 1975 UK, 1989 Ireland); these measures were, in any case, social assistance schemes in all three countries, and as such strictly means-tested; subsequently the schemes were subjected to substantial limitations almost in the same years (1996/ 1997) on the basis of a decided shift towards assistance support conditional on participation in the labour market (welfare to work) or at least in re-qualification schemes (Back to Education in Ireland). Moreover, these are the classical countries identified as endorsing the strong male breadwinner regime (Lewis 1992; Bussemaker et al 1997; Knijn 1998) therefore protecting through policies the traditional role of the wife: which means that lone mothers, were formerly allowed not to work for long years in order to care for their children full-time: until they reached the age of 18 in the Netherlands and United Kingdom, until 16 in Ireland.

On this basis we can identify a single cluster as far as lone parent families are concerned, bringing together two Liberal regime countries (even if Ireland is often considered an intermediate case, nearer to South European countries) and a country like the Netherlands, which in Esping-Andersen typology is a Continental-Etatist one, often however considered deviant towards a Beveridgian system granting basic flat rate security on a universalistic base (Esping-Andersen 1999, p. 142; Bussemaker 1999; Knijn and van Berkel 2003, p. 87). In a sense, we could even say that their abandonment of a right to care on the part of lone mothers is as radical as it was generous when granted. In particular, the case of Netherlands is the first in our classification which entirely lacks an advance maintenance scheme and one in which a marked and radical turn to work-farism, intended to avoid poverty and dependence on benefits among lone mothers has produced some unin-

tended effects: at least a polarisation of the condition of lone parents may be seen, where more low skilled and less employable women who remain on welfare have their condition worsened and have faced in the 1990s a substantive impoverishment because of the disconnection between benefits and inflation. Workfarism however at the same time offered new perspectives such as free childcare, training for low skilled lone mothers and tax reductions for those who found a job. In fact, the shortening of the period granted for full-time care is here the most drastic, from 18 to five years age of the child, all at one time in 1996, and with no age limit after 2004 (after the parental leave expires); this means a very radical turn to the obligation to work and a reformulation of the, formerly prevalent, motherhood rationale, whereas this shift is not yet shared in common feeling. Thus, even if, in general, the condition of lone parents has improved because of the booming economy, the outflow out of Social Assistance of this sub-group seems difficult and raises some doubts whether lone mothers as a whole could be still be classified as “non poor” as in 2000 (Kilkey 2000). Moreover, this was in an economic situation which had already worsened from 1985 to 1995, because of the decline of purchasing power of benefits (Bussemaker et al 1997, p. 112). As a matter of fact, in concrete implementation of the law an significant proportion of mothers of 5-18-year-old were still de facto exempted from work in many Municipalities, and many of them preferred to stay on welfare and work part-time, rather than increase their income. However, as from 2003 a new reformulation of Assistance will made Municipalities fully financially responsible for income support expenses and probably this will put an end to the tolerance marking this transition period (Knijn and van Berkel 2003, p. 94).

In all the three countries the previous emphasis placed on the right of the mothers to care for their dependent children full time hindered the development of public childcare, which is still very limited and extremely expensive, especially in the United Kingdom and Ireland, thus contradicting the new requirements to be ready to work.

Also the United Kingdom and Ireland lack not only provision for advanced maintenance in the sense of our first group of countries, but reverse the very idea of it: in the UK the 1989 Children Act aimed precisely at recovering a part of social security expenses in emphasizing the maintenance duty even of the fathers who do not recognize the children had of unmarried mothers. And the 1991 Child Support Agency was in fact created in order to calculate and enforce payments from absent fathers. This involves the requirement to give information on the part of lone mothers, in order to trace the non paying father: she is duty-bound to cooperate in this research if she does not work or as soon as she has exhausted her entitlement to Jobseeker's Allowance and is transferred to income support: a very explicit treatment from a symbolic point of view. However, the many criticisms levelled at this practice eventually led to the possibility in recent years for the lone mother to opt out the procedure if she proved to have a ‘good cause’ for, in an interview with a benefit officier (UK Flash report).

On the other hand, Ireland followed this idea far less radically from the very outset (Conroy 1997), offering an income disregard (including maintenance payments) introduced in the means testing for assistance benefits. Thus in Ireland the space of a specific measure for lone parents has not yet been eroded.

In both countries, however, as well as in the Netherlands, the danger today for lone parents of remaining trapped in low waged jobs on the margins of labour market is still strong because only high quality jobs, very difficult to obtain and full-time, make it worth while to give up public benefits. This, however, is a difficult condition we noticed in many other countries on the basis of the data, and one which seems to involve in particular unwed lone mothers everywhere.

2.2.2 Third rank: Germany

From this third rank on, our table includes the countries where the traditional structure of the family did resist almost unchanged usually until the '80s at least, and therefore the question of lone parents was virtually absent in public debate, as was any sensitivity to the new social risks coming from divorce or variant family forms²⁹. In these countries the process of individualization of social rights did not go so far as in the countries described in the first part of the table. There is a big difference, however, to be considered between West Germany and the former DDR, much like, on the other hand, the one between all the former Socialist countries and the Mediterranean countries in the following ranges, even if the latter two groups eventually show many common features, some quite unexpected.

The former DDR saw the normalization of the dual earner family much earlier, but the contrast between the two parts of Germany is particularly sharp in civil rights and has to do with the very idea of family and of family obligations: we could epitomize it in the DDR outlawing discrimination against 'nicht-ehliche Kinder' as early as the 1949 Constitution and the BRD only recognizing unmarried fathers as fathers in 1969 (Ostner 1997); we have already pointed out something very similar in the sort of compromise about abortion needed after the reunification between West Germany - sharply limiting it under reasons of medical or social necessity after the decision of Federal Constitutional Court holding it against the protection of life principle formulated in Constitution - and East Germany having legalized it as early as 1972. Legal reform (as of 1995) continued to criminalize abortion (to date abortion is subject to criminal law), but to exempt it from punishment if the woman seeks advice with an approved counselling institution. Interestingly, part of this political "compromise" on abortion was to strengthen the rights of lone mothers (cf. German Flash report). Since then unmarried fathers are obliged to pay not only alimony for the child, but also to pay a 'care-maintenance' to the mother for at least three years - depending on his living standard and income and given that the mother does not earn an income herself. The father must even pay beyond this period if the child is disabled and thus in need of more intensive care.

Considering now unified Germany³⁰ - in which the welfare system of Western Germany as a rule prevailed, insofar as its main measures are maintained, only paying them at a lesser rate in the New Länder, because of a lower level of life - the protection of lone parents combines features of our second and fifth ranges. Like the Anglo-Saxon countries and the Netherlands, Germany still adopts a strong male-breadwinner approach with many measures favouring mothers exiting the labour market to take on full-time care, but on the other hand Germany shares both the strong family obligations bias enforced in common behaviour and in public discourse and the scant childcare service endowment of the countries of Southern Europe, even if its assistance system is much more efficient and coherent. With the paradoxical effect that in a context so strongly favouring mother-care, lone mothers do not tend to stay on welfare as in the UK, Netherlands and Ireland, but, just as in the Mediterranean countries, usually have to work hard and often full-time in order to survive (Bradshaw et al. 1996; Duncan and Edwards 1997; Kilkey 2000).

In the German welfare system the male breadwinner approach can be clearly recognized in a radical obligation for the absent father to pay not only maintenance for the child but also for the mother, if unmarried, for one year at least and for three years if she cannot work (Care maintenance). If this obligation is not fulfilled

²⁹ The first report on Lone mothers and fathers of the Ministerium für Jugend u. Familie dates from 1988, almost 15 years after the Finer Committee report.

³⁰ We only try to distinguish East Germany when possible in our analysis because our NC furnished some additional information, but we do not have a report, best practices or vignettes specifically for East Germany as if it was a 14th. Country.

a young mother may be eligible for maintenance from her parents if still in education (or resuming it). Only in the last resort is she entitled to a small flat-rate maintenance advance paid by the state and local district and only provided that she helps in tracing the unknown father. However, this maintenance advance is only meant to compensate for the alimony for the child. With regard to the maintenance of the mother, one can argue that the state has taken the role of a substitute breadwinner: Until recently (up to the Hartz reforms) lone mothers were considered to be not available for the labour market, due to the caring for the child, and had a claim to social assistance until the child's 12th or even 16th year. Moreover, social assistance could be combined with a means-tested parental leave flat rate which is not work-related, to be enjoyed on choice for one or two years (at a lesser rate), in some federal states even for three years. This way, during the first two (or three) years, a lone mother living on welfare was able to dispose of a tolerable income, and despite being economically dependent on welfare, this kind of dependency could promise more autonomy for women.

But the really strong support the state gives every mother is a flat rate means-tested parental leave payment which is not work-related, to be enjoyed on choice for one or two years (at a lesser rate). This has started to change however (cf. flesh report of NC). Meanwhile, both the assistance scheme as well as parental leave payment regulation underwent reform. The Hartz reforms, passed since 2003, mark the transition to workfare in Germany. Core part is the introduction of the means-tested “Unemployment Benefit II”, which merges “unemployment aid”³¹ and social assistance. Whereas benefits are at about the level of former social assistance, the conditionalities, in particular the willingness to take up any kind of work, have become much stricter with “Unemployment Benefit II”. From now on lone mothers are also considered available for gainful employment after the child's third year and to receive Unemployment Benefit II only if they accept job offers or supporting measures by the new job centres. On one hand, by these measures women's wish for economic independence in future might be taken more seriously; for example, they must be supported by re-integration measures of job centres. On the other hand, the perception and protection of mothers as carers is maintained at least for mothers of children under three and remains in the logic of the breadwinner model insofar as, among others, the lack of childcare facilities for children under three does not leave them much choice. Not surprisingly, it is precisely in this field of policies that the only existing supplements specifically targeted for lone parents (besides the top up for lone parents in tax credit), have been designed. In fact, a lone mother entitled to Unemployment Benefit II will add to the basic rate a supplement for having children (like all parents), an extra pay for being a lone parent *and* (again like all parents) a parental leave flat rate. At the same time, however, the reform of parental leave payments (in force since January 2007) again illustrates a counter-trend and more generally makes visible the concurrence of conflicting measures and norms, which today characterises political compromise in Germany. Parental leave payment is now conceptualised mainly as a wage replacement (of 67 % up to a ceiling of 1800 Euros) and can be seen to be in line with an adult worker model. Yet, parents who do not work (including those receiving Unemployment Benefit II) still get a (means-tested) flat rate of 300 Euros, but only for a period of one instead of two (or even three) years. The financial pressure on lone parents to resume work after the child's first year increases, while childcare facilities remain scarce especially for the very young.

³¹ Unemployment aid was paid as soon as the entitlement to the ‘regular’/contribution based unemployment benefit expired. It was tax-financed, but related to a former salary. The ‘regular’/contribution based unemployment benefit still exists under the heading “Unemployment Benefit I” and is usually paid for one year.

