

LONE MOTHERS AND POVERTY IN ITALY, GERMANY AND GREAT BRITAIN,

EVIDENCE FROM PANEL DATA

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ABSTRACT

This paper focuses on lone mothers' poverty in the Italian familistic welfare regime. In order to appreciate its peculiarities, the study of the Italian case will be developed comparatively by taking into account two other European settings, characterised by strong diversities in the resource distribution systems (family, labour market and welfare) and by a different consistence of female economic deprivation: Germany and Great Britain.

The data used to analyse lone mothers' poverty dynamics are *household panel surveys*. Introducing a temporal element can substantially increase the explanatory power of empirical analysis: when individuals are surveyed at successive points in time, then it is possible to investigate how individual responses are related to the earlier circumstances, allowing an explanation of change.

NON-TECHNICAL SUMMARY

The purpose of this paper is to explore the potentiality of longitudinal data as a powerful tool to analyse poverty and especially women's poverty.

Particularly, the paper focuses on lone mothers' poverty in three European settings: Italy, Germany and Great Britain.

The data used to analyze lone mothers' poverty dynamics are *household panel surveys*:

- * European Community Household Panel Survey (ECHP) 1994;
- * Bank of Italy Survey of Household Income and Wealth (SHIW) 1989, 1991, 1993, 1995;
- * British Household Panel Survey (BHPS) 1991-1995;
- * Public Version of the German Socio-Economic Panel (GSOEP) 1991-1995.

Lone mothers are a real challenge to social policy. They can be viewed as a highly disadvantaged group in terms of resources, which include money but also time and social networks. Nonetheless, lone mothers are not a disadvantaged group *per se*, that is, there is no causal relation or inevitable association between lone mothering and poverty. Their disproportionate vulnerability to deprivation arises from the interaction of economic disadvantages in the labour market, in domestic circumstances and in welfare systems. Women's poverty is the outcome of an accumulation of deprivations within the three resource systems, that is, the result of complex but mutually reinforcing threads, whose origins lie in the limitations placed upon women by the current gendered division of labour and by the (inherent) assumption that women are dependent on men.

The gendered nature of poverty cannot be 'captured' in the absence of a gender-sensitive methodological approach. What I mean, here, is that the visibility of women's poverty crucially

depends on the methodological choices made while trying to conceptualise and 'measure' the phenomenon. The research, using the methodology it has traditionally used, has been largely incapable of fully revealing the true picture of female poverty in contemporary society. In mainstream poverty research, if women are considered at all it tends to be in the forms of what proportion of female-headed households falls below a poverty-line. But women cannot simply be 'added in' to existing analyses: instead, a different analytic framework is required.

I believe that our insight into processes of social change can be greatly enhanced through more extensive use of life-cycle and longitudinal data and, particularly, of household panel data. A fundamental advantage of panel design is that it offers the possibility of detecting and establishing the nature of individual change. Panel data trace individuals over time since information is gathered about them at regular intervals (usually each year): for this reason, they are well-suited to the statistical analysis of social change and of dynamic behaviour. When women and men are surveyed at successive points in time, it is possible to investigate the way in which personal responses are related to the earlier circumstances, allowing an explanation of change.

The use of panel data may be particularly valuable for studying income changes or income mobility patterns and for offering an insight into changes in the nature of poverty over time. In addition, the panel approach makes it possible to understand the events or circumstances which cause women and men both to fall into and escape from poverty. Furthermore, it identifies stages of life at which the risk of poverty is particularly high. From the point of view of the response to poverty, the dynamic characteristics of poverty must be understood in order to implement public policies aimed at alleviating it. Recognising the dynamic nature of poverty may predicate a new policy agenda, that explicitly aims to prevent and to bring spells of poverty to an early end.

1. Introduction: the peculiarities of the Italian case

The aim of this article is to focus on the circumstances that explain lone mothers' poverty in three European settings: Italy, Germany and Great Britain.

The relationship between women and poverty is complex and therefore very difficult to reveal. In order to understand the causes of women's deprivation, one has to recognise that women's disproportionate vulnerability arises from the interaction of gendered processes within the labour market, domestic circumstances and in welfare systems. Women's poverty is the outcome of an accumulation of deprivations within the three resource systems, that is, the result of complex but mutually reinforcing threads, whose origins lie in the limitations placed upon women by the current gendered division of labour and by the (inherent) assumption that women are dependent on men (Glendinning and Millar 1992).

Within this context, the Italian case is indeed a very peculiar one. Following Martin's argument (1996) in Italy there is a *specific arrangement between the family, the labour market and the welfare state*: the crisis in the system of social welfare produces a peculiar linkage between the other element of the triad and, within this triad, it is the family that plays the most crucial role.

Although both the activity and the employment rate of women has been increasing in the younger cohorts, Italy shows one of the highest levels of unemployment in Europe: the peculiarity of the Italian unemployment model lies in the high incidence of unemployment among young people;¹ among women;² and in the strong concentration in the southern regions of the country. Furthermore, in Italy a North/South deep economic cleavage exists. Among southern families, the traditional male breadwinner regime prevails, marked by the very limited presence of women in the labour market and high male unemployment and by a higher gender discrimination in earnings (CIPE 1996). Finally, among women, long term unemployment is extremely strong.³

Such labour market characteristics interact with the Italian welfare state model, characterised by a strong heterogeneity of social policies (due to an ambiguous de-centralisation): this has led to a consolidation of "local citizenship systems" (Negri and Saraceno 1996). High fragmentation in employment (especially in the area of pensions) coexists with universal coverage in the health sector. Social protection services overlap and intersect since they are administered by a number of different agencies such as Ministries, the National Social Welfare Institute (INPS) and regional, provincial and municipal authorities (*Regioni, Province, Comuni*). Even provincial and local authorities within the same region developed different criteria and means-tests for the allocation of benefits and services (Bimbi 1997). Moreover, the existing economic dualism is mirrored in the characteristics of the welfare model: concerning social assistance, if in most southern regions an "archaic" system of poverty relief is dominant, the Centre-North is characterised by a modern system of social services (Fargion 1997). Within this context, even if the effort of classifying the Italian welfare state has generated interesting results, such classifications are inadequate to understand its profound heterogeneity.⁴

The third and most crucial element for understanding poverty in Italy is the family. Despite its weakening, the family in Italy is still a strong institution: even if the fertility rate in Italy is among the lowest in the world (1.22 in 1996, Ditch *et al.* 1996:4), births out of wedlock are relatively few among all age groups, the divorce rate is the lowest in the European Union and the number of divorces and separations is rising slowly. Again, there is a much lower (although rising) rates of marital separation in the South compared to the Center-North. Another peculiarity of Italy (together with Spain) is that family members of different generations live together longer than anywhere else in Europe.⁵ Thus, the family in Italy constitutes a safety net against poverty and social exclusion: protection against poverty is based on personal connections, affective links, networks of exchange and non-cash economy. Within the family, women add a great volume of non-market work that helps families to cope with the lack of resources that may come from unemployment or job instability (Laparra and Aguilar 1996).

As a consequence, in Italy there is a paradoxical combination of deep poverty risks for women, and a visible relatively limited degree of economic poverty in comparison with other EU countries (Ruspini 1998a).⁶

The data used to analyse lone mothers' poverty dynamics are *household panel surveys*:

- * European Community Household Panel Survey (ECHP) 1994;⁷
- * Bank of Italy Survey of Household Income and Wealth (SHIW) 1989, 1991, 1993, 1995;
- * British Household Panel Survey (BHPS) 1991-1995;
- * Public Version of the German Socio-Economic Panel (GSOEP) 1991-1995.⁸

The use of longitudinal data can ensure a more complete approach to social empirical research. With these data, social investigators have powerful instruments to get to the core of many processes of social change (Menard 1991). The use of panel data may be particularly valuable for studying income changes or income mobility patterns and for offering an insight into changes in the nature of poverty over time. In addition, the panel approach makes it possible to understand of the events or circumstances which cause women and men both to fall into and escape from deprivation. Furthermore, it identifies stages of life at which the risk of poverty is particularly high. From the point of view of the response to poverty, the dynamic characteristics of deprivation must be understood in order to implement public policies aimed at alleviating it.

