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Living on the Poverty Line: A Comparative, Dynamic, Analysis of Lone Mothers' Poverty in Belgium, Germany, Great Britain, Italy, and Sweden*

By Elisabetta Ruspini**

Summary

This paper focuses on explaining lone mothers' dynamics of poverty in five different European settings using household panel data. We find that lone mothers, in comparison with married mothers, are more vulnerable to persistent and recurrent economic deprivation. Moreover, poverty dynamics across countries appear very different: female poverty risks are strongly connected to the close interaction of gendered processes in the labor market, domestic circumstances, and welfare systems that can vary substantially from one country to the next.

1. Introduction

The aim of this paper is to focus on the circumstances that explain the dynamics of poverty among lone mothers in European settings characterized by different family and social policy systems: Belgium, Germany, Great Britain, Italy, and Sweden.¹ Researching lone parenthood is not an easy task. Two major problems complicate research on lone mothers, especially in a comparative perspective. First, the lack of a standard definition of single-parent household and its implications for the empirical study of lone mothers' poverty. Second, the lack of suitable and comparable data sets for the study of lone-parent families. In particular, the poor availability and heterogeneity of family and demographic variables makes the study of lone parents' well-being often problematic.

2. Looking for Lone Mothers

The data used here to analyze dynamics of poverty for lone parents and their socio-economic situation are household panel surveys: European Community Household Panel Survey (ECHP) 1994; Panel Study on Belgian Households (PSBH), 1992-1995; Public Version of the German Socio-Economic Panel (GSOEP), 1991-1995; British Household Panel Survey (BHPS), 1991-1995; Bank of Italy Survey of Household Income and Wealth (SHIW), 1989, 1991, 1993, 1995; and Swedish Household Market and Non-Market Activities (HUS), 1984, 1986, 1988, 1991, 1993.²

Without harmonized databases, it is extremely difficult to perform cross-national comparative studies on panel data. In my case, the identification of lone-parent families demanded a very complex methodological procedure. This is due to the complexity and to the differences in the

organization of the five national panel data sets with regard to substantive content, level of information, storage format, file structure, naming conventions, and time between waves. To be more precise, only ECHP (Europanel), BHPS (Great Britain) and GSOEP (Germany) data sets contain a defined family composition variable (even if with substantial differences), while PSBH (Belgium), SHIW (Italy) and HUS (Sweden) allow the identification of lone parents only through a combination of the following variables: respondent's position within the household; links between the head of household (or reference person) and the respondent; presence of children within the household.

Moreover, as Barnes, Heady, and Millar (1998) have discussed, there is the danger that the family composition variable available (ECHP, BHPS and GSOEP data) does not pick up all multi-household lone-parent families due to the data collection method employed. The definitions use information on personal characteristics of the head of the household and, therefore, by definition a lone-parent household must have a lone parent as the household head. While 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

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¹ The choice of countries was based both on the availability of panel data and on the estimates of the number of lone parents. 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 age 15: United Kingdom, 16 percent; Finland, 11 percent; Germany, France, Belgium, and Austria, 7 to 9 percent, The Netherlands and Ireland, 6 to 7 percent; Portugal, Italy, Greece, Spain, 2 to 5 percent. In addition, national responses to the needs of one-parent families deeply diverge. Following Kamerman and Kahn's (1988) typology, we can differentiate the five countries by classifying their policy strategy: Belgium, Italy, and Germany belong to the universal young-child strategy cluster. Great Britain is a country characterized by an anti-poverty model, and the Swedish policy model is designed to link labor market and family policies.

² European Community Household Panel Survey 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 program of the European Union. The GSOEP data was made available during my research stay at MZES, Mannheim under the TMR Research and Training Programme for Young Researchers supported by the EU Commission "Family and the Welfare State in Europe," related to the international project on "Family Change and Family Policies in the Western World," co-directed by Peter Flora, Sheila Kamerman, and Alfred Kahn. The GSOEP analysis is based upon the West German subsample. See Ruspini (1997c) for descriptions of the various datasets.

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.

Furthermore, the definition of *dependent child* was highly problematic. Due to differences in the five panel data sets, I adopted the following definitions: ECHP: a cohabiting child no older than age 16; BHPS (Great Britain): child under age 16, or aged 16 to 18 and in school, but not in higher education, and not married and living with a parent; GSOEP (Germany): a cohabiting child no older than age 16, or older and in school, not married and living with a parent; PSBH (Belgium): a cohabiting child no older than age 18; HUS (Sweden): a cohabiting child no older than age 18; SHIW (Italy): a cohabiting child of any age without personal labor income. The reason for this methodological choice is linked to the fact that widowhood is a common marital status among Italian lone mothers (Zanatta 1996). Children tend to stay at home until they get married and are maintained so long as they stay in the family (Bimbi 1991). It is therefore extremely difficult to identify lone mothers with dependent children by referring only to the legal age of 18 years. In order to avoid the oversampling of widows, I restricted my subsample of Italian lone mothers to those not older than 65 years.