2.2.3 Fourth rank: Transition countries

As many authors already documented (Elster et al. 1998; Hantrais 2002; 2001), in all transition countries many of the care services and family benefits ensured under Socialist regimes were reduced or even disappeared, universal provisions were limited and housing was no longer supported and subsidized. This was the case with countries which had experienced changing patterns of family de-institutionalization and out-of-wedlock births at a ‘western European rate’, like Estonia, Bulgaria and Slovenia or - at the other extreme - high rates of intergenerational cohabitation, because of late home-leaving of young people, and revival of traditional family forms and family obligations as support networks for coping strategies – in substitution of the reduced social protection - as in Poland and Hungary. These latter features are strikingly similar to Mediterranean countries except for their embeddedness in policy logics.

Neither in Poland nor in Slovenia does any specific benefit exist for lone parents except for a small supplement to normal child benefits, but both countries offer a ‘protected’ transition for lone parents to social assistance and, in the case of Poland, transition from unemployment benefit to assistance. As a rule, the measures are of earlier date and better consolidated in Poland (including a childcare allowance) as the above mentioned case of advanced maintenance illustrates, while Slovenia seems to have been building only very recently the main pillars of a modern welfare system with scant financial means, much like Portugal, but in the same manner, with a sound strategy of consciously granting at least the symbolic impact of measures. This happens even if many features of Slovenian welfare regime are very similar to the Italian system, as we shall see below examining widow’s pensions. Bulgaria, as we will underline, is entirely different.

2.2.4 Fifth rank: Mediterranean countries (but also Bulgaria)

The Southern European countries are ranked at the bottom of the table because they lack both family policy measures and a national social assistance network of last resort and, in the case of Italy, also a complete system of social-shock absorbers: thus they lack any frame in which to locate measures for lone parents, which thus emerge as fragmentary advantages in fiscal policy (here, astonishingly, Italy has exactly the same formulation of Poland, granting a fiscal deduction for a spouse to the first child of a lone parent) or in Jobseeker’s allowance in Spain. A measure described as family benefit (*Assegno per il nucleo familiare*) in Italy and providing a more favourable rate for lone parents is not a real child benefit, being targeted only at large families among employed people, under severe means testing. Similarly, in Spain lone parents may have access to some advantage in child benefits existing at the local level and administered in a non-uniform way by Autonomous Communities. The same may be true for support services at the local level in Italy but here the fragmentation is even greater since different regulations apply in the individual Municipalities.

Portugal is the big exception to the Mediterranean welfare regime insofar as it - like Slovenia - has systematically begun to build the ground pillars of assistance (Minimum income) and child benefits subsequent to the social security reform laws in 1984 and 2002 and offers supplements to child benefits and fiscal deductions to lone parents and - very recently – even a maintenance advance for young children. However, Portugal still remains located in the range of ‘sub-protective welfare regimes’ (Pedersen et al. 2003), because the benefits are so poorly funded that often they cannot raise claimants above the poverty line (Matsaganis et al. 2003; Rodrigues in print); and as in Italy or Spain activation measures are still virtually absent or just beginning.

But, aber all, in all these countries the family, in particular the extended family, has a central role in all areas of welfare self-production, the protection of lone parents included.

Table 2.2: Widow’s/widower’s pension (work-related)/ widow’s allowance (welfare nature): entitlements and amount

	It is a personal right/ a family right to be shared among members	Means-tested or not Granted for life to the wife /or not	Whether topped by the pension the deceased would have got /or not	Additional benefits	Estimate of which part of an average wage a widow pension is ³²
1 Norway	Personal right of the widow and of the children until 18 in both pillars of the pension system	Widow’s basic pension is income tested; when reaching pension age is <i>substituted</i> by old age pension	There is no cap, the widow gets 55% of what spouse was entitled to, the first child 40% each subsequent child 25%	The holiday grant being paid at the end of a job may be inherited. Funeral grant only if strict means-test except for the death of an >18	63.5%(6 NI +11.2 NPSPF=17.2% for survivor’s pension + 12% +18.6% =30.6% children’s pension first child +5.6% +11.2%= 15.8% 2.nd child)
2 Denmark	The widow, even if cohabitee or divorced in basic pension P. of civil servant only for women married for at least 5 years	The sum is given <i>for once</i> , a % capitalised of the pension the deceased would have had right to	No cap but the sums are certainly much under the pension the deceased would have had right to	A death grant means tested considering also the deceased’s assets. An Aid to survivors one-off from Municipality	Does not apply
3 France	It is a personal right only of the widow if aged more than 52: orphans have no right as such, are covered by Asf	If the widow is less than 52 she is entitled to a measure of welfare nature for two years	—	A capital-decès= 90 days of last wage is granted with a max. amount	An average wage is over the limits of income test (2022 Eu for three months) for widow allowance
4 Netherlands	It is a family right of the widowed <i>parent until</i> the smallest child is 18: contributory nature	Means-tested on income. Contributory rights are payed after death, but after age 65 old age pension	There is a maximum of 994,97 = 70% of the minimum wage	An holiday allowance is added two times a year	14.6% survivor’s allowance + 11.7% for each child
5 U.K.	Right of a widowed <i>Parent</i> of welfare nature until the smallest child is 16 or 20 (in education)	Only on reaching pension age 65 will s/he be entitled to a contributory widow pension	Between 50%and 100% of the pension the deceased would have got	One-off Bereavement payment flat-rate Bereavement allowance for two years if childless	23,8% for the widow’s pension
6 Ireland	Right of widow/er or cohabitee	Not means tested, contributory	No fixed % but a maximum amount	Bereavement grant and Widowed parent grant flat-rate (if dependant Children in house)	Max 34% for widow’s pension + 3.9% for each child

³² This is not an exact calculation since we did not report all to PPP, but just asked our NC to refer the exact amount of the pension (to which a young widow with two children aged 8 and 13 was entitled) to a *typical* wage of an employed secretary of low level in their country (see Appendix for the text of vignettes). It is a calculation which privileges plausibility internal to each country rather than strict comparability among them.

	It is a personal right/ a family right to be shared among members	Means-tested or not Granted for life to the wife /or not	Whether topped by the pension the deceased would have got /or not	Additional benefits	Estimate of which part of an average wage a widow pension is
7 Germany	Widow/er entitled to <i>large</i> survivors' pension if living with children under 18 (55%) or to <i>small</i> (25%) if not. Both after 3 months full rate	Yes, income limit: after 3 months the part exceeding the limit will be deducted. Some adjustment but Large pension <i>for life</i> . Small 2 years	The sum of all survivors pensions may not exceed 4/5 of the last annual income nor 100% deceased's pension amount	None	'Large' pension. 52.5% for the first 3 months, 22% afterwards + 5.9% for each child
8 Poland	It is a shared right of the family members in equal parts. The widow is entitled if she is 50 or reaches this age before the youngest child is 18	Means tested, not given at all if wife has other revenues, more than 459Euro: <i>for life</i> if over 50 or reaching this age until entitled	The maximum amount of all the pensions is 95% of the benefit the deceased would have been entitled to	A death grant of two months average earning of the deceased is again strictly means tested	Widow would not be entitled because of her income
9 Slovenia	It is a shared right of the family members in equal parts, including parents, in-laws, siblings, grandchildren, cohabitantes. The widow is entitled if with children or if aged 53, if aged min 48 paym. postponed	Not means tested, widow entitled <i>for life</i> to 70% or until she remarries (but she does not lose rights if she remarries after 58)	Yes, 100% of the pension of the deceased, but it is possible to choose between old-age or invalidity pension, which would be more favourable	A non-employed widow/er not entitled to widows pension may obtain a one-off benefit of six months survivor's pension. Or, after rights of survivor expired widow/er may obtain a 24 months	allowance Around 15-20% (rough estimate)
10 Italy	It is a personal right of all entitled spouse, children but also parents, siblings and grand children <i>if there is no other survivor</i> and for a 15%, The widow/er entitled to 60%	Never means tested: only work-related, if with 5 contributory years Given <i>for life</i> to widow/ widower unless remarrying and to ascendants at a limited rate	100% of the pension right of the deceased shared among p. entitled and with a <i>granted minimum</i> often integrated over available contributions	Funeral benefit not means tested if deceased was employed	41.6% + 19.5% for each child (estimate based on average wage of employed)
11 Portugal	It is a shared right of all family members so clearly that it may be redistributed if someone loses rights. Widow also has some right to maintenance or rent from assets	Not means tested given <i>for life</i> to spouse unless remarried	A strict cap exists of 50% of the pension the deceased would have been entitled to	Death benefit (6 months pension) and funeral benefit (cost refund) may be asked for, only after a year	Not available
12 Spain	Widow has a personal right to 52% of a reduced salary of the husband. May be increased to 70% if in need	Even if the widow remarries after age 61 the pension is granted <i>for all her life</i> or if disabled or if the pension is 75% of her income	Cannot exceed 100% even if there is more than 1 child; there is a maximum sum and <i>granted social minimum</i>	Flat-rate death allowance	68,6% for the mother + 26,4 x 2 for the children
13 Bulgaria	Personal right of spouse, <i>parents</i> children, shared in equal parts	Contributory not means tested: <i>for life</i>	Up to 100% max for 3 persons, normally less but a <i>social minimum</i> exists	A right to two months average earning one-off	Not available

As one of our respondents evocatively puts it:

“The family has been a second Ministry of Social Affairs: personal problems, work life or social issues, everything was resolved inside the family and by the family” (Spain 1)

The case of Bulgaria is very similar: even if a social assistance Guaranteed Minimum Income there exists (covering around 200 thousand people a year, Bulgaria Flash report), child benefits are still at the rudimentary stage of one-off benefits for giving birth (just like in Italy in 2004 and 2005), or one-off benefit for bringing a child up to one year of age. Correspondingly lone parents are ‘seen’ by welfare policies only as one target group among many others, mainly in the newly emerging field, of the activation policies or of social housing (for instance those having priority in social housing are in the following order: highly qualified experts, workers and officials with bigger length of service; families with two or more children; lone parents with adolescent children; young families); in activation policy, however, we find the only space for a specific protection of lone parents in their being supported to come nearer labour market and re-qualify, if they have children under three.

2.3 The decline of survivor’s pensions

If our classification of countries is sound, then we would expect them, correspondingly, to be ranged symmetrically on an opposite continuum which describes the development in progressive limitation of the coverage and generosity of widow’s and orphan’s pensions.

While in the breadwinner system of the mid-century compromise, widowhood meant an objective crisis of marginalization, at whichever age of the spouse, the initial way of transferring resources from one field to another of social security, from survivor’s pensions to family support, is first of all one of prohibiting the cumulation with the earnings of the working widow if she is still young and can have a job: thus the measure becomes income-tested. This often introduces a bifurcation now to be seen in many countries, between (1. the work-related contributive widow allowance, on the one hand, which is often subject to stricter age and duration limitations, and (2. the widow allowance of assistance nature, on the other hand, in principle directed at younger poor widows or in some cases to widows from older cohorts, too far away from labour market to earn a different pension.