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

The structure of the article is as follows. In the next paragraph I argue the relevance of a study on lone mothers' poverty. In paragraphs 3 and 4 I discuss some relevant methodological issues: the definition of lone mothers and the "measurement" of poverty. I then present some

findings emerged from the cross-sectional and longitudinal analysis of ECHP, SHIW, GSOEP⁹ and BHPS panel surveys. In the last paragraph I specifically discuss the dynamic dimension of poverty and welfare use among lone mothers for three European countries that have gathered longitudinal economic information from representative samples of their populations: Italy, Germany and Great Britain.

2. The institutional dimension

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

Nonetheless, lone mothers are not a disadvantaged group *per se*, that is, there is no causal relation or inevitable association between lone mothering and poverty. Their disproportionate vulnerability to deprivation is heavily tied to gender inequalities in the labour market linked to their socio-economic status. Female heads of family with young dependent children have less opportunity of finding full-time employment because of the responsibility for childrearing: as Piachaud (1985) and Millar (1989) pointed out, bringing up children is both time-consuming and expensive, especially if these tasks cannot be shared between the two parents.¹⁰

The difficulties that lone mothers have to face within the labour market and domestic dimensions are multiplied if we think that the institutional framework, originally conceived for a different kind of organisation of family life, is not ready to give an answer to the single-parent family problem. As Scheiwe (1994) has pointed out, the different institutional settings closely interact to shape mothers' access to income resources and, particularly, to define the entitlement to social security benefits.

In the global context of European social policy, lone mothers are still an *invisible subject* (Bimbi 1997; Simoni 1996; Ruspini 1997b, 1998b). First of all, few European policies directly target lone parents: lone mothers are usually integrated into the system of benefits and social services reserved for workers or organised on a universal basis. More specifically, lone parents may be recognised within policies targeted at broader groups: women, mothers, parents, low earners, poor people. This reveals a different degree of inclusion within social policies: as proper breadwinners, as unpaid workers (mothers) or as a problematic category. They have therefore disappeared as a social group. Following Boujan (1995:16,17,33), only half of the EU Member States have introduced *specific* allowances to meet the needs of lone-parent families¹¹ and the conditions for entitlement are sometimes very strict.¹² The amount of these allowances is often inadequate to cover the need of one-parent families and payments are limited to a certain period of time.¹³ In most Member States it is still very difficult to obtain assistance in the areas of child-

care, employment, vocational training and financial support.

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

Thirdly, the existing European policies specifically addressed to lone parents are generally means-tested provisions, that is, benefits reserved to the poorest. If these benefits can ensure lone-mother families at least a minimum standard of living and access to various supplementary benefits and services if income is low, they have helped to maintain people living in precariousness rather than to integrate the excluded. Their first major disadvantage is the contribution which the means tested benefits make to the poverty trap. As an example, assistance benefits in the UK are characterised by both an unemployment and a poverty trap which affect the income of lone mothers (Sainsbury 1996:80). A feature of the means-tested Income Support scheme (which lone mothers are heavily dependent on) is the ineligibility of individuals in full-time employment, but not those in part-time employment. This regulation is one of several factors which may discourage women's full-time participation in the labour market. Moreover, if these benefits are successfully withheld from those who do not qualify, they do not reach all those who may be entitled to them. Finally, another disadvantage is the impact on personal dignity: the primary fact to be proved is that the family is poor and the necessary inquiries (that have to be repeated at regular intervals) produce a much greater invasion of privacy than occurs with other forms of benefit (Brown 1988). All this implies that lone mothers are treated merely as a "needy" category, even if they have the ability to fully participate in the labour market: the primary issue concerning lone mothers is indeed how to improve their standard of living by reconciling work and family life. In sum, it seems social security systems have failed to take account of the reality of changes in household structures and women's work since existing measures do not recognise the complexity of women's lives and women's needs: women's economic dependence has been shifted from the family to the state.

In the three settings chosen, the visibility of lone mothers as a social category is indeed very different.

Due to the crucial role played by the family, the Italian welfare regime has no special reason to protect lone mothers. One of the characteristic features of the Italian welfare model is its "familistic" nature, that is, the importance given to family and voluntary support. The family, however defined at various stages of the life cycle, continues to be seen as the primary system of

social protection. Dependence is intergenerational rather than between men and women, as women's presence in the labour market heavily depends on the re-allocation of their caregiving work to older women (Bimbi 1997). Particularly, there is no national specific policy of support for lone parents, even if they may receive preferential treatment under more general provisions, such as nursery and child-care places. Family allowances treat lone parents slightly more generously than married mothers, but only if they are workers or pensioners. As for tax benefits, only unmarried and widows are considered lone parents and therefore favoured (Palomba, in: Roll 1992; Trifiletti 1998). In Italy there is also a patchwork of local policies which are, for the most part, means-tested and aimed at minors or families in difficulty: they have developed since the second half of the 1970s and are provided by the *comune* (local council) or local health board. The *provincia* (local authority) is responsible for highly discretionary and categorical policies, mainly financial assistance, to give support to never-married mothers and out-of-wedlock children: provincial policies are based on legislation to encourage population growth dating from the Fascist period. The outcomes for lone mothers in a such fragmentary welfare system are extremely varied. The amounts allocated vary to a great extent, as do the requirements for means-testing; priority categories may be different; benefits may be, to a greater or lesser extent, integrated with those of the local council or health board, or delegated to these institutions. Assistance is mainly aimed at never-married mothers, whose children may or may not be acknowledged by the father. It is mainly the child, rather than the mother, who is considered to have the right to such benefits, although it is almost always the mother who actually receives them (Bimbi 1997; Bordin and Ruspini 1997).

In Germany, the protection offered to lone mothers is also weak: where social protection covers women on the basis of their marital status, the case of lone mothers remains mainly unprotected (Lewis and Ostner 1994:17). While German family policy is relatively generous, it is not particularly supportive of lone mothers. Following Boujan (1995), in Germany there is no specific allowance for single parents as such but a highly developed general Income Support system. There is a supplement of 40% and 60% (four or more children under 16 years) to the standard rate of maintenance allowance under the social assistance scheme. In 1996, monthly average (basic amount, supplements, exceptional benefits, housing and heating allowances) were:

- single-parents family with one child under the age of 7: DM 1,853;
- single-parents family with two children aged between 7 and 13: DM 2,440 (European Commission 1996).

Lone parents on Income Support can get subsidies for the costs of child-care and kindergarten fees.

The dominant approach of German public authorities to gender issues has long rested upon a conservative family policy in conjunction with social security schemes for workers and social security coverage for married or widowed housewives. The German system clearly relies on two assumptions: first, that transferring income to men is a sufficient guarantee of household

well-being; and second, that household income will be distributed equally among members. Another characteristic feature is the importance of the family and voluntary support: in other words, the system presupposes that the family, and within the family women, are the greatest provider of welfare. There are indeed a number of features that keep women with children out of the job market and favour a conservative division of family labour. Care at home precedes short-term institutional care, long-term institutional care comes last. Similarly, parental leave and childcare legislation assume a parent at home for children below the age of three. Moreover, public childcare for children above three is offered on a part-time basis: most kindergartens are open during the morning hours and the short school hours (lunch is not available at schools) impose heavy time constraints upon mothers (Scheiwe 1994; Ostner 1997). The German welfare state regime presupposes that unpaid (mainly female) care work abounds within the family (Lewis and Ostner 1994). As a consequence, the level of inequality is particularly high in the labour market, revealed by data on female labour force participation, female-male ratios of hourly earnings, female-male ratios of unemployment rates (Norris 1987; OECD 1988).