Here too, the two extremes of the continuum are constituted by the countries which gradually substituted efficient and generous child support transfers, open to all parents bereaved of partner, to the entitlement of widows and orphan children to survivor’s pensions, on the one hand, and on the other hand, the countries that still offer generous non means tested orphans’ allowances but have not yet constitute a wide range of measures supporting child-costs and addressing the risks of younger generations. In the middle, many different combinations are to be seen of change and historical persistences, but the trend roughly corresponds to that described in table 2.1, in the opposite direction.

Among the countries of the first range (see table 2.1) the case of France is the clearest example of our presumed connection between a generous family policy and strict limitations placed on survivors’ pensions of contributory nature: in fact here orphans have no right at all to survivors’ pensions and are covered by API (see table 2.3) and the widow/er may only be entitled after the age of 52: the younger widows are only enti-

bled to a widow's allowance of an assistance nature, conditional upon a strict means test on their income of the last three months; this allowance lasts maximum two years and grants a monthly amount of approximately the RMI rate. At the same time, as a lone mother, the widow is entitled to almost all family benefits listed in table 2.1.

Norway is something of an exception to our rule, since it offers generous supports in both fields; in any case, this is also a consequence of the fact that in this country a pension for widows alone never existed (Skevik 2001). Originally conceived as a benefit for widows *and* unmarried mothers, its subsequent transformations in a measure for lone parents, in a sense, changed it much less than in other countries. In Norway two pension schemes exist: the work-based scheme deriving from the contributory record, in this case of the deceased husband, and the National Insurance basic scheme. This latter grants a means-tested survivor's pension (fairly low by Norwegian criteria), until the widow remarries or reaches pension age, and this benefit is later substituted by an old age pension. The Norwegian Public Service Pension Fund is much more generous: the benefit is calculated on the wage and the number of years the deceased effectively worked and contributed, but also on the number of years s/he could have worked until pension age. Norway is the only country of the first group where long duration survivors' pension are granted to half orphans, but in this one case such support is never an alternative to the complex package of child benefits, childcare allowances and diversified supports we already described. And, what is even more important, a widow on allowances even if she might be equated to a woman on welfare is never discriminated in taking any opportunity as a lone mother. Only the traditional 'familistic' benefit for funeral expenses has turned decidedly to assistance nature.

In Denmark limitations are even more evident and important: orphans are entitled only to one annuity and the widow to a capitalisation of 35/50% of the pension the deceased would have been entitled to, but both sums are given one-off. Only the privileged Civil Servant Pension (by the way, still discriminating married wives against cohabitants, which the basic pension scheme no longer admits), pays a pension to the widow for her entire life, but she must have been married for at least 5 years and the privileges of the fund are being reformed. It is evident, however, that in all three countries transferring the long years protection of young widows, too far from the pension age, into the assistance schemes, abolishing benefits for education years or for entire lives (both of which surely much longer now than in the mid-century compromise), rendering strictly means tested the generous payments of the contributory tradition, like funeral allowances³³, all this is a very rapid way of releasing monetary resources for other ends. Moreover, in all the countries of this first group no cumulation is any longer to be seen between survivor's pensions and other entitlements: on reaching pensionable age the reversionary pension disappears, substituted by an old age pension.

In our second group of countries, again, an interesting set of common features emerges: the policy logics of widow's pension, here, is the one of acknowledging a right to a public help, most of assistance nature, insofar and until she is the cohabitant parent of under-age children. In fact it is worth stressing that this means a lesser limitation of widows' rights than in France or Denmark but the same shift (except Ireland) from contributory to assistance measures. And in fact, in the countries of range two (like also in Norway), rights based on contributions (except the Netherlands) are delayed until the widow/er reaches pension age. And still, if the benefit for the widow/er is therefore means tested against his/her work earnings, the top-up for orphans (cf. Table 2.3) usually requires as qualification condition that the child live in the same house and not that s/he has no income. This suggests that the link parent-child begins to prevail over the pure breadwinner logics of the traditional survivor's pension referred to the couple and, at the same time, that a personal right of a bereaved wife is shifting towards a right deriving from family relations.

³³ Their tradition goes back to XIXth century's Mutual Aid Societies among blue collar workers in Italy and other countries.

Table 2.3: Orphan’s pensions, orphan allowances and the entitlements of former spouses

	A personal right / a right to be shared in family	Means-tested or not	Can a divorced wife share the pension with the subsequent wife (if having rights to alimony)?
1 Norway	A personal right of orphans up to 18 from basic pension and up to 20 from NSPF	Not means tested	Yes but <i>with time limits</i> : only for 5 years after divorce and if the marriage lasted 15 years with children or 25 without
2 Denmark	Children under 21 are entitled to an annuity	Not means tested	The divorced wife may be entitled if the deceased always payed an alimony until his death
3 France	No orphan pension longer exists as <i>such</i> : entirely substituted by ASF not means tested	- - -	More radically, also a divorced wife <i>is entitled pro-rata</i> to the pension on the basis of the years she was married
4 Netherlands	Orphans of the deceased up to 18, even if with earnings but still cohabiting with the widowed parent	Flat rate non means tested addition to survivor’s allowance of the widowed parent	No entitlement
5 U.K.	Children of a widowed parent receiving child benefits entitle the mother = family right	No Only normal child benefits	No entitlement
6 Ireland	Children up to 18 or 21 if in education	Not means tested against other incomes but requiring cohabitation with the widowed parent	No entitlement
7 Germany	Orphan’s pension up to 18 or up to 27 if still in education	Not means tested but 10% of the father’s pension for half orphans 20% for full orphans	If divorced before 1977 and receiving maintenance, rights are shared <i>pro rata</i> between the two. If after no entitlement, but under certain conditions a “child raising pension” (under 18) based on the survivor’s and not on the deceased’s contributions
8 Poland	Children entitled if from legal marriage, acknowledged or adopted, up to 18	Means tested as for the wife (=less than 459 E revenues)	A divorced wife may be entitled if the deceased always paid alimony until his death. Pension is divided between the two
9 Slovenia	Children up to 15, if registered at Employment Office but not working up to 18, if studying up to 26, forever if disabled	Incompatible with any earnings	Yes if the former divorced wife was entitled to an alimony before the death
10 Italy	Personal right of children of any status for a 20% each, 40% each if the widow has no rights if only one child survives sh/e is entitled to 70%	Never means tested but there are limits to dependence: if in education (legal duration of university course has to be counted)	Separated wives are entitled, but not divorced ones (they get only a part of the severance pay)
11 Portugal	Children have an equal right to share with the spouse 50% of the deceased rate up to 18	Limit of age (if not disabled) may be delayed up to 21 or 24 depending on the course attended (successfully!)	Yes if the former divorced or legally separated wife was entitled to an alimony. Also other cohabiting persons are entitled if a Court sentence recognizes their rights
12 Spain	Each child has a right to 20% of the ‘regulatory base’ of the deceased’s salary up to 18 or up to 22 if not earning (see next)	Not means tested as long as their earnings are under 75% of the national minimum salary	Divorced wives are entitled <i>pro rata</i> , like other relatives too, only if dependant on the deceased, without own income or other relatives obliged
13 Bulgaria	Children have an equal right as other entitled up to 18 or 26 if in education training or military service, for life if disabled	Not means tested even if working and earning	NA

This is, in fact, another submerged dimension which orders our classification of countries: at one extreme of the continuum, the Northern countries and France have definitely reached full individualization of this set of social rights, while at the other end, the Mediterranean countries, but also a number of transition countries, consider them fully as family rights, usually to be shared in equal parts among all entitled family members: and the latter are often not only members of the nuclear family of parents and children, but involve members of the extended family, ascendants, grand-children, siblings, sometimes also in-laws. But the reasons which bring together the UK, Netherlands and Ireland in one range become more evident in table 2.3.

In fact another indicator of the evidence that our three countries of the second range do privilege the parent-children relationship over the one of the former couple or of the extended family may be seen also in the unexpected fact that two countries out of three do not regulate any more the question whether a former spouse who divorced from the deceased, whose death originates survivors' rights, is entitled too. The case of the Netherlands appears an intermediate one towards the first cluster of full individualization of rights. Of course the case of Ireland is a little different too because divorce did not exist until 1996³⁴, but it is no coincidence that all three countries simplifying the protection of widowhood into 'the protection of a lone parent by widowhood and her/his children', require as a condition of entitlement of orphans that they still cohabite with the survivor: something, it is noteworthy, that, for different reasons, neither the Northern³⁵ nor the Southern (and Eastern) countries do.

What, on the other hand, brings these latter together is that in most cases survivors' rights are conceived as extended-family-rights, as is particularly clear in Portugal (and Bulgaria), where the death of an insured worker is a risk covered for all entitled in the same measure, so that if one of them changes his/her position or loses his/her rights, the share of other entitled persons is recalculated and redistributed.

Again it seems no coincidence if, on the contrary, in the classical breadwinner model of Germany no idea of extended family is present, while something very similar to the attention of the second range countries, focusing on the parent-children link, may be seen in the distinction between a large or small survivor's pension: the former being reserved to mothers of dependant children and the latter to childless widows who will however after the latest reform no longer have a lifelong right but a right limited to two years, showing the general trend to limitation we are seeking to bring out.

This brings Germany very near to the second range of our classification, as far as the welfare scheme is concerned, while the contributory 'large' scheme is very similar in extension and generosity to those of the Southern countries, all of which are contribution-based and lifelong. (This is why Germany is considered an intermediate range of its own).

Again, the marked exception among Mediterranean countries is Portugal, where a strict limitation exists to the maximum amount of reversionary pension as a percentage of the work-related pension the deceased would have been entitled to (this would certainly have produced a much smaller pension as a percentage of work income than in Spain or Italy). In fact, this echoes in a different form the concern to put a maximum monetary cap on survivor's pensions which is appreciable in the countries of the first two ranges but most explicit in the Netherlands. Besides, Portugal is the only Mediterranean country where no form of social minimum exists for the case of insufficient contributions: in these cases in Italy or Spain (or Greece) the result-

³⁴ But separations were instead common

³⁵ Even if Norway, probably because of a longer experience with the consequences of divorce has introduced a stricter clause of time limit to this multiple entitlement.