The British welfare model is characterised by an emphasis on means-testing in distribution of benefits. In Great Britain, lone parents are heavily dependent on Income Support. Following Millar (1998), about 1.1 million lone parents receive Income Support and 300,000 receive Family Credit (DSS 1997), both means-tested. Since 1992, Family Credit is granted to those working more than 16 hours a week,¹⁴ while the Income Support rules allow lone mothers to receive benefit without being required to seek paid work, until their youngest child reaches the age of 16. Lone parents were also entitled to a small increase to Child Benefit (One-parent benefit, not means-tested, 6.05 pounds a week per family in 1994) and the “lone parent premium”, an additional sum paid to lone parents in receipt of Income Support. Both measures have recently been abolished for new lone parents by the Labour government.¹⁵

Moreover, the British welfare system makes no formal commitment to the protection of the family as an institution (Daly 1995). Britain has institutionally refrained from developing *explicit* family policies - that is, designed to achieve specified, explicit goals regarding the family such as day care, child protection services, family counselling, family planning and family life education - (Kamerman and Kahn 1978). Family policy has barely figured historically in public discourse or in the programme of political parties: the UK does not have a Ministry for the Family and no Department of Family Affairs; it has never pursued a pro-natalist policy or a policy designed to encourage or discourage women with children to be in employment (provisions with regard to maternity leave and child-care are kept at a very low level, the argument being that they fall outside government responsibility); it has never made any attempt to favour one form of family over another (Chester 1994:271-272; Gauthier 1996:204; Bradshaw 1996:97-98). Britain offers very poor public day-care services at high costs, a characteristic that increases the burden of unpaid caring work. As a consequence, lone mothers face with greater difficulties the double economic bind of assuming complete responsibility for children's care while attempting to make

up for lost income. For this reason, Great Britain is one of the few European countries where lone mothers are less likely to be economically active or employed than mothers in general.

3. Looking for lone mothers: a difficult identification

Researching lone parenthood is not an easy task. Unfortunately, some major and *interacting* problems complicate research on lone mothers, especially in a comparative perspective:

1. The heterogeneity of the phenomenon across cultures and regions. Lone parents can substantially vary by age, number and age of children, activity status and living arrangements. Lone parenthood is a status that people come into in a variety of ways: divorce, long-lasting separations, desertion, death of a partner, birth of a child outside marriage. There are also different routes out: marriage, re-marriage, cohabitation, placing children for adoption, children growing up and leaving home (Millar 1989);
2. The lack of a standard definition of single-parent household and its implications for the empirical study of lone mothers' poverty. The variety of ways into and out of lone parenthood together with the international variation in welfare systems, are the main reasons why there is no internationally recognised definition of a lone mother/father. Consequently, the definition of a lone-parent household can differ quite substantially among European countries. As Roll (1992) has discussed, the most ambiguous elements are related to the marital status of the parent, the family's household situation and the definition of a dependent child. This makes it quite difficult to identify lone parents accurately and to count their number, especially in a cross-national perspective;
3. The lack of adequate and comparable data sets for the study of lone-parent families, a crucial element for the understanding of their socio-economic situation. National data sets heavily differ in the ways in which they are organised: topics, levels of information, storage formats, file structures, naming conventions. Without harmonised databases, it is extremely difficult to perform cross-national comparative studies;
4. The low availability and heterogeneity of family/demographic variables, that makes the study of lone parents' well-being often problematic.

For all these reasons, the identification of lone-parent families required a very complex methodological procedure. First of all, only ECHP, BHPS (Great Britain) and GSOEP (Germany) data sets contain a defined family composition variable (even if with substantial differences), while SHIW data (Italy) allow the identification of lone parents only through a combination of the following variables: respondent's position within the household; links with the head of the household; presence of children within the household.

Moreover, as Barnes, Heady and Millar (1998) and Ditch *et al.* (1998) argued, there is the danger that the family composition variable offered (ECHP, BHPS and GSOEP data) will not pick up all multi-household lone-parent families due to the method of collecting data adopted. The definitions use information on personal characteristics in relation to the head of the household, therefore, by definition, a lone-parent household must have a lone parent as the household head. If it is true that most lone-parent households are headed by a lone parent, in some

cases the lone parent may not be the household head. In larger households never-married lone mothers may live with their parents, one of whom would be regarded as the household head and the lone mother would not be picked up in the definition - consequently the household would not be defined as a lone-parent household.¹⁶

Furthermore, the definition of “dependent child” was also highly problematic. Due to the diversities in the five national longitudinal data sets, I adopted the following definitions:

1. ECHP: a cohabiting child no older than 16 years;¹⁷
2. BHPS (UK): a dependent child has been defined for use in derived variable construction as one aged under 16, or aged 16-18 and in school or non-advanced further education, not married and living with parent;
3. GSOEP (Germany): a cohabiting child no older than 16 years, or older and in school, not married and living with parent;
4. SHIW (Italy): due to different reasons, the identification of lone parents was particularly difficult. First of all, widowhood is still a common marital status among Italian lone mothers. Moreover, in Italy children tend to stay at home until they get married and are maintained by them so long as they stay in the family (De Sandre 1988; Bimbi 1991). As a consequence, the number of young lone mothers is still very low in Italy: it is therefore extremely difficult to identify lone mothers with dependent children by referring only to the legal age of 18 years. For these reasons, I decided to use two different definitions:
 - a cohabiting child no older than 18 years. The SHIW subsample of Italian lone mothers with a dependent child no older than 18 years old is very small: 45 lone parents, of which 38 lone mothers and 7 lone fathers.
 - a cohabiting child of any age without personal labour income. In order to avoid the oversampling of widows, I restricted my subsample of Italian lone mothers to those not older than 65 years. In this way, I identified 113 lone parents.

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

Of course, the comparability of my analysis is limited by the fact that different sources (though with many common features) have been used for the different countries: GSOEP for Germany, BHPS for the UK, and SHIW and ECHP for Italy. In order to overcome such difficulties, a greater comparability of data on social and economic conditions is required. But comparability can be achieved only through a standardised design and common technical and implementation procedures. The European Community Household Panel (Europanel) represents a unique and essential source of information: it was launched in response to the increasing demand in the EU for comparable and longitudinal information across the Member States.

4. The definition of poverty

If the structural causes of female poverty are to be found in the interaction between gendered processes in the labour market, welfare systems and domestic household, *then a new and more flexible conceptualisation of the phenomenon is necessary*. Women's deprivation cannot be understood and tackled using the classic instrument that belongs to the policy based upon the view that poverty is a static, permanent, gender-neutral phenomenon (that is, an either/or state, with people considered to be poor or not poor). In other words, if a new operational definition of poverty is necessary, its gendered nature cannot be "captured" in the absence of a gender-sensitive methodological approach. What I mean, here, is that the visibility of women's poverty crucially depends on the methodological choices made while trying to conceptualise and "measure" the phenomenon.

Thus, my purpose is to incorporate the *gender* and *dynamic* dimensions into poverty "measurement". On the one hand, gender is a significant differentiating factor for poverty, since the differences in the incidence and evolution of economic deprivation between the sexes are evident (Ruspini 1997a, 1998c). On the other hand, I believe that our insight into processes of social change can be greatly enhanced through more extensive use of life-cycle and longitudinal data and, particularly, of household panel data. A fundamental advantage of panel design is that it offers the possibility of detecting and establishing the nature of individual change: when individuals are traced over time, it is possible to investigate the way in which personal responses are related to previous circumstances. The dynamic aspect of poverty is indeed very important since economic deprivation may be a persistent condition for some households, but only temporary for others. As Brueckner (1995) has pointed out, a life course approach may serve to empirically debunk the old adage "Once poor, always poor", since many people are only sometimes poor. The "mobility" within poverty is in fact higher for women than men (Ruspini 1997a, 1998c).

Within this context, the issue related to the identification of the poor is particularly relevant.

Mingione argued (1996:4) that poor people can be identified in two different ways. The first method, that most widely used for comparative analysis, is to take the households of individuals living below the poverty line as being poor households. The second method, less used due to the obvious difficulty of comparing highly diversified conditions of welfare provisions, is to consider as poor those individuals who receive assistance from specific welfare programmes. Both methods are at the same time useful but inaccurate. The measurement of poverty on the basis of the possession of monetary resources is biased by the fact that it systematically overestimates the poor individuals and groups who can count on hidden resources and/or who have needs well below the average. Conversely, it underestimates poverty in urban areas, where the average cost of living is higher. Identification of the poor with welfare clients has also some serious drawbacks, as welfare programmes are diversified and diversely selective: in Italy, deficits

in, and institutional fragmentation of, the social security system and social assistance schemes make such an approach difficult to apply.