Table 2.4: The background presuppositions of policies

	Minority age = a child is a dependant one in the eyes of the state	Alimony obligation of non resident parent = a child is dependant on parent	Is there a non work-related maternity support?	A national Minimum wage is defined to which benefits are referred
1 Norway	18	18	Yes of mixed nature with child benefits	
2 Denmark	18, but “adultised” if married, partnered or parents	until 18	Yes, it has universal coverage	A minimum wage does not exist but the minimum stated by trade unions de facto covers 70% of workers
3 France	18	18	Yes the PAJE	746,39 E
4 Netherlands	18, but also over 16 if having children		Until 21	None, but unemployment condition gives some rights It exists but graduated by the number of hours worked
5 U.K.	16/20 if in education	16/20	No	£ 5,05 /hour
6 Ireland	16 / 22 if in education	Until 16	No	£ 6.5/hour
7 Germany	under 18	between 18 and 20 if not working; if older: until the child has finished his/her further education — be it an university degree or an apprenticeship	yes: if parents are not working parental leave payment is paid as a (means-tested) flat rate of 300 Euro for one year (regulation 2006)	Does not exist
8 Italy	Under 18 for family allowances under 16 for social assistance	Until necessary, no obligation limit and enforced by courts	Family obligations of extended family	Only a strictly means tested one for women not covered by other maternity benefits Does not exist
9 Portugal	Until 18, but until 21 or 24 if in education, depending on the course of study	Same age limits	None but unemployed have entitlement to a scheme	385 E
10 Spain	18	18	Universal coverage	—
11 Bulgaria	18/26	- -	Maternity benefit are only work-related	85 E very low in comparison to medium income
12 Poland	18 but child benefits cease at 16	No limits if need is serious but in practice the obligation is <i>often evaded</i> . Even some proposal to enlarge family obligations to cover the problem of advanced maintenance	No, but registered unemployed women have some coverage	213 E minimum wage but 675 E is the medium income, therefore very low
13 Slovenia	18 / 26 if in education or having a disease	For advanced maintenance (means tested) under 18	Parental allowance for not entitled mothers. One off flat-rate benefit for Layette of 235E. maternity/parental leave replacement is work based	Yes it is defined each year (467 E) and social benefits are expressed in percentage

ing excessively small survivor's pension is brought up to a social minimum by the public hand: a sort of addendum of an assistance nature which increases a work-related measure for shorter work lives which are still common enough, but were probably a more important social problem in the past. A similar mechanism is described in Bulgaria too. From this point of view Bulgaria is again the deviant case among transition countries in the rest of which, as a rule, pensions are altogether far less generous (see the amounts and the income limit for Slovenia and Poland in table 2.2).

We find here, in other words, a perfect reversal of the priorities of the countries of the first two ranges (and also of Germany in this case). The latter covered – for limited years with transitional benefits of assistance nature - young widows who were not yet entitled to a real work-related pension and were too far from pension age and expected to go back to work, whereas in the Southern countries but also in two out of three transition countries we can detect the opposite approach: here the case felt as deserving special social protection is that of a widow of long date, having enjoyed her survivor's pension for too many years and risking it with a new marriage. This is why neither Spain nor Slovenia curtail the entitlement of a widow remarrying in later years (or devoid of subsistence means) and why Italy and Bulgaria accept as very normal extra-marital cohabitations in later life, in order not to lose entitlement to survivor's pensions of women whose work life was short, interrupted and (in Italy) probably not covered by social security. This is a good example of a generous coverage of a social risk which is probably no longer an emergent one. Moreover, both in Italy and Bulgaria there seem not to be limits to the cumulation of survivor's pensions with other types of pensions.

2.4 The cultural presuppositions influencing the formulation of policies

We mentioned above that we would also try to trace which general cultural presuppositions may have an influence on the policy choices or on the policy entitlements under examination, even if only an impressionistic description is possible.

First of all, it emerges also in our study that family policies are embedded in different philosophies of family obligations (cf. Millar and Warman 1996).

As a matter of fact, the definition of a majority age which fixes the boundary of family obligations towards children is a very good indicator of the stage in the process of individualization of social rights which the single country has reached.

However, as we can see in the table, many countries have not worked out true coherence between the age limit at which the public authority considers a child no longer dependant and the age at which the family obligations of his/her parents (if ever) are accepted to cease. There is no perfect correspondence with our typology in this case, but it is possible to see that roughly the countries of the first two ranges have learned to avoid major inconsistencies, thus placing limits on family obligations of parents and other relatives.

As a remnant of a previous situation, the opposite case finds its most extreme expression in Italy, where the parent's obligation is never lifted and is extended to children's children (while the Government's support obligations are inversely proportional to the welfare nature of the measure). In general, in most countries there is instead now an age limit after which the child is no longer considered dependent. The strictness of the age limit is, however, mitigated, to a lesser or greater extent, by extending the age limit for children in education, children who do not work or who still live with the parent. Of course, a similar and indefinite extension is often specified for disabled children. However, the indefinite extension of the family obligation in this case is

accompanied by Government support. In other cases, the more the family obligations are reduced, the more responsibility the Government takes on in support of children's autonomy. A specific example is in the Netherlands, where the young can be directly listened to and supported at the so-called Young's Desks – according to a rationale that in a sense is similar to the early legal 'adulthood' discussed above also in the case of Denmark.

The definition of income thresholds is a dimension for entitlement to different types of benefits which must be kept distinct. Although this element varies quite considerably with the age of majority, it is interesting to see whether thresholds are measured on a strictly family or, rather, individual basis in the case of a lone parent living with family.

We expected more differences by policy areas, whereas the differences seem to be mainly linked to national styles in granting assistance: a central question thus becomes whether in different policy fields the status of lone parent can prevail as a reason of entitlement to public help over the common ways of computing the revenue thresholds on a familial basis. France, Denmark, the Netherlands, the UK and Norway are the clearest cases in which the status of being a lone parent prevails. In the UK this practice goes back as far in time as the 1948 Social Assistance Act (Kiernan et al. 1998, p. 151). At the other end of the continuum, when income is measured strictly on a family basis, lone mothers living in complex families end up being denied entitlement to any type of benefit because means testing thresholds are kept very low (this is definitely the case in Italy, but also of Portugal, Bulgaria and Poland).

Another kind of presupposition of the functionings of our welfare regimes, which makes a lot of difference and which our hypothetical cases in the vignettes did not miss, is whether the social workers, in consequence of this, in practice act as gatekeepers for accessing benefits or not: if their declared aim is first of all to enforce parents' family obligations, in practice they set limits to young lone parents' autonomy. This could be another unexpected result of the vignette technique: our Norwegian NC underlined, for instance that even in cases of family violence social workers try to keep secrecy and can act only on request unless there is a danger for children: more notably there "Parents are financially responsible... however there is no way of enforcing this if the parents refuse or want nothing to do with the girl" (Norway vignettes); similarly our Danish NC wrote "the contact with the parents is hardly mentioned" (Denmark flash Report, p.9). The Netherlands constitutes an especially interesting case because it shows a very important intermediate step in which the parents of a minor child are still asked for maintenance, even if s/he is sheltered in public accommodations, but this does not mean that they have necessarily a say in her/his treatment if the child does not want them to: of course social workers first do every effort to overcome possible conflicts between young lone parents and their parents, as in the traditional social worker's culture, but the refusal of the child is deciding. In most Mediterranean countries, on the contrary, social workers try, in principle, to get parents' support in any case, even if not all possible conflicts between young lone parents and their relatives have been overcome.

All these factors together combine in profoundly conditioning the 'colour' of welfare for lone parents and often constitute a layer of complexity superposed on the types we have set out to describe.

Let us now to outline a quick synthesis of the whole range of welfare systems addressing lone parents, reducing them to their fundamental working bias and basic historically derived features:

Tab 2. 5 Lone parents’ social recognition in the modern sense: a broad outline

	To which fields of policy do measures for LP mostly pertain?	Does LP treatment cross more than one policy field?	Are means test thresholds set on the basis of family revenue or not?	Are shelter houses for unwed mothers of assistance nature or not?	Main problem in the treatment of LP mentioned as unresolved by our NC
1 Norway	Income support of non assistance nature, family policy	Yes and care is provided so as to render all treatment homogeneous. It is still possible to apply for assistance as last resort	LP Never fully individualized	Even if run by charities they are not of assistance nature Foster families available in alternative	Housing is not consistently provided for
2 Denmark	Income support of non assistance nature, family policy	Family and work-family policies	Never. Even the pregnant minor daughter does not raise obligations for parents	Shelter home exists but absolutely not of assistance flavour (no control no fixed time tables)	Migrant LP
3 France	API is more a family policy measure now, even if it was a social minimum at the outset	Lone parenthood intersects family policy and social assistance. Activation is still in early stages	The public interest in protecting minors is considered to prevail	Not too common: foster families are a real alternative practiced	Exit from AP
4 Netherlands	Welfare to work	Family and activation policies	Never LP fully individualized	No, mostly assisted group flats	Recent years impoverishment of a subgroup of LP
5 U.K.	Income support and welfare to work	Welfare to work for all low wage parents with specific attentions to LP	Never, since the 1948 Assistance Act	Shelter home exists but the single room allowance if on IS provides a sound alternative	Recent exclusion from housing rights (felt as unjust: LP having to declare self homeless...)
6 Ireland	Income support and welfare to work	Income support and activation	Not available	Not available	Still too many non active LPs
7 Germany	Social assistance (esp. Unemployment Benefit II); family policies (parental leave also for non-working parents); activation policies	Lone parenthood intersects family a. unemployment benefits (esp. assistance) but different levels	Not available	Group flats providing different degrees of support depending on autonomy	Sharp turn from breadwinner regime to activation after Harz acts
8 Italy	Only fragments in fiscal policies	Measures are always categorical	Yes	Most assistance or charity promoted, but locally they become revised	Minimum income does not exist nor social shock absorbers
9 Portugal	Income support	Mainly in unemployment but also in minimum income as for minor pregnant girls	Yes	Of assistance nature (strict regulation and control, preferring only internal activities)	
10 Spain	Activation policies	Measures are diversified at the local level	Yes	No information available	
11 Bulgaria	Only fragments in exiting unemployment	Measures are still often categorical	The application of pro capita family revenue is very rigid	Mother and child homes named but no information available	Every benefit is strictly means tested
12 Poland	Unemployment and family policy	Coordination between unemployment and assistance	Very strict means-testing at low levels	Homes have low coverage, only a few for minor mothers with a strict age limit	Low income families burdened with debts
13 Slovenia	Income support	Income support and unemployment	Yes	Sheltered homes run by no profit organizations (no)	Housing because private property is too widespread

2.5 Some further suggestion from Best Practices catalogue

In working with countries belonging to so different welfare regimes and having reached so different degrees of “visibility” of lone parents in their public debate, the first striking problem has been to agree about the very concept of best practice: it is obvious that a locally projected and locally tailored measure in favour of lone parents, or whichever other category, is all the more possible and thinkable, inasmuch as the welfare system is, for other basic aspects, decentralised, advanced and complete.

Thus both the Mediterranean countries, whose welfare system still is “sub-protecting” (Pedersen et al. 2002) and the Transition countries, whose transfers tend to be adjusted at a very low level, corresponding to the former level of life in Socialist regimes, have in general tended to select income support measures much more than countries where this pillar is an in-built feature of the assistance system of measures.

Therefore a long initial phase was devoted to deciding which best practices it could be more useful to consider among the ones proposed by NC, thanks to the selection operated by the Steering committee, which also set out to put together a fairly complete package as concerns the various fields of intervention (active labour market policies, training policies, childcare policies, equal opportunities policies, housing policies).