I will now analyse the phenomenon of poverty among lone mothers using *both methods*.

The first approach to the measurement of poverty concentrates on income levels (poverty-line approach). The second approach focuses on social assistance experiences: *Sozialhilfe* for Germany, Income Support for Great Britain and social assistance benefits in Italy.¹⁸ As already discussed, welfare programmes can be diversified and diversely selective: therefore, the kind of assistance lone mothers receive also varies to a great extent.

The kernel of my measure of family and individual economic status is *total family disposable income*.¹⁹ If an income approach is used, then an *adjustment in needs* is important, since economies of scale may arise as a household increases in size. There is a considerable range of methods which can be used to derive equivalence scales and a large number of scales are used in OECD countries. In my case, the equivalence scale used to adjust family income according to the number of people in the household has been suggested by Buhman *et al.* (1988) and Burkhauser, Smeeding and Merz (1994): its elasticity lies at around 50 percent.²⁰ Taking into account that low equivalence factors tend to portray poverty populations as primarily composed of older people and single younger people, and higher values of the equivalent factor shift the focus to families with two or more children, I have chosen an equivalence scale that occupies the middle position.²¹

I also need to define a threshold or *poverty line* to distinguish households who are poor from those who are not. Since the concept of poverty is ambiguous, it is not possible to draw one unique and valid poverty line, below which all individuals or households are undeniably poor. Poverty lines can be set using a great variety of alternative methods - which may be divided into budget methods, subjective methods, relative methods and political methods²² - and the figures depend crucially on the poverty line chosen. In my case, I used a relative approach that defines income as “low” and a subpopulation as “poor” with respect to the income level of the population as a whole. The reference point, that is, the poverty line, is defined as 50 percent of the *median*²³ *household equivalent income*: those below the 50 percent line may be classified as “poor”.

5. Poverty and welfare dependency among lone mothers

Using the 50 percent poverty line, I obtained the poverty headcount ratios, that is, the number of poor single-parent households and married mothers reported in Table 1. We can observe from the data a higher percentage of lone mothers falling under the 50 percent of the median household equivalent income in the UK and in Germany than in Italy: respectively 39.8, 27.9 and 8.9 among lone mothers and 45.6, 30.3 and 8.4 among lone-mother heads of household.

Tab. 1 - Poverty headcount ratios among lone mothers and married/cohabiting mothers, household income, 1993, percentages*

	Lone mothers	Lone-mother heads of household	Married/cohabiting mothers
Italy	8.9	8.4	3.9
Germany (GSOEP data)	27.9	30.3	7.0
United Kingdom	39.8	45.6	10.1

* *Poverty headcount ratios* : percentage/number of lone mothers and married mothers below the 50 percent poverty line
 Data weighted using cross-sectional individual weights
 Source: author's calculations from ECHP and GSOEP data

The interpretation of these figures is twofold. First, results stress the differences between lone mothers who are heads of household and lone mothers who are not, since they may live with their parents/relatives. If we consider that being a head of the household can be an indicator of the fact that a lone mother is the only responsible for the family well-being, it is easy to understand that lone-mother heads of household are at greater risk of poverty. This is true especially in the British case.

Second, lone mothers rely on the family for support. Social networks of kin and friends can be materially very significant: they provide lone mothers economic and child-care support in contexts where provisions are scarcely available. In Italy, the fact that lone-mother heads of household seems not to be at higher risk of poverty can be linked to the support which presumably comes from the family to enable these women to work, generally full-time.

Concerning social assistance experiences, Table 2 clearly shows that lone mothers, if compared to married/cohabiting mothers, are more likely to be dependent on state support. The overrepresentation of lone mothers among welfare clients is very strong in the UK: 67.3 and 73.3 percent. Instead, in Italy lone mothers rarely use social assistance: the reason for this can be also related to the fact that welfare dependence is heavily stigmatised. As Mingione (1996:6) argued, the more efficient, generous and non-discriminatory a programme is, the more welfare clients there are and, consequently, the more poverty it discovers. This involves not only a question of information and efficiency, but also cultural bias, discrimination and stigmatisation, which can discourage potential clients for reasons of pride.

Tab. 2 - Use of welfare benefits§ among lone mothers and married/cohabiting mothers, 1993, percentages

	Lone mothers	Lone-mother heads of household	Married/ cohabiting mothers
Italy	1.7	1.7*	1.5
Germany	16.8	20.4	2.8
United Kingdom	67.3	73.3	58.0

§ The variable used to analyse dependency upon welfare support refers to the following question:
 "Did your household receive, at any time during 1993, social assistance payments or corresponding non-cash assistance from the welfare office?"

Data weighted using cross-sectional individual weights

Source: author's calculations from ECHP data

The poverty trap affecting British lone mothers is fearsome. In Britain, their position within the labour market is particularly weak: strong barriers face lone mothers entering the labour force, in particular minimal assistance with child-care and high effective marginal taxes (Table 3). For this reason, the expansion of female labour force participation has involved a growth in the financially disadvantageous part-time relative to full-time work: part-time work has been increasing throughout the post-war period and the majority of part-timers are women (Table 4).²⁴

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

	Lone mothers 18-60 years	Lone-mother heads of household 18-60 years	Married/ cohabiting mothers 18-60 years
Italy			
Employed#	51.0	53.9	40.1
Unemployed	11.4	8.2	8.8
Not in labour force	37.7	38.0	51.0
Germany			
Employed#	69.2	71.2	60.8
Unemployed	6.6	7.9	2.9
Not in labour force	24.2	20.9	36.4
United Kingdom			
Employed#	51.5	47.8	68.0
Unemployed	7.6	5.5	4.6
Not in labour force	40.9	46.7	27.4

Self-employed women are included

* Less than 10 cases

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

Source: author's calculations from ECHP data

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

	Lone mothers 18-60 years	Lone-mother heads of household 18-60 years	Married/ cohabiting mothers 18-60 years
Italy			
Full-time*	79.3	74.4	82.5
Part-time	20.7	25.6	17.5
Germany			
Full-time	74.0	72.2	74.3
Part-time	26.0	26.8	25.7
United Kingdom			
Full-time	72.1	63.6	58.7
Part-time	27.9	36.4	41.3

* Full-time work: 30 hours or more

Part-time work: less than 30 hours

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

Source: author's calculations from ECHP data

This attitude reflects the need to balance work with domestic demands in the absence of explicit welfare support to families. The expense and paucity of institutional child-care in Great Britain makes its use a major disincentive to women seeking paid employment, and for this reason the availability of part-time work has been crucial in facilitating British women's increased lifetime work experience by enabling them to combine caring for children with employment (Robinson and Wallace 1984; Humphries and Rubery 1988:94). This brings to light the problematic relationship between employment and the characteristics of social security schemes: a weak labour market position generates no or low social security contributions and an outcome of low or no benefits. The British welfare model is indeed characterised by an emphasis on market-based social insurance: given the gendered access to income and wealth, market provisions inevitably tend to disadvantage women and highlight their dependence on men.

In Germany, poverty incidence and welfare dependence among lone mothers seem quite strong, as well. German social security programmes may have succeeded in helping families cope with economic consequences of work-related events such as unemployment or retirement, but they now have to come to terms with family-related events such as divorce or lone parenthood. The key factor lies in the interaction between deep changes in the family (such as a decline in nuptiality, an increase in separation/divorce and in non-marital unions, an increase in births out of wedlock) and the German "conservative" model. In Germany, women's entitlements are largely derived from their husband's rights. Following Scheiwe (1994), marriage is the condition for access to survivor benefits and for the cost-free insurance of a financially dependent spouse through her insured partner in sickness insurance. Cohabiting mothers or lone mothers who are not obligatorily insured in sickness insurance (those employed less than 16 hours a week) face

difficulties: voluntary insurance is possible, but rather expensive. The nature of the German welfare model emphasises, on the one hand, labour market integration (particularly for men) and, on the other hand, the role of the family (predominantly women) as the primary provider of welfare services (Langan and Ostner 1991:136-137). In addition, Germany continues to provide incentives to the traditional gendered division of labour, particularly via its tax system which is heavily weighted in favour of married and one-earner couples.

Regarding Italy, the interpretation of my results is twofold:

- firstly, it seems that lower lone mothers' poverty rates are to be found where the sheltering capacity of family, kin and voluntary organisations is strong. Many Italian families may integrate a stable income (in many cases brought home by a male breadwinner), a lower and much more unstable income from part-time or irregular jobs (mainly by the wife) and even an income from a grandparent's old age pension. This means that, even if pensions, unemployment benefits or wages are low, they may add up to an acceptable level of household/family income.
- secondly, due to the fact that family solidarity is still strong and that welfare programmes are less efficient but discriminatory, the extent of economic poverty may be more "hidden" than in other countries. A very important factor in explaining full-time female employment in Italy is the active solidarity of women belonging to different generations: for every young working woman there is at least one older woman (mother or mother-in-law) who may not live in the same household but who plays an active part in taking care of children (Bimbi 1997). As a result, the help coming from the partner and from public or private service facilities is less crucial. Thus, relatively few lone mothers depend on men's incomes for support: maintenance payments from former husbands (but not those paid for children) are subject to taxation as are the derived pensions of widows and orphans. Moreover, in the case of separation or divorce, there is no assumption of responsibility, either by way of compensation or substitution, by the state to make up for the lack of father's maintenance (Tables 5 and 6).

Tab. 5 - Largest income sources by family status, 1993 (percentages)

	Lone parents	Lone-mother heads of household	Families with children
Italy			
Wages or salaries	51.1	50.7	58.6
Self employment or farming	12.8	11.5	24.5
Pensions	33.7	34.1	15.2
Social benefits and grants	0.8*	1.4*	0.6
Investments, savings and property	1.7	2.2*	1.1
Other sources	-	-	-
Germany			
Wages or salaries	53.5	52.9	81.8
Self employment or farming	4.6	3.8	7.8
Pensions	18.4	14.5	6.0
Social benefits and grants	15.2	21.0	2.8
Investments, savings and property	0.4*	-	0.2*
Other sources	7.9	7.8	1.4
United Kingdom			
Wages or salaries	45.4	37.4	70.2
Self employment or farming	6.8	3.4	14.0
Pensions	3.5	1.5*	2.4
Social benefits and grants	41.2	53.4	12.5
Investments, savings and property	0.1*	-	0.5
Other sources	3.0	4.3	0.5

* Less than 10 cases

Data weighted using cross-sectional individual weights

Source: author's calculations from ECHP data

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

	Lone parents	Lone-mother heads of household	Married/cohabiting mothers
Italy			
Spouse/former spouse	4.5*	11.8*	9.0
Parent	53.0	40.0*	65.6
Child	3.5*	9.4*	2.2*
Other relative	36.6	35.6*	18.5
Unrelated person	2.3*	3.2*	4.6*
Germany			
Spouse/former spouse	43.5	51.6	2.0*
Parent	36.2	24.3	76.2
Child	4.0*	4.7*	3.4*
Other relative	1.7*	2.0*	18.1
Unrelated person	14.6	17.4	0.4*
United Kingdom			
Spouse/former spouse	54.9	68.0	23.1
Parent	30.4	18.9	44.7
Child	3.3*	2.2*	0.4*
Other relative	3.6*	4.7*	23.8
Unrelated person	7.7*	6.1*	8.0*

* Less than 10 cases

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

Data weighted using cross-sectional individual weights

Source: author's calculations from ECHP data

6. Non-monetary poverty indicators

Following McKendrick (1998), there are fundamental problems with the study of lone parents' poverty. Poverty research usually tends to use income-based measures and indices of material well-being to proxy for poverty: this approach fails to address the multi-dimensional nature of lone parents' economic deprivation and focuses attention on narrow policy objectives (mainly raising income levels).

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

ECHP data give the opportunity of "measuring" poverty through the lack of a number of goods, non-participation in certain activities and non-use of certain services (e.g. clothing and dwelling).²⁵ This method was pioneered by Townsend (1979), who drew the distinction between poverty and deprivation (anything which might limit a person's ability to enjoy or do things which are normal in the society in which she/he lives), and developed and improved by Mack and Lansley (1985): they defined being in poverty as a situation in which people had to live without the things which society as a whole regarded as necessities.

The non-monetary dimension of deprivation seems very important if we wish to capture the gender nature of poverty, because it makes it possible for us to understand the consequences of economic hardship and the connections between low incomes and lack of resources. There are also less quantifiable aspects of poverty, such as not being able to see friends and relatives, which are not only different for women and men but also differ between diverse groups of women.

Tables 7 and 8 show that lone parents and their children are significantly more likely than married mothers to be deprived of many of the household items included in the ECHP survey. What they particularly lack, in comparison with married/cohabiting mothers, are car/van (UK), dishwasher, video (Italy) and a second home. It is also quite difficult for them to save, take an annual holiday, replace furniture or invite friends or family round, and especially in the United Kingdom. As Millar (1989) said, the lack of such items suggests that lone mothers may be more socially isolated than two-parent families. The initial economies which are immediately made in a situation of reduced domestic income involve a reduction of social and leisure activities: holidays, hobbies, entertainment. Moreover, the lack of a private mean of transportation (and/or of a telephone) drastically limits the possibility of going out and seeing friends or relatives, both for the mother and for the children.

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

Tab. 7 - Access to consumer assets* among lone and married mothers, 1993 (percentages)

	Lone mothers	Married mothers
Italy		
Central heating	76.9	74.2
Kitchen	89.3	89.3
Bath/shower	99.4	99.0
Indoor toilet	99.1	99.2
Hot water	98.6	98.5
Car/van	79.1	95.0
Colour TV	95.7	97.5
Video	52.2	69.5
Microwave	8.0	13.3
Dishwasher	20.4	29.8
Telephone	94.7	95.1
Second home	13.0	16.5
Germany**		
Central heating	82.1	90.6
Kitchen	99.7	99.5
Bath/shower	96.0	98.9
Indoor toilet	96.7	98.8
Hot water	95.8	95.8
Car/van	56.2	95.2
Colour TV	96.9	99.1
Video	57.7	76.3
Microwave	47.1	59.4
Dishwasher	31.9	55.2
Telephone	81.8	92.2
Second home	2.6	4.8
United Kingdom		
Central heating	82.2	88.8
Kitchen	99.3	99.7
Bath/shower	100.0	99.9
Indoor toilet	100.0	100.0
Hot water	99.8	99.9
Car/van	43.3	90.2
Colour TV	96.9	98.3
Video	82.3	95.2
Microwave	66.1	82.7
Dishwasher	12.0	32.7
Telephone	82.4	95.2
Second home	1.4	7.7

* The variable used refers to the possession of items within the household. The specific question is: "For each item below, please indicate whether or not your household possesses it"
Data weighted using cross-sectional individual weights

Source: author's calculations from ECHP data

Tab. 8 - Amenities* among lone and married mothers, 1993, (percentages)

	Lone mothers	Married mothers
Italy		
Warm home	76.8	75.8
Annual holiday	61.5	64.5
Replacing furniture	45.4	49.2
New clothes	84.2	88.0
Eat meat every second day	93.9	91.1
Invite friends or family	75.0	80.4
Savings	19.6	25.9
Germany**		
Warm home	95.8	98.8
Annual holiday	67.2	86.3
Replacing furniture	47.8	74.6
New clothes	67.1	83.6
Eat meat every second day	89.1	95.3
Invite friends or family	70.2	86.7
Savings	71.5	91.6
United Kingdom		
Warm home	80.5	93.5
Annual holiday	28.9	66.9
Replacing furniture	30.8	68.7
New clothes	70.2	91.7
Eat meat every second day	79.1	94.5
Invite friends or family	66.6	87.1
Savings	28.3	56.7

* The variable used refers to the items the household can afford: "There are some things many people cannot afford even if they would like them. Can I just check whether your household can afford these?"