It is interesting, for instance, that in the first instance several of these countries proposed as best practices routine aspects of the normal functionings of basic social assistance offered by social workers (Bulgaria, Poland, Portugal) or the normal functioning of housing policy (Slovenia). Since not all the countries subsequently followed the entire process of readjustment and re-selection, some described best practices of this kind were not discarded and remain too different in nature as to be seriously considered and compared (Slovenia, Poland, Bulgaria, partly Portugal and Spain), as sometimes the interviews to final customers³⁶ testify, being addressed to extremely marginal figures rather than to “typical” lone parents (in particular Poland, Bulgaria).

However in some cases it is not out of the question that some income support measures, even if not strictly reserved to lone parents, but de facto mainly used by them, may assume an innovative content, precisely because of the underdeveloped welfare regime of the context. We may cite two best practices of Southern countries assuming such a paradoxical effect: the first is the loan on honour in use in some Italian Regions and Municipalities, a measure very similar to the micro-credit of underdeveloped countries (recently honoured by the Nobel prize), which, however, in the context of post-modern cities, entails a very clear symbolic aspect of promoting capabilities and self-esteem in lone parents, in a sense also because here the normal safety net of assistance is non-existent. Some relatively advanced needs may be tackled with such a measure, such as a new car, an orthodontic brace, a new furniture, “normalizing” the condition of these families much beyond subsistence needs and beginning to build a public recognition of the complex third or fourth generation rights of their children. Somewhat similar is then Spanish best practice, which in a holiday country grants leisure stay programs to lone mothers and their children at reduced prices:

“If you have to live with your parents until you are 35, holidays and leisure become impossible”), something which in Norway is considered a normal additional allowance, but unexpectedly surfaces even in the Cracow Municipal Welfare centre’s practice as “excursions” or “pilgrimages to Czestchowa”.

³⁶ Not all the 13 countries could collect two interviews to final customers as well as the two to key actors in the best practices, because of insufficient funding.

Entirely different, instead, is the case of API (lone parent allowance) in France, also an income support measure (see above part II), but included in a coherent design of family policy and specifically designed to take into account the specific vulnerability of this kind of families in a welfare system where many other family based entitlements exist and the RMI (Revenu minimum d'insertion) has the last-resort function of general assistance; as a French respondent stated:

l'API, malgré la baisse de son niveau, est couplée à d'autres mesures (aide au logement, *etc.*) et reste d'un niveau supérieur aux minima sociaux. Actuellement, on parle de fusionner l'API et le RMI, ce qui ne serait pas une bonne idée. [...] les études montrent que pour les jeunes femmes qui ont une identité à construire, l'API valorise leur identité de mère. (France 1)

Thus, in entirely different conditions and for opposed reasons we can again underline the symbolic import of the measure, whose weight has to be considered at least as much as its economic impact or its activation effect: the API's effective implementation is surely targeted at younger mothers and pregnant women (Algava and Avenel 2001), that is, to the most needy among them, but symbolically distinguishes its recipients from recipients of general social assistance (even if the import of benefit may be not so different) (Aillet 1997). This aspect has to be considered an advantage *per se*.

Turning, now, to other best practices not dealing with income support (nor with substitution of maintenance payments which are diffusely treated above), let us propose a general reflection about some similar features granting their effectiveness, which interestingly cut across very different fields of intervention.

What appears striking is that in any project aiming at a good quality of intervention, irrespective of the dimension of the project, from, say, the huge United Kingdom New Deal experiment, based on different coordinated national strategies and involving many tens of thousands of participants, until the less modern local shelter houses in Italy and Portugal offering a few places a year, the possibility of scaling different aspects of the intervention and offering core or additional services is crucial for the construction of personalised packages of measures and achieving the scope for necessary local variation. This is again true irrespective of the background 'philosophy' of the practice, say from a full adhesion to market rules (Global workforce) to a clear deliberate strategy of social change in the new Deal for lone parents.

Most of these services, can, in the first place, offer lone mothers a break from their daily stressful routine. In fact, many respondents emphasized that the first important condition for a successful practice is a personal relationship based on trust which empowers the customer:

“We became aware that the relationship of trust they have with our *Visiting Women* is a prerequisite for the social integration of these women” (Netherlands 1)

“The project also provided training to mothers, as well as other type of services to women so that they could “breathe” and be more dedicated to training and themselves (Spain 2).

“one-to-one mentoring is aimed to help the single parent overcome any difficulties and anxieties with regards to learning and visiting the centre” (United Kingdom 2)

Table 2.6: Innovative and exportable best practices in different countries

	Best practice	Type of policy³⁷	Level
Spain	Zelete, Achalay	LP CHP TP EOP LP TP IP	Autonomous community of Castilla/ self-help org.
Italy	Swallows' home	HP CHP TP	region: intermediate shelter home to become free of shelter needs
Portugal	St. Antonio's house	HP CHP TP SIP	Municipality
Bulgaria	Family Centers in Sliven	LP TP CHP IP	Municipality
Slovenia	1000 new possibilities	LP TP CHP HP	Pilot project in high unemployment areas but aiming at improving job quality for several categories including LP
France	Allocation parent isolé 'Small ducks' and 'Puppies' crèches	IS LP EOP CHP SIP	National Childcare for atypical workers in some districts
Germany	JAMBA	LP TP CHP	Land Hesse: part-time vocational training
Netherlands	Visiting women	SIP	Local but already funded to be exported: cultural mediators
	Global workforce	LP TP CHP	A call center training long term unemployed
Denmark	Mentor arrangement/ Alexandra Kollegiet	TP LP HP	A residence supporting LP in completion of education
	Spare granny	CHP	Volunteer grandmothers for LPs without a network
Norway	Rhodette	CHP	Municipality: Self help childcare exchange in atypical hours
	Krsand	TP LP	Counties: Flexible on-the- job training
UK	New Deal for lone parents	TP IP CHP SIP	National in selected areas
	SPAN	TP SIP	Training centre in Bristol
Ireland	One family	IP TP EOP SIP	National self help org.
	Treoir	IP	National self help org.

³⁷ LP labour policy TP training policy HP housing policy IP information policy IS income support EOP equal opportunities policy CHP childcare policy SIP social integration policy

From this point of view, for a lone parent having access to a job on the part can never be reduced to merely earning an income: rather, it creates a very important precondition for self-esteem and overcoming social isolation:

“Each month they are not working makes them less suitable for the labour market” (Netherlands 2)

Obviously every good practice should and usually does provide opportunities for childcare, especially in-home childcare, as many training and networking self-help NGOs in the Anglo-Saxon world and elsewhere, already demonstrated on a volunteer basis (Gingerbread, Open, SPAN, Rødhette), childcare and employment opportunities may also often be interwoven (crèche “les loupiots”); although only Denmark has gone so far as to try to reconstruct a quasi-family network for childcare with the Spare Grandmother arrangement.

Connecting participation in a project to childcare opportunities also has the virtue of breaking a very special “vicious circle” classically affecting lone mothers:

la faiblesse de leurs qualification, les difficultés d’accéder à l’emploi ou bien le fait d’être en emploi précaire... elles ont alors peu de ressources pour faire face aux difficultés de garde de leurs enfants lorsqu’elles retrouvent un emploi, surtout s’il est éloigné du domicile ou à des horaires qui ne correspondent pas à ceux des services... les horaires des crèches, des écoles, qui sont très normés contrairement aux horaires de travail ! Il y a un cercle vicieux : les difficultés de garde des enfants peuvent les empêcher d’accepter un emploi ou de se former, si c’est loin de chez elles par exemple... tandis que leur précarité ne leur donne pas assez de ressources pour faire face au coût d’une garde à des horaires atypiques. La question de la garde des enfants, c’est une pression morale qui pèse lourd pour ces familles... (France 2)

There is a vicious circle: if the parent has family responsibilities, integration in the labour market is more complicated. If she does not have a job, she cannot pay for childcare, and there are no public resources available to do so. In Spain, childcare for children between 0 and 3 is not mandatory, nor is it free. So if the parent does not have support, then she cannot work. Work schedules make the reconciliation of family and work life impossible (Spain 2).

On the other hand, the other almost obvious preliminary step for almost all these project is that of offering course opportunities, sometimes to the extent of risking a “training loop” (United Kingdom, NC), i.e. people repeating similar courses without progressing. However this is a case of too many opportunities, which is not common in countries just beginning activation policies; here, indeed, complaining about courses organization and quality is much more common and direct. We can, for instance, compare the euphemistic way of expressing this in the United Kingdom:

There were problems with the course itself, I have to say, some of the tutors were not quite matched up with those who were actually participating (UK 1)

and the direct resentment of an Italian taking an Equal course for elderly caregivers who had no childcare opportunity offered and had to ask for basic assistance in order to pay a babysitter when attending the course:

They are so boring with all this theory of caring, I have to leave my child in order to listen to them, I know much more than them... (Italy 2)

2.6 Final recommendations

First part: measurement and needed research topics

The first recommendation which appears really essential to formulate is for a better coordination at the European level of the threshold of age of dependent children chosen to measure the group of lone parent families in truly comparable national statistics. Here the alternative is open between requiring of all countries a uniform threshold of 18, which is the most commonly applied, or accepting that the dependant status may in reality be longer or shorter in different countries: the latter solution could lead to recommending the use of the legal age threshold of each country (with the possible prolongations it involves in Law) or, alternatively a reasonable margin of tolerance (for instance 18-25). In any case, the margin should no longer be so wide as it is now: from 15 years to whichever age.

Clear rules are equally necessary in order to identify lone-parent families even when they are merged in wider cohabitation units, since our data collection clearly shows that disregarding them involves a very different bias in different countries. Agreed rules are also necessary for the treatment of temporarily absent parents, especially in the case of countries with strong migration flows.

Finally, it has proven quite impossible to obtain comparable data for secondary analysis of the richness of the network in which lone parent families are included. However, rough comparison between two very different countries like Italy and the Netherlands, where sufficient similar data were available, clearly shows how incorrect it is to suppose these networks to be at work only in Southern or so-called ‘familistic’ countries. This aspect certainly merits further dedicated investigation with a range of different instruments including for example survey or life history.

Similarly, only a thorough survey could overcome the limitations of data available on excessively small numbers of lone fathers, insufficient for deconstruction of their condition on the basis of the different routes into lone parenthood; this we were able to do for lone mothers, but could only guess at for lone fathers.

In fact, the main lesson we have learned through our many attempts at measuring the dimensions of exclusion of lone parents is perhaps that excluding consideration of young widows (mothers of dependent children) and lone fathers may lead to very misleading results. In particular the widespread assumption that the economic condition of the latter should be better everywhere has come up against converging evidence to the contrary.