Data weighted using cross-sectional individual weights

Source: author's calculations from ECHP data

7. Duration analysis of poverty and welfare use

As I have already argued (Ruspini 1997a, 1998c), one of the most interesting elements in the analysis of poverty is the duration of the poverty experience.²⁶ Taking time into consideration seems to be an appropriate way of tackling the problem of economic deprivation in a gender-sensitive dimension. In other words, the analysis of the dynamic dimension of poverty allows us to answer my leading question: how do lone mothers experience poverty?

Duration analysis refers both to the length of the individual spells of poverty and to the total duration of poverty experienced over a given period (Walker and Ashwort 1994:11,21).²⁷ These are important attributes of the personal experience of poverty, since time is not simply a further dimension over which poverty can be measured: it is instead the medium which within poverty occurs and shapes the experience of being poor. In fact, if long spells of poverty may be assumed to be worse than short ones, however, welfare implications of a single spell of poverty lasting five out of ten years are not necessarily worse than five separate spells of one year.

Using again the 50 percent line, I now ask whether poverty is long-term or short-term, that is, what proportion of the lone-parent population were never poor and what proportion were

temporarily, persistently and intermittently poor in the periods taken into consideration. I restricted my analysis to the lone-mother heads of household subsample, since they appear to be at greater risk of poverty. Table 9 suggests that income mobility is rather high and that poverty is a permanent situation only for a minor part of the lone-mother population. If it is true that lone mothers poverty spells are longer than married mothers', lone mothers whose income falls below the poverty lines are poor only for a fairly short time, the majority between one and two years.

Only a minority is locked into poverty and can be defined as "permanently poor". In Great Britain 19, in Germany 11.2 and in Italy 18.3/11.2 percent of lone mothers has been *persistently* for at least three years. For heads of household, it is 20.2, 14.9 and 21.4/12.1 percent. Not surprisingly, in Italy the incidence of lone mothers' persistent poverty in the northern/central part of the country and the southern regions differs to a great extent. Even if the SHIW subsamples are quite small, these figures reflect the strong Italian economic dualism.

The same table also shows that poverty spells are not often regular, and that a consistent part of lone mothers who have experienced economic deprivation for two or more years find themselves below the poverty line only intermittently. If, compared to married mothers, lone mothers are more vulnerable to persistent economic deprivation (that is, they stay poor longer in a single spell), they are also more "mobile", that is, more likely to enter and exit the poverty condition intermittently. Lone mothers' poverty mobility rate is, once again, particularly high in the British setting: the percentage of lone mothers suffering from recurrent poverty is 24.7 for non-heads and 27.9 for heads of households in comparison with Germany (9.2 and 9.8) and Italy (6.6/7.7 and 3.5/4.6).

Table 9 - Durations of poverty, 50 percent poverty line, column percentages

	Lone mothers	Lone-mother heads of household	Married/ cohabiting mothers
Italy (1989, 1991, 1993, 1995), with cohabiting children no older than 18 years			
Never poor	69.0	63.7	81.0
Short-term poverty	6.1*	7.2*	11.0
Persistent poverty	18.3*	21.4*	4.9
Recurrent poverty	6.6*	7.7*	3.1*
Northern and Central Italy			
Never poor	85.8	80.3	91.3
Short-term poverty	7.9*	10.9*	7.7
Persistent poverty	2.8*	3.8*	-
Recurrent poverty	3.6*	5.0*	1.0*
Southern Italy			
Never poor	50.8	50.8	70.6
Short-term poverty	4.2*	4.2*	14.3
Persistent poverty	35.2*	35.2*	9.8
Recurrent poverty	9.8*	9.8*	5.2*
Italy (1989, 1991, 1993, 1995), with dependent children			
Never poor	71.5	63.1	77.8
Short-term poverty	13.8*	20.2	14.7
Persistent poverty	11.2*	12.1	5.2
Recurrent poverty	3.5*	4.6*	2.3
Northern and Central Italy			
Never poor	80.2	69.4	89.7
Short-term poverty	17.7*	25.8	9.1
Persistent poverty	2.1*	4.8*	0.5*
Recurrent poverty	-	-	0.7*
Southern Italy			
Never poor	62.0	58.2	65.2
Short-term poverty	9.4*	15.8*	20.7
Persistent poverty	21.2*	17.7*	10.1
Recurrent poverty	7.4*	8.2*	4.0
Germany (1991-1995)			
Never poor	56.2	50.7	75.7
Short-term poverty	23.4	24.7	14.2
Persistent poverty	11.2	14.9	4.4
Recurrent poverty	9.2	9.8	5.7
Great Britain (1991-1995)			
Never poor	29.8	28.7	69.3
Short-term poverty	26.6	23.2	17.6
Persistent poverty	19.0	20.2	5.5
Recurrent poverty	24.7	27.9	7.6

* Less than 10 cases

Legend:

short-term poverty: a single spell of poverty lasting 2 years or less

persistent poverty: a single spell lasting at least 3 years

recurrent poverty: more than one spell of poverty

Data weighted using longitudinal individual weights

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

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

In Germany, the welfare state prefers to provide money transfer programmes rather than services: therefore, despite its rehabilitative ideology, it does not encourage people to support themselves (Langan and Ostner 1991:136-137). The orientation is to the coverage of market-related risks: women's rights to welfare is a function of their dependence on a male breadwinner. Thus, it seems that both the (West) German and the British welfare states have operated on a strong breadwinner logic, since the idea of a "male breadwinner" and of a "secondary" female wage earner was built into the welfare system and welfare provisions (Lewis and Ostner 1994; Daly 1995; Ruspini 1997a, 1998c).

In Italy there is no deep gap between the duration of the poverty experience for lone mothers and married/cohabiting mothers. This figure can be partially explained if we think that Italian lone mothers are more likely to work full-time than married mothers, due to the active solidarity of women belonging to different generations and to family support.

I now focus on the dynamics of social assistance experiences among lone mothers: Table 10 demonstrates that they are relatively short-term, as well. Nevertheless, receipt duration tends to be much longer in Great Britain: 37.3 percent of lone-mother heads of household receive social assistance payments for 3 years or longer. As already noted, benefits are mostly means-tested: the British welfare is largely orientated towards a class of the poor dependent on the state. Furthermore, levels of universal transfer payments and forms of social insurance are modest and stigmatised, since the model assumes that higher levels of benefit will reduce incentives to work.

The reason for the fact that no Italian lone mothers make use of welfare benefits can be related to the characteristics of the data sets and the quality of variables, to the small size of both subsamples derived from SHIW data but also to the fact that the stigmatisation of welfare dependants is still strong. In Italy women's economic dependency on the family is not seen as a social problem; on the contrary, the dependency of the family on welfare provisions is regarded as

“bad”: the hidden assumption is that the family, through the unpaid work of women, is the “natural” main provider of welfare (Saraceno 1994).

My findings are consistent with the earlier evidence derived from research on single-parent families’ social assistance experience by Duncan *et al.* (1993). Patterns of social assistance across countries appear very different: receipts tend to be relatively short-term in Germany and in the United States, somewhat longer-term in Canada and much longer in the UK. The proportion of lone parents still receiving social assistance after three years was 26 percent in Germany, 38 percent (blacks) and 35 percent (whites) in the US, 58 percent in Canada and 84 percent in the UK (Duncan *et al.* 1993:8-9).

Table 10 - Durations of welfare use§, column percentages

	Lone mothers	Lone-mother heads of household	Married/ cohabiting mothers
Italy (1989, 1991, 1993, 1995)			
No use	-	-	-
Short-term use	-	-	-
Persistent use	-	-	-
Recurrent use	-	-	-
Germany (1991-1995)			
No use	81.1	75.4	93.2
Short-term use	9.4	12.3	4.7
Persistent use	7.7	10.1	1.4
Recurrent use	1.8*	2.2*	0.7*
Great Britain (1991-1995)			
No use	32.4	32.9	81.4
Short-term use	17.3	14.0	10.3
Persistent use	36.5	37.3	4.6
Recurrent use	13.8	15.9	3.7

§ Welfare use: social assistance benefits (Italy), *Sozialhilfe* (Germany); Income Support (Great Britain)

* Less than 10 cases

Legend:

short-term use: a single spell of use lasting 2 years or less

persistent use: a single spell lasting at least 3 years

recurrent use: more than one spell of welfare use

Data weighted using longitudinal individual weights

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

8. Conclusions

I would like to conclude with a summary of the methodological reflections that have emerged from my research experience:

- First of all, my dynamic and comparative analysis of lone parents’ deprivation shows that in all the three settings taken into consideration lone mothers - especially if heads of household - are

at greater risk of poverty in comparison with married/cohabiting mothers. Lone mothers poverty spells are longer than married mothers', and the risk of permanent poverty is exceptionally high in Great Britain. Nonetheless, most poverty among lone parents appears to be *temporary*, that is, short-term. These results may have significant implications for both social science and public policy, since much of the debate about lone mothers has reflected the presumption of their dependency on welfare: Charles Murray's major theme (1984) was that AFDC (Aid to Families with Dependent Children) benefits in the US have encouraged women to become lone parents and induced dependency. As I have already pointed out (Ruspini 1998b) the nature of poverty has been seriously misunderstood: if lone mothers' poverty and dependency from welfare have always been conceptualised as long-term and persistent phenomena, then a new paradigm and new policies are needed. The gendered and dynamic nature of economic deprivation requires, on the one hand, a new analytic framework and, on the other hand, particular policies able to reduce the risk of long-term poverty and to tackle repeated, short-term poverty spells.

- Secondly, poverty dynamics across countries appear very different. In Italy lone mothers are less likely to be poor, while in Germany and particularly in the UK, lone mothers are at greater risk of economic deprivation. In Italy, the family plays a crucial role: protection against poverty is based on personal connections, affective links, networks of exchange and non-cash economy. First, the family constitutes a safety net against poverty and social exclusion; second, as Ferrera (1996:21) argued, the southern family largely operates as a social clearinghouse by mediating the difficult relationship between a variegated labour market and fragmented income maintenance systems. Italian familism masks the economic weakness of women (Bimbi 1997).
- Empirical evidence suggests that Mediterranean countries form a separate cluster in the universe of welfare states, an element that requires further research. Italy belongs to the so-called Mediterranean welfare states (together with Greece, Spain, Portugal), a group of countries that comparative welfare research has generally neglected. This viewpoint requires substantial revision. On the one hand, Mediterranean countries do constitute a specific group: the politico-economic connotation is similar, the interaction between family, labour market and the welfare state is a peculiar one and, within this peculiar interaction, family plays a very crucial role. Kinship ties are very intense, children and parents live together for a long time, the economic collaboration between household is still strong and the degree of individualisation of the family members low. In Italy, the absence of explicit family policies is compensated by a strong family solidarity: family, and within family women, are "invisible" but necessary and irreplaceable partners of Italian social policies. But, on the other hand, significant differences exist and the *intra*-variation among the countries is much greater than of other families of nations, for example the Scandinavian one (Ferrera 1997).

Here I finish with some relevant theoretical and methodological issues concerning

research on lone motherhood and lone mothers' standard of living:

1. the need for a debate about the implementation of suitable policies for lone mothers. In particular:
 - * should we implement specific policies and treat lone parents as a special group with distinctive needs for which provisions should be made? If it is true that support for lone parents should not be separated from policy addressed to families with children, it is however important to recognise and respond to the peculiarity of lone parents' needs: single parents suffer from a time deficit in comparison with the situation where two parents are available. Lone mothers need both to work more for the same income as coupled parents and to spend more time with their children, due to the partial or total absence of the father (Duncan and Edwards 1997);
 - * what kind of policies are the most suitable for lone mothers? Empirical evidence emerging from my research suggests that a key policy goal should be the implementation of measures aiming at reconciling work and family life.²⁸ As Bradshaw (1998) and Millar and Ford (1998) have pointed out, more radical measures able to alleviate lone mothers' poverty are called for than cash benefits already offer. Policy should be integrated across the areas of employment, child-care, housing, income support and maintenance obligation. In other words, it is necessary to support and encourage lone mothers' capacity to be economically independent by sensibly and carefully linking labour market and family policies, and not only to answer to their needs through a general anti-poverty strategy. Lone mothers should be treated as a peculiar kind of *women* who mother *and* work and their ability to fully participate in the labour market should be encouraged and not stigmatised or discouraged;
2. The necessity of taking into account the fact that lone mothers are not a homogeneous group and of interpreting this heterogeneity and explaining variability. In particular, there is a need to analyse the peculiarities of lone parenthood within the Mediterranean family of nations.
3. There is a strong necessity of further empirical comparative research to shed light on the different mechanisms behind women's poverty and on the combination of beginning/ending events. In order to be able to direct attention to the circumstances associated with women becoming poor and to the factors that cause spells of poverty to end,
4. the adoption of a new theoretical paradigm is required. The comparative poverty estimates available are either out of date, or only available for a small range of countries, or insufficiently detailed. If, broadly speaking, much previous research has been insufficiently sensitive to the analysis of poverty trajectories, this is particularly true for lone parents.
5. In a general sense, a crucial methodological challenge for women's poverty research is to open the family "black box" in order to highlight the extent to which women's poverty is masked. This is particularly relevant for the Italian case. We should keep in mind that in Italy the underground economic transactions pose a serious methodological problem. In comparison to the rest of European Countries, Italy presents the highest estimates of informal economy. Inevitably, the measurement error is influencing the empirical findings. There are various

possibilities:

- using different poverty measures, that is, tackling the problem by collecting income data for both households and individuals;
 - greater availability of variables specifically aimed at depicting the processes involved in the acquisition and expenditure of resources within the family;²⁹
6. Concerning the identification of the poor, it is important to combine different approaches, such as to take as being poor the households of individuals living below the poverty line, to consider as poor those individuals assisted by specific welfare programmes or to focus on non-monetary poverty indicators. Given the limitations of the construct of “poverty” as officially defined, the combination of alternative poverty measures is needed;
 7. The need to design suitable data sets for the study of lone-parent families. Adequate data sets for the study of women’s poverty dynamics are desperately needed and, in order to address some questions, new data collection may be required. In particular, comparable longitudinal data sets seems appropriate since they include measures of poverty processes and outcomes. Furthermore, it is very important for the researcher to use data sets whose available documentation offers the possibility of evaluating the quality of data.

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¹ In 1995, the unemployment rate reached 32,8 percent among young people between 15-24 years. In particular, 29 percent of young men and 37,6 of young women were unemployed (Eurostat 1996).

² The activity rate of Italian women is one of the lowest in Europe: 33,9 percent in 1995.

³ In 1994, 59,6 percent of unemployed men and 63,3 percent of unemployed women were long-term unemployed (that is, without a job for no less than 12 months) (Eurostat 1995).

⁴ The last years have seen the growth of many different ways of comparing welfare states in terms of typologies derived from variations in structural characteristics (see for example Esping-Andersen 1990; Taylor-Gooby 1991; Castles and Mitchell 1993; Bradshaw *et al.* 1993; Ferrera 1993; Leibfried 1993; Lewis and Ostner 1994; Siaroff 1994; Gauthier 1996). Using internationally available aggregate data it has become possible to develop helpful typologies as a framework for exploring particular cases. Unfortunately, the aggregate data used to build those typologies and develop comparisons across a range of indicators are quite heterogeneous and only cover some areas, and not all of the interests in the comparison of welfare states. Moreover, it is not always clear whether the data are strictly comparable, since different countries may use slightly different definitions. Finally, the most striking absences from most of these statistical approaches are those relating to gender (even if it is clear that welfare arrangements in different countries are based on key assumptions about the different positions of men and women in society) and to the *inter-* and *intra-*specificities of the Mediterranean Family of Nations. Mediterranean countries have in fact been taken into account only recently and usually been treated as less-developed, rudimentary or defective welfare states. The implicit assumption is that these countries are only late-comers and will, sooner or later, “adapt” to one of the existing models, an assumption that denies their peculiar characteristics and makes it difficult to understand their specific functioning.