Second part: policy and best practices recommendations

The first point to make here is that the policies we recommend in favour of lone-parent families can by no means be mandatory and standardized for all countries. In any case, the evidence collected of a hidden thread underlying policy transformation in Europe towards better coverage of the ‘New Social Risks’ described above is convincing, and documents the need to share a clearer, fuller awareness of the right direction in which every country should be trying to move.

In fact, it should not be forgotten that the line of development we identify has taken place historically in a number of separate stages. None of them leads evolutionally to the next, but each stage is always achieved

for reasons that are specific to the country, on the basis of choices that remain political and where the shortage of resources is the ever present backdrop.

However, proposing this general overview to individual countries can provide common material for reflexive modernization, and reinforce the common bases on which each country should be building on its own, moving towards Europe-wide achievement. This entails a sharper warning to laggard countries and an explicit indication not to dismantle existing welfare provisions in transition countries.

Meanwhile, bringing to the surface awareness of similarities between different conditions of lone parenthood - an awareness that many countries had already reached some time ago - is indeed a very important initial step; it might seem a small result, but, to be realistic, steps must probably be taken one at a time.

For example, it would be misplaced to hope that those countries of Southern Europe that still fail to “see” lone parents as a unitary category should be able to make the direct leap to the mature stage of the countries of the North, which have learnt - after decades of consolidated, generous, targeted family policies - to avoid any sort of categorization that might entail some stigma. Indeed, this is a case where it is impossible to skip stages of the process.

It would be similarly futile to select the best recipe among those adopted in our countries, coordinating the most suited policy areas for a lone-parent-family measure that is not too sectorial on a theoretical basis and then propose the measure from scratch.

When it comes to possible and effective transitions between policy areas in each country (from income support to activation policies, from family policy to income support, etc.), it is the dependency path that matters. Each country should be allowed to follow it. However, looking at the newcomers whose systems are the least generous, there is no doubt that at least some room for action can be recommended in activation and active labour market policies for countries where a space for lone-parents policies has only now opened up.

This may not be considered equal to the convergence which may already be observed insofar as almost every country has linked income support measures to a ‘warm’ invitation to enter the labour market or attend re-training courses.

The welfare-to-work approach was born in countries with low participation of lone mothers in the labour market and specific family solidarity models. It does not make much sense to propose a hard workfare approach to countries with a completely different history of family obligations and very dissimilar causes of impoverishment. In the Mediterranean countries, for instance, lone-parent families already work in a much higher proportion compared to the activity rates of women. The transition countries have similar problems, but perhaps different priorities. In none of these cases do measures need to be framed in terms of a renewed “ethics of work” nor has the problem of welfare dependency ever arisen.

This, on the contrary, is a case where it would prove counterproductive to take up the hard workfare approach, by now superseded in the countries that forged it: here we have a stage that could well be passed over.

Making access to the labour market easier for the breadwinners of lone parent families – either women or men – should not be by coercion or blackmail, but it should, above all, improve the quality of the work they could access. The problem of being trapped in bad quality jobs is a very real circumstance for lone mothers and, at the same time, let us stress, for the absent fathers of their children.

There are also lessons following a different spirit in line with the Open Method of Coordination that have already been spread to countries with older and more generous family policies: the toning down of the workfare system (already to be seen in Liberal Anglo-Saxon countries); the ‘make work pay’ principle, i.e. making it more cost-effective for inactive people to start working; and, at the same time, softening the transition from work-to-non-work periods and from one area of support measures to another. These lessons can no longer be neglected even in countries which have more urgent problems such as setting up a sensible architecture for family welfare, which, from its very inception, would address the new risks associated with the pluralization of family forms. In countries with weaker or non-existent family policies, lone parents already have access to jobs, but mainly to unsatisfactory and poorly progressive ones; the problem is to favour access to jobs allowing better reconciliation between work and family, and a better quality of life for their children. This bias could probably also have an effect on lone parents who prefer to be on welfare in other countries. Clearly, targeted lone-parent-family measures within activation policies would merit European recommendation: they are in fact already present almost everywhere, but where they are not yet effective, reference to lone parents would have strong symbolic force, highlighting the issue within a re-launch of the Lisbon strategy. At the same time, the countries where these measures to facilitate the work-life balance already apply to all parents offer evidence of how guaranteeing a good quality of life for lone-parent families tends to open the way to family policy measures for all parents.

By contrast, unfortunately the Commission cannot recommend individual countries, like Spain, Italy or Greece, to cut widows’ pensions without any ceiling and to set up the welfare safety net of last resort that they still lack. However, it certainly can recommend all to consider jointly what has been implemented in these two areas in each country and how transition has developed. This exercise would make the above-described transformation transparent. At the same time, it would highlight the transfer of resources from work-related non-means-tested survivor’s pensions to welfare measures for new types of families, a change that has successfully been accomplished in many countries. In fact, as we saw in the first part of this paper, widows in countries severely limiting survivor’s pensions are not poor insofar as their condition is covered by the new-type family policies. And, let it be noted, this transfer embodies a better response to emerging social risks.

Also, our work makes it quite clear that although a lone-parent-family policy begins with targeted and specific measures, it will then mature only if included in a broader, multifaceted framework of family support policies. The introduction of specific measures (or more favourable conditions) for lone-parent families should always be supported by a consistent framework of measures for all parents altogether. And this transformation towards universalistic measures responds in a more flexible way to the new demographic and social risks brought about by the transformation of the family’s life cycle, insofar as it better supports the transitions between phases and does not favour any particular family type.

From this standpoint, assuming the demographic change as a starting point is certainly a good strategy, and in at least two ways. Firstly, this perspective suggests that tackling the issue of lone-parent families as grouped in a single definition can help focus on a new type of common risk, making some social policy approaches inappropriate.

Secondly, it will be seen that tackling demographic change means truly understanding the current shift, now under way, from truly isolated lone parents to lone-parent families intertwined with other fragments of families and needing to maintain these complex relationships. Also, social policies should come to terms with

the existence of concurring and overlapping family networks and with the fact that the fictional typical families as defined in the laws occur ever less often in real life.

This should not be interpreted as the ambitious quantum leaps made in some Anglo-Saxon country, aiming at giving biological parents their full social responsibilities. It is, rather, a modest but constructive approach whereby each State has a number of ways to favour a way to make these inevitably complex relationships more “civilised”. We would like to recall here the result of another European comparative study on families, SOCCARE (European Commission 2004, p. 15)³⁸. The part devoted to lone-parent families, small as the sample was, showed that a help network including the former spouse for the daily care of children was more easily organised in the countries with a well-established family policy and generous welfare measures than in the Southern European countries. But, above all, the study showed that, from a subjective perspective, lone mothers were happier with this kind of solution than with a possibly forced, unwanted closeness to the extended family and relatives.

Again, in making these remarks we have no illusions about changing customs or cultural attitudes: what we would like to see is a supply of resources guaranteed so that the tailored solutions that prove preferable can also prove viable.

We can, we believe, summarize these indications in two equally important policy recommendations, which, to some extent, balance one another.

Firstly, it could be recommended to countries not yet publicly invested with the problem to set up nationally uniform ways to manage advance maintenance for divorced and single mothers of recognized and unrecognized children whose fathers can not be depended on to pay alimony. The agency should not have the responsibility of recovering public money, which has sometimes been incorrectly assigned to such bodies; instead, it should be a practicable and friendlier alternative to courts to settle any disagreement between lone parent and absent parent. Of course, the greatest impact would be on child poverty, provided that the measure was adequately funded. This is of paramount importance in countries still lacking minimum income schemes, introducing the spirit and rationale of active inclusion. The effectiveness of the measure, in fact, lies in the recognition of a social risk deserving protection when many absent parents are unable to pay back the maintenance advanced by the Government - for a long time, or even for ever. But, also, at a less ambitious level, an agency of this kind could play at least a symbolic role with the formulation of national tables, standardizing the valuation of child costs and reducing litigation between former spouses or natural parents: this could reaffirm - with an action of concrete impact – the fact that children represent a social capital of national interest. This could also prepare the way for convergence towards shared post-divorce custody on the part of parents, a practice now quite normal in some European countries but perhaps beyond the reach of countries still lacking appropriate cultural background and family support policy. This is particularly important for catching up on the lag of countries where the effect on child poverty and the effect of inter-generational transmission of social exclusion are notably underrated, while the duration of spells of lone parenthood can hold greater hazards than the numerical occurrences of the problem.

³⁸ for further information see <http://www.uta.fi/laitokset/sospol/soccare>

Our analysis has shown that such a measure is a good proxy of the maturity of a welfare regime, but it can also be rightly considered an authentic European social policy measure since it has already developed spontaneously in many countries in all kinds of welfare regimes. Of course, it would not be necessary to create a dedicated agency from scratch, but following the example of the French CAF, this responsibility could be assigned to an organism that is already active in family policies - provided it be a public one - from the German Jugendämter to the Italian Centri per la famiglia (Family Centres), to the Dutch Youth desks, to the Programas de apoyo a familias en situaciones especiales in Spain.

Secondly, it would be recommendable to establish a measure extending social recognition and economic support to the solidarity networks spontaneously created within the extended family in many countries, and which allow lone parents to cope with work, childcare and security difficulties. The richness of these networks and their bonding links of solidarity are a well-known antidote to the dangers of social exclusion of lone parents: this could counter the disadvantage in access to community resources which children in single-parent household experience everywhere in comparison with children in two-parent families.

Public recognition and targeted support could free these resources from aspects that may become too coercive in the absence of any alternative, and could increase the degree of freedom and rich reciprocity of these choices. This recommendation might seem specific for Southern European countries, but our aim in this study has been to stress important similarities in the behaviour of many transition countries. Situations of this kind are also likely to exist in countries that have made much progress in the individualization of social rights, although we have no proof. And they can probably be found in the small but increasing group of ‘new type’ lone fathers whose disadvantage we have glimpsed in the most advanced countries, and certainly in disadvantaged groups, among immigrants or ethnic minorities that usually have greater proportions of lone-parent families at risk of social exclusion.

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Appendix 1

Vignettes to be filled by each partner

These vignettes have been formulated following the model of Finch's and of Alexander and Becker's³⁹ use, that is: short realistic descriptions of a situation endowed with precise references which allow to describe an hypothetical decision-making process oriented by them. The realistic details and the hypothetical conditions added are intended to embed the concrete functioning of policies in the different national contexts and to catch the specific configuration of conditions of entitlement and thresholds really in use in each country in dealing with the support for the three types of lone parent families. But we expect also cultural differences in national approach to policies to emerge.

In order to achieve this, when you fill the form we would like to kindly ask you to

- indicate whether the stories in the vignettes are “normal” and realistic stories in your country, if not why; if they are relevant for some particular groups (immigrants, marginal people, other..), please specify which ones
- indicate if there is some specific policy mentioned in the vignettes which does not exist in your country and if, on the contrary, you think we did not include some policy which is relevant for your country.
- As concerns income levels we are aware that we have indicated values which are meaningful only in Italy and in several other countries but not in many others. We ask you to indicate which could be the revenue level plausible in your country for the case in point, if substantially different.
- The four vignettes ask you to describe *first* how policies are supposed to deal with each case and *afterwards* in some cases to evaluate what is more likely to happen in their implementation, from a realistic point of view. We are aware that the gap between the two may be more or less wide in different welfare regimes, but we kindly ask also partners from universalistic or generous welfare states to try and imagine a realistic impact (say, for instance, the effective take up on the part of entitled subjects or stigmatizing aspects involved)
- The vignettes ask for public measures, but please mention also any private pension involved, in so far as they are compulsory (or largely “normal” in your country)

Vignette 1

initial condition

A young widow aged 42 remains alone with two children aged 8 and 13. She was the wife of a mid level state employee having regularly made contributions for 15 years until his death, when he was 48. She works with a regular contract as a secretary in a lawyer's office (36 hours a week). Therefore, she has a typical 'short full time' employee contract (with all usual benefits and social protection rights); she has a “typical” wage of low level white collar employees (in Italy this is around 1300 euros a month for 13 months a year).

INCOME SUPPORT/SOCIAL CARE POLICIES

How many persons in her family will be entitled to survivors' pension or to a widow's allowance? Do they have different entitlement conditions?

About how much will it be (both in absolute terms – by a realistic evaluation say maximum to minimum - and expressed as a percentage of the woman monthly wage, even if its value is independent of this last wage)?

Which conditions will be considered in order to determine this amount (e.g. her wage, housing property, legal marriage, other)?

How long will she be entitled to receive this money?

Will she have access to other public benefits because of her husband's death?

Which kind of benefits?

Will she be entitled to a part of the severance pay (a sum granted by the employer at the end of the employment period) her husband would have earned if he lived?

Will any of her relatives be obliged to support her in some way?

Do any post-school services or recreational or sport activities exist in your country which both children could attend *on a reduced fee* because of their condition?

Do other income support benefits exist besides the survivor's pension?

Which kind of institution would pay for these *other* benefits (e.g. state, municipality, regional institution, employer, other)?

³⁹ J. Finch, The Vignette Technique in Survey Research, in *Sociology*, 21, 1987, 105-14; C. S Alexander and H. J. Becker, The use of Vignettes in Survey Research, in *The Public Opinion Quarterly*, 1, 1978, 93-104

Other alternative conditions (i.e.: initial condition plus (i) OR (ii)...)

(i) Suppose that the mother should decide to remarry.

What would change concerning the transfers she is receiving?

(ii) Suppose, now that the eldest child, when 17 years old decides to continue his educational career in the university and still co-residing with the mother. He will finish to study at the university when he is 26 years old.

Until which age would he be entitled to survivors' pension, if any?

(iii) Suppose that the eldest child when 17 years old decides to move in a home of his own.

Would his part of the widow pension - if any - be reduced or abolished?

(iv) Suppose that the eldest child, when 17 years old, decides to find a job (a fixed term job) and give up studies, still co-residing with the mother.

Would his part of the survivors' pension - if any - be reduced or abolished?

(v) Suppose that the young lady has another minor child from a former marriage

Will s/he be also entitled to any survivors' pension?

If yes until which age?

HOUSING POLICY

Other alternative conditions (i.e.: initial condition plus (i) OR (ii)...)

(vi) Suppose this woman and his husband were paying a mortgage for their own flat (this is the only home they have) and that a large part of this mortgage (50%) has still to be paid when the husband dies.

Would this woman receive any help to cope with the payment of this mortgage?

(vii) Suppose now that the family does not own an home and that they are renting an apartment whose monthly rent is worth about 50% of the woman monthly salary.

Are there any policies (at the local or national level) helping her to cope with the housing problem (e.g. ad hoc transfers, priority given in public housing, other)?

Would this help be really easy to obtain?

LABOUR/TRAINING POLICY

Other alternative conditions (i.e.: initial condition plus (i) OR (ii)...)

(viii) Suppose that, at the moment of the father's death, the mother was not working. She, in fact, retired from the paid labour market when her first child was born.

As a lone parent, will she have an easier access to public (re-)training policies?

And/or would her enjoy any easier access to the paid labour market? Thanks to which kind of policies?

Would these chances be really open to all women in her conditions?

Vignette 2

initial condition

A young unmarried girl aged 16 decides not to interrupt her pregnancy and to have her baby even if she knows the father will not acknowledge the child. She interrupted a secondary school and she is unemployed. The father of the child is still a drug addict and in the past has involved herself in similar behaviors, so that involving him in child's education might be dangerous; moreover he is unemployed and, thus, he can not pay any alimony. This time, however the girl sees her pregnancy as a personal occasion and as a symbolic turning point of her life, a mean to take it in her hands.

Will she enjoy any maternity right?

Her parents, however, do not understand her emotional engagement, do not trust her, since too many times in the past she was unaffordable: they do not accept her coming back home with them – in fact, she lived with her partner's parents before.

Will any of her relatives be obliged to support her in some way?

TRANSFERS AND INCOME SUPPORT POLICY

Is there some kind of income support available for her?

If “yes”, please describe the conditions of entitlement and possible duration of all of them. Besides, please indicate which kind of institutions would supply it (e.g. state/regional institutions/municipalities/non profit organisations/other)?

Which other kind of public help could she apply for? (describe the benefits, their users and their functioning, or in-kind services if any)

Would these benefits be discretionary? How much?

HOUSING POLICY

Where will the girl reside?

Do sheltered residential services for these circumstances exist?

Who can apply, under which conditions? Describe their organization and resources. Describe the forms of support granted (child-care, counseling, self-help, retraining)

Will she enjoy total freedom of movement in such residential services or will she be obliged to accept fixed timetables?

Will she be granted some free time for herself, after the birth of the child?

Would these sheltered homes be really open to all girls in her conditions?

LABOUR/TRAINING POLICY

Will the girl be helped to finish school?

Will the girl be helped to find a job?

Would these helps be discretionary? How much?

CHILD CARE SERVICES

Will she have a right to public childcare for her child?

Will she have access to other forms of child care?

Will she enjoy reduced co-payments?

Will she have a right to fiscal deduction of child-care costs?

Other alternative conditions (i.e.: initial condition plus (i) OR (ii)...)

(i) Suppose, instead, her parents should decide to accept her coming back home with the child

TRANSFERS AND INCOME SUPPORT POLICY

Would be the girl entitled to some public benefit given that the family revenue of her parents is a medium-good one? (say, in Italy 2500 euros a month for 4 persons)

Other condition, i.e. initial condition plus (i), plus (ii)

(ii) After a short period living with her parents she experiences that the cohabitation is unbearable

HOUSING POLICY

Would she have still the chance to get a sheltered accommodation or public housing support if she should experience that the cohabitation with her parents is unbearable?

Would these services be discretionary? How much?

SOCIAL WORKERS INTERVENTION

Which would be the main aim of the social worker invested of her case: to enhance the girl's autonomy or, rather, to enhance her parents' responsibility? Will they try to involve any other relative willing to substitute the parents in supporting her?

Vignette 2 bis

initial condition

A young lady aged thirty-five finds out she is pregnant while her relation with the father's child is finished. She decides to have the baby and to grow it up alone opposing the father's legal recognition. She lost her job few months before and is at present unemployed.

Will she enjoy any maternity right?

Will her decision to refuse any help from the natural father interfere with her rights to income support?

Will any of her relatives be obliged to support her in some way?

TRANSFERS AND INCOME SUPPORT POLICY

Is there some kind of income support available for her?

If "yes", please describe its conditions of entitlement and possible duration. Moreover, indicate which kind of institutions would supply it (e.g. state/regional institutions/municipalities/non profit organisations/other)?

Which other kind of public help could she apply for? (describe the benefits, their users and their functioning or in-kind services if any)

Would these benefits be discretionary? How much?

LABOUR/TRAINING POLICY

Will she involved in re-training programs? will she be helped to find a job?

Would these helps be discretionary? How much?

HOUSING POLICY

Will she enjoy any help in paying the rent of her little flat? By which institution? After the birth or even before it? Will she have any right to public housing?

Could she consider to apply for sheltered residential services instead?

Who can apply, under which conditions? Describe their organization and resources. Describe the forms of support granted in the case she is accepted (childcare, counseling, self-help, retraining)

Would these sheltered homes be really open to women in her conditions?

CHILD CARE SERVICES

Will she have a right to public childcare for her child?

Will she have access to other forms of child care?

Will she enjoy reduced co-payments?

Other alternative conditions (i.e.: initial condition plus (i) OR (ii)...)

(i) Suppose, instead, that she finds a part-time job of less than 15 hours a week and very badly paid (around 800-1000 euros)

How will these earnings interfere with the former income support?

Will she still enjoy reduced co-payments for public childcare?

Will she have a right to fiscal deduction of child-care costs?

Vignette 3

initial condition

A young divorced lady aged 37, with a 3 years old child, re-enters the labour market after the divorce. She had left the paid labour market before becoming pregnant. She has been assigned the family house but now she needs earning her life.

Did she meanwhile enjoy any maternity leave?

However, she could find only a badly paid part-time job in a cleaning company (12 hours a week for a wage around 800/1000 euros a month). The father is a low-skilled blue collar worker (around 1300 euros wage) and he irregularly pays a small amount of money to the mother.

Would the amount of this alimony be calculated on the basis of some stated criteria? By whom? Could you give an estimate of the realistic range of such an alimony in your country?

What would it happen if the father ceases any payment?

Will any of her relatives be obliged to support her in some way?

TRANSFERS AND INCOME SUPPORT POLICY

Would any institution anticipate the alimony? If this is not the case what the mother should do in order to get the money and how likely she will get this money? Should she go through Court?

Besides alimony would she be entitled to any transfer or assistance benefit?

How much would it be? For how long? Will the entitlement consider she owes a house?

Would this help be really easy to obtain?

CHILD CARE SERVICES

Would she be entitled (on special conditions) to a place in public childcare ?

Would she be alternatively be entitled to other forms of childcare or fiscal deductions for their cost? In which proportion of the costs or with a top limit of how much?)

GENERAL SOCIAL SERVICES

Beside previously mentioned policies, how would it be possible to help her?

Would these benefits or services be discretionary? How much?

Other alternative conditions (i.e.: initial condition plus (i) OR (ii)...)

HOUSING POLICY

(i) Suppose now that the woman does not own a home and she is renting an apartment whose monthly rent is worth about 50% of the woman monthly salary.

Would she be entitled to an help in facing the renting costs? Would she be favoured in applying for public housing?

Would these forms of help be really easy to obtain?

LABOUR/TRAINING POLICY/OTHER

Would she have any access to a program to re-qualify: which kind of scheme would it be (assistance, labour policies, family policies) ?

Other alternative conditions (i.e.: initial condition plus (i) OR (ii)...)

(iii) Suppose now that it happens that the woman has been beaten by his ex-husband (but she refuses to report him to the police) and is at risk of other violence on his part

What would it happen? Which kind of measures (if any) would be taken by social services? Would she be asked to report the case to the police? Would any mediation service be available to try an agreement between the ex-partners?