⁵ In Mediterranean countries the moment of leaving the parents’ home mostly coincides with marriage, while in other countries young people leave their parents to try out various kinds of cohabitation (which is usually a kind of rehearsal for a future marriage). In the past, more widespread and prolonged education may have contributed to lengthening the period that young people stayed in the family home. Another factor to take into consideration is the high level of youth unemployment, which discourages any move away from parents. Furthermore, in large urban centres accommodation costs are very high.

⁶ It is important to stress that data on poverty in Italy show very heterogeneous and contradictory results. Such heterogeneity asks for the development of sensitivity tests.

⁷ The *European Community Household Panel Survey* is a multi-dimensional and multi-purpose survey which covers income, demographic and labour force characteristics, health, education, housing, migration and other topics. The full-scale survey was launched in 1994, with a sample of 61,106 households (approximately 127,000 individuals) achieved in the EU as a whole. Access to the ECHP data was provided to the author as an ECASS fellow, affiliated with the ISER, University of Essex, the latter being a National Data Collection Unit for the ECHP. ECHP German data were made available during the TMR research stay at the Mannheim Centre for European Social Research (October 1997 - September 1998).

⁸ The *Bank of Italy Survey of Household Income and Wealth* was first conducted in 1965. Twenty-three further surveys have been conducted since then, yearly until 1987 (except for 1985) and every two years thereafter. The aim of the survey is to gather information concerning the economic behaviour of Italian families at the microeconomic level. The survey has a panel section, corresponding to: 15 percent of the households between 1987 and 1989; 26.7 percent between 1989 and 1991; 42.9 percent between 1991 and 1993; 44.8 between 1993 and 1995.

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

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

British Household Panel Study (BHPS) and German Socio-Economic Panel (GSOEP) data were made available during the research stay at the European Centre for Analysis in the Social Sciences (ECASS), Institute for the Social Sciences, University of Essex (June-August 1997). ECASS is a Large Scale Facility funded under the Training and Mobility of Researchers programme of the European Union.

⁹ The GSOEP analysis is based upon the West German subsample.

¹⁰ For example, as Lewis (1993) has discussed, there is little evidence suggesting any significant change in men’s attitude; women’s entry into paid work has not been matched by an increase in the sharing of unpaid work.

¹¹ France (*Allocation de Parent Isolé - API*); Ireland (*Lone Parent’s Allowance - LPA*); Portugal (*Single Parent’s Allowance*), Iceland (*Single Parent’s Allowance*), the UK (*One-Parent Benefit*) (Boujan 1995).

¹² In Portugal, to receive the Allowance for Single Parents, the parent must: be in work; be a single parent; have paid social security contributions for at least six months; be responsible for caring for a child under ten; have an income less than 70 percent of the minimum guaranteed salary (Boujan 1995).

¹³ In France API is paid until the youngest child reaches the age of three (Boujan 1995).

¹⁴ The level of payment of Family Credit varies according to the size and type of family. A 1991 survey found out that lone parents were on average better off in work and claiming Family Credit than out of work on Income Support (Hills 1993).

¹⁵ Following Millar (1998), the very first of eight key principles set out to guide the reform is that the new welfare state should help and encourage people of working age to work. The ‘new deal for lone parents’, currently under trial in eight areas of the country and due to be implemented nationally from the autumn of 1998, will seek to encourage lone parents with children of

working age to find employment. The goal of increasing employment among lone parents is part of a more general policy emphasis on 'work, work, work' but the new deal for lone parents also builds upon previous policy initiatives intended to encourage higher rates of employment among this group. Altogether, benefits for lone parents cost about £10 billion in 1996/7, equivalent to about 10 percent of the total benefit expenditure.

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

¹⁷ The identification of lone parents within ECHP was possible through the combination of the following variables: "Single parent with one or more children under 16" and "Single parent with at least one child over 16".

¹⁸ The variable used to analyse dependency upon welfare support in Italy refers to the following question: "Did your household receive, during the previous year, social assistance payments such as unemployment benefits, other forms of assistance or help from private/public offices?"

¹⁹ Total household disposable income = total household income after taxes and social security transfers. Disposable income determines a household's standard of living at a certain moment.

²⁰ The equivalent factors used correspond to the square root of the number of household members (1.00 for the first adult, 1.41 for the second, 1.73 for the third, 2.00 for the fourth, and so on) (Burkhauser, Smeeding and Merz 1994).

²¹ Equivalence scales can indeed be represented by one single parameter: the equivalence elasticity, that is, the power by which needs increase as family size increases. More precisely, I assume that equivalent income (EI) can be equated to disposable income (D) and size of the household (S) in the following way: $EI = D/Se$. This parameter expresses the variation in resources needed to maintain the level of well-being of the household as the number of components varies. It can range between the extreme elasticities of 0 and 1: 0 implies that the economies of scale are perfect and 1 underlines their absence. Existing equivalence scales cover almost all of the range between 0 and 1. The fact that they occupy the high, middle or low position of the range constitutes an important issue, since the poverty estimates, and particularly headcount ratios, are very sensitive to the choice of scale: in most countries, poverty declines as the equivalence elasticity increases. The larger the equivalence factor, the lower the poverty rate among single persons (especially if young women) and older married couples (Buhman *et al.* 1988).

²² These statistical lines have two drawbacks: first, it is generally not known whether the derived levels of income actually support an adequate standard of living. Secondly, there is no *a priori* reason why the same fraction has to be used in all countries.

²³ It would be possible to use the mean instead of the median. The median has been chosen because it is less affected by the extreme values of the income distribution.

²⁴ In Great Britain part-time jobs accounted for virtually the entire increase in women's employment in the last three decades. In Britain, roughly 25 percent of women workers were part-timers in 1960 and by 1980 the percentage had grown to approximately 45 percent (Sainsbury 1996:106). Part-time work is financially very disadvantageous: the hourly earnings of both manual and non-manual part-time women are less than those of full-time men and women. Furthermore, the hourly earnings of women in part-time employment are declining relative to the hourly earnings of men and women working full-time in the same industries (Lonsdale 1992:105).

²⁵ The variables used refer:

1) to the possession of items within the household. The specific question is: "For each item below, please indicate whether or not your household possesses it"

2) to the items the household can afford: "There are some things many people cannot afford even if they would like them. Can I just check whether your household can afford these?"

²⁶ It is one of my aims to overcome the classic conceptualisation of poverty that considers someone poor or not poor if, *at a given moment*, his/her resource level is below a certain line. The attention has to be paid to the duration of poverty. Deprivation can indeed be analysed as a continuous variable, composed of days, months and years.

²⁷ A spell of poverty has been defined as beginning in the first year that income is below the poverty line after having been above it, and as ending when income is above the poverty line after having been below (Bane and Ellwood 1986).

²⁸ For example: good quality and affordable child-care services; measures to encourage lone mothers to pursue training and higher education in order to increase their level of human capital; flexible employment patterns and more extensive maternity and parental leave provisions.

²⁹ The availability of variables which permit the exploration of how income and other resources are converted into standards of living within the family is a crucial element for understanding women's poverty. Unfortunately, such variables are very rare. Of all the data sets I used for my study of poverty dynamics among lone mothers, the British Household Panel Survey was the only one that made it possible to understand how household finances are arranged. It contains two crucial variables: the first describes which person in the household is responsible for big financial decisions and the second describes how financial decisions are organised. Only European Community Household Panel data offer the possibility of identifying the household's main source of income and, also, make it possible to gain insights into both the characteristics and the relevance of personal financial support from others outside the household. The GSOEP data set does not permit the question of how household resources are organised to be investigated. Nonetheless, it does contain several variables concerning financial assistance and private transfers from outside household, however, most of these are only available from 1994 on. The GSOEP data set also offers some information concerning child care and other kinds of help offered by persons outside household. SHIW data contain information concerning the exchange of financial resources within family networks and intergenerational transfers of resources. The PSBH data set also contains some variables concerning the exchange of financial resources within family networks. Lastly, HUS data offer some information on child care by persons outside household and some very general indicators about financial help which comes from outside the household.