Vignette 4

initial condition

A young widower aged thirty-five with a child of five becomes suddenly unemployed. He worked before in a part-time job as an editorial consultant with very irregular earnings. His wife was a mid level state employee having regularly made contributions for 8 years before her death.

Will any of his relatives be obliged to support him in some way?

To which type of income support will he be entitled?

(unemployment benefit, assistance, survivor's pension, other?)

Appendix 2

Interviews Guides

Poverty and Social Exclusion among lone-parent Households

Key Actor Interview

Foreword

This research is financed by the The DG Employment, Social Affairs and Equal Opportunities EMPL/E/2 Unit and it involves 13 European countries: In XX [your country..] it is directed by XX [Department or institution acting as national partner]. Sociological studies which have been carried out all over Europe have often illustrated that lone parent families have to face a higher risk of economic and relational impoverishment, but also that much depends on the mix of opportunities offered by labour market, social policies and informal networks.

To this end we would like to ask you some questions about the concrete experience of supporting lone parent families in your country, the main difficulties to be faced, but also the good experiences carried out and possible further projects to be suggested.

Obviously everything you are going to tell me will be protected by the due privacy guarantees and will be used in anonymous form only, as in the usual scientific procedure. But we are especially interested in really giving *voice* to social actors involved in such a complex field in our report to the Commission.

Would you ask me something more about our research? So, may we begin?

[*Turn on the tape recorder*]

1. Organization, position and general opinions

1. Which is exactly your official task at present? Did you work with lone parents also in other positions before?

Do you think the conditions of lone parents have changed in the last decade in ... [your country]? How? What about people mainly supported by public measures?

1.2. Which is in your opinion the biggest problem a lone parent in (your country) has to face?

1.2.1 Do you think we should distinguish different problems for different types of lone parents? Which ones? [do not suggest types, even if the respondent asks for clarification; only if s/he insists you can list lone fathers, lone mothers, widows and widowers, divorced people, single parents, without any special emphasis]

1.3 In your opinion who should be the main target today for a policy measure favouring the social integration of lone parents? Do you think some particular condition of lone parenthood is especially risky for children?

[possible probe: do you think some category of lone parents are at risk of severe deprivation?]

2. Description of the objectives and routine activities of the service or measure considered and their possible development
(section to be repeated if the respondent is responsible for more than one activity)

2. How and why was the project initiated?

2.1 Could you provide a detailed description of all activities carried out at present in the framework of the project?

2.1. 1 Have these activities changed in the last 10 years [or since the beginning]? If so why?

2.1. 2 Which are, today, the main objectives of the project?

2.1.3 Have they changed in the last 10 years [or since the beginning]? If so, why?

2.2 Are there entitlement criteria to be full filled in order to be admitted to the practice? Which ones? Do you intend them as discretionary or rigid? [probe:Why?]

3. Quality of the practice: monitoring activities

3.1 Are you currently monitoring the costs, the quality and/or the results of the practice?

3.1.2 Can you briefly describe these monitoring activities? Do you find them useful? Do you think any indicators might be controversial? Why?

3.2 Usually when such measures are taken a coordination becomes necessary between different Governmental levels and/or with civil society's subjects: could you list all the political and social actors who were involved?

3. 2 .1 Did they participate in a coordination organism with regular meetings and work programs? [probe: Only at beginning or also when the service/measure had been put in place?]

4. Reproducibility and transferability of the practice

4. Which are the main institutional, social, political, economical, material and regulatory conditions to the implementation of the project (i.e. conditions which allow the practice to be carried out)?

4.1 Which ones among these conditions are really determinant (i.e. without them the project will not be in place, or can not be carried out as it is now)?

[if a local/regional practice]

4.2 Think to another local/regional unit of your country, which conditions would be necessary to successfully carry out the same project in this different geographical area?

[if a national practice]

4.2.1 Imagine you want to export this measure in a country which is deeply different from yours (e.g. from Norway to Spain, from U.K. to Italy): in your opinion would it be possible to reproduce its working? which conditions would be necessary to successfully carry out this measure in this different country? [probe institutional, social, political, economical, material and regulatory conditions]

Which are the major threats, nowadays, to the prosecution of the practice?

5. Efficiency and effectiveness of the practice

5. From your point of view which are the major achievements of the project as a whole ? (please refer to both the effects on the customers and the implementers)

Which are, in your view, the most innovative aspects of the practice and which could be the major practice innovations that should be implemented in the next few years?

6. General questions

6. 1 Are there co-ordination forms in your country among the Ministries having competencies about lone parents? Do they seem effective enough?

6. 2 What about the coordination among national and local levels?

6. 3. Do the Equal Opportunities units have a voice? At which level?

6. 4 Do the trade unions have any role?

6. 5 Which are the main obstacles to effective policies for lone parents? (funding, cultural resistances, institutional resistances, fine-tuning to single cases, other)

6.6 Which should be the European Union's role in this field in your opinion?

Poverty and Social Exclusion among lone-parent Households

Best practice client interview

Foreword

This research is financed by the DG Employment, Social Affairs and Equal Opportunities EMPL/E/2 and it involves 13 European countries: In XX [your country..] it is directed by XX [Department or institution acting as national partner]. Sociological studies which have been carried out all over Europe have often illustrated that lone parent families have to face a higher risk of economic and relational impoverishment, but also that much depends on the mix of opportunities offered by labour market, social policies and informal networks.

To this end we would like to ask you some questions about the concrete experience of being a lone parent in your country, the main difficulties to be faced but also the good experiences carried out and possible further projects to be suggested.

Obviously everything you are going to tell me will be protected by the due privacy guarantees and will be used in anonymous form only, as in the usual scientific procedure. But we are especially interested in really giving *voice* to social actors involved in such a complex field in our report to the Commission.

.Would you ask me something more about our research? So, may we begin?

[Turn on the tape recorder]

1.1 To begin with, could you introduce to me the members of your family?

[We mean the *perceived* family, not necessarily the cohabitants, but the people who “belong to the family” according to the interviewee's tacit assumptions – Ask the question *without too many explanations*, inviting the respondent to say what crosses his/her mind without lingering too much on the subject, if s/he asks for clarifications]

[Ask about age and activity of each person mentioned]

[check] **Are there other relatives at home?**

1.2. Who, in your family members, does need more time of care above all?

Which are the regular forms of help you can count on in facing your care tasks?

[please check any formal or informal, public or private paid or unpaid form of help, even if the respondent at beginning does not mention them, try to probe them separately]

2. What is your job at the moment?

If s/he works:

2.1.1 What is your exact working time? Have you got the chance of flexi-time?

2.1.2 In case of pressing need can you absent yourself from work for a day?

2.1.3 How should you do it? [Leave, illness, permit, informal agreement]

2.1.4 And if it was for longer?

2.1.5 How much importance do you attach to your job?

2.1.6 Do you ever think you gave a different meaning to your work since you had children? In which sense?

Probe: At present, would you say that work is one of the main components of your life?

If s/he doesn't work (but worked in the past):

2.2 Why did you leave your job [Make clear if the reasons of the working interruption are bound to the problems of care or not.]

2.2.1 Did retiring cost you much? Did you ever regret such decision?

2.2.2 Did you like to work? What importance did your job have to you?

If s/he never worked

2.3 Not working while having children of tender age, in your opinion, is something a woman should have the right to choose? Did you choose it in fact?

2.3.1 do you think you will work in the future? Which kind of job would you hope to find if you were entirely free to choose?

2.3.2 Do you think some kind of work could be easier to conciliate with your care tasks?

3. do you consider the present period of your life an especially difficult one?

3.1 If you should reconstruct the main turning points of your life/biography, what does mark, in your opinion, the most important stages of the change ? [If he/she asks to better explain when, precise that before and after are his/her own perceptions, turning points for him/her.]

3.2 Were there situations in which you thought you couldn't do it?

[Probes to understand how he/she considers “not doing it”. Possible probe: What does/did it mean, to you, not doing it? What were you especially worried about?]

3.3 Do you glimpse a possible turning point in the near future? Why?

[probe: which is now your better hope?]

4 How did you know about the project [name of the good practice]?

4.1 Had you any hesitation about the possibility of applying for the project? If so why?

4.2 From your point of view which were the major difficulties you were facing at the time you were involved in the project? Which were your expectations then?[probe: did they change afterwards?]

4.3 Which have been, so far, the major advantages you see directly coming from being part of the project? Are there any disadvantages? Which ones?

4.3.1. Are there any *other* positive or negative effects (not directly linked to the services/good provided you by the practice) on your socio-economic conditions?

4. 4 Can you briefly describe whether your socio-economic situation changed (after entering the project)?

5. You have told me in the beginning that the people who help you more are..... Did you ever receive unexpected help?

5.1 Did you ever expect, instead, to receive a help that eventually you didn't receive? [probe:What kind of help and from whom?]

6. Do you use public services for your child/ren? Do you use private ones?

[Probe: Do you get on well with them?]

6.1 How did you choose them?

6.2. What is the economic cost of your organisational choices?

[Probe: How much do you pay a month?]

6.2.1 Are these costs shared between you and your partner or someone else in your family or do you deal with them prevalently?

7. [If it has not emerged yet] Since you had an autonomous life with your family, what help did you receive from your parents? And what help did you give them?

[if possible try to get informations about all important monetary exchanges, gifts, monthly help, help for buying a flat, debts extinctions, help in emergencies)

8. Do you think that taking care of (making oneself responsible for) someone is “family matter” anyway, or rather, that in the future this problem could be tackled in a different way?

8.1 Do you think that the work of “taking care of somebody else”, everyday commitment, and labour are sufficiently acknowledged by society?

8.2 How could this commitment be more acknowledged and valued, in your opinion?

[Probe: Do you think that giving an economic value to this work would be useful or not?]

8.3 What else could the state do, to help people in your situation?

9. Which is in your opinion the biggest problem a lone parent in (your country) has to face?

9.1 Do you think we should distinguish different problems for different types of lone parents? Which ones? [do not suggest types, even if the respondent asks for clarification; only if s/he insists you can list lone fathers, lone mothers, widows and widowers, divorced people, single parents, without any emphasis added]

10. In taking care of your child/children, what do you like most? Exactly, why?

10.1 What, instead, is a burden to you? Why?

11 Does it arrive to you to feel that you have to make too many sacrifices?

11.1 *[if plausible]* Did you ever have the impression to sacrifice

the care of one of your family members because you had to care for another? On which occasions? Did you experience this, instead, for work reasons?

[Probe: How did you try to remedy this?]

12. If you had to project a system of services to face the needs of lone parent families with children of tender age, what would you particularly suggest? What would you regard as the most important thing among others?

[suggest s/he could be a politician or an administrator and have a rich budget]

13. Do you want to add something we don't asked about?

14. Would you care to express an opinion/evaluation about this interview?