Consequently, the definition of lone parent I used in this study is not fully homogeneous and therefore the sample presents some diversity across countries: a lone parent is defined as a person not living in a couple (either married or cohabiting), who may or may not be living with others and who is living with at least one of her/his dependent children.

3. The Definition of Poverty

Poverty is a contested and ambiguous concept, a phenomenon difficult to understand, define, and measure. The identification of the poor is equally problematic. Following Mingione's arguments (1996:4), poor people can be identified in two basic ways. The first method, and the most widely used for comparative analysis, is to single out households with individuals living below the poverty line. The second method identifies individuals assisted by specific welfare programs as poor; however, this approach is less common due to the difficulty of comparing highly diversified conditions of welfare provisions.

In this paper I analyze the phenomenon of poverty among lone mothers using both methods. The first approach concentrates on income levels. The heart of my measure of family and individual economic status is household disposable income.³ 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. Several methods can be used to derive equivalence scales and a large number of scales are used in OECD countries. In this case, the equivalence scale suggested by

Buhmann, Rainwater, Schmaus, and Smeeding (1988) and Burkhauser, Smeeding, and Merz (1994) is used: its elasticity lies at around 50 percent.⁴ 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.

Being in poverty means having a disposable income level below a specified income cutoff. For this reason, I also need to define a threshold or *poverty line* to distinguish households and individuals 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 indeed be set by a great variety of alternative methods. The poverty line I use is defined as 50 percent of the median monthly household equivalent disposable income. Those below the 50 percent line are classified as poor.⁵

The second approach to defining poverty focuses on social assistance receipt among lone mothers: *Minimex* for Belgium, social assistance payments (such as unemployment benefits) in Italy, *Sozialhilfe* for Germany, Income Support for Great Britain and non-taxable allowances (i.e., daily allowances and public assistance) for Sweden. As already discussed, welfare program can be strongly diversified and variously selective; therefore, the kind of assistance lone mothers receive also varies to a great extent.

4. Poverty Rates and Welfare Dependency among Lone Mothers

Using the 50 percent poverty line, I obtained the rate of poverty among lone mothers and married mothers reported in Table 1. A higher percentage of lone mothers in the United Kingdom and Germany fall under the 50 percent of median household equivalent income than is the case in Sweden, Belgium and Italy: 39.8 and 27.9 percent,

³ Total household disposable income is total household income after taxes and social security transfers. Disposable income determines a household's standard of living at a certain moment. It is true that the measurement of poverty based on the possession of monetary resources can overestimate the poor by including individuals who can count on hidden resources (Mingione 1996).

⁴ 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).

⁵ It is important to remember that poverty rates are very sensitive to the poverty line definition itself (Buhmann et al., 1988). Therefore, an appropriate correction for the arbitrary choice of using only one poverty interval would be to use different poverty lines. In my case, I also used the 40 percent cut-off to analyse poverty among lone mothers. Results show no major differences from the ones that emerged using the 50 percent poverty line.

Table 1

**Poverty Rates (50 Percent Poverty Line)
among Lone Mothers and Married and Cohabiting Mothers, 1993 (weighted results)^{a)}**
(percentages)

	Lone Mothers	Lone-Mother Head of Household	Married and Cohabiting Mothers
Belgium	6.4	7.8	2.5
Germany (GSOEP data) ^{b)}	27.9	30.3	7.0
Italy	8.9	8.4	3.7
Sweden (1992, HUS data)	5.8	7.1 ^{c)}	3.0
United Kingdom	39.8	45.6	10.1

a) Data weighted using cross-sectional individual weights, with the exception of Sweden. — b) West German subsample. —
c) Fewer than ten cases.
Source: Author's calculations from ECHP, GSOEP, and HUS data.

respectively, among lone mothers and 45.6 and 30.3 among lone-mother heads of household.

The interpretation of these figures is twofold. First, there are significant differences between lone mothers who are heads of household and those who are not and who may live with their parents or relatives. If we consider that being a head of the household indicates that a lone mother is the only one responsible for the family's well-being, it is easy to understand that lone-mother heads of household are at greater risk of poverty. Second, family help and social networks may provide lone mothers with economic and child-care support in contexts where alternative provisions are scarce.

The poverty trap affecting British single mothers is fearsome. The British welfare model is characterized by an emphasis on market-based social insurance and the use of means-testing in distribution of benefits: given the gendered access to income and wealth, market provisions inevitably tend to disadvantage women and highlight their dependence on men. Moreover, child-care facilities and services are very poor compared to those in the vast majority of the other EU countries. The need to balance work with domestic demands in the absence of explicit welfare support to families has involved a growth in the financial disadvantages of part-time work relative to full-time work: part-time work has been increasing throughout the post-World War II period and the majority of part-timers are women (Humphries and Rubery 1988, p. 94).

In Germany, poverty incidence among lone mothers seems quite high. If German social security programs have succeeded in helping families cope with economic consequences of work-related events such as unemployment or retirement, they have yet 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 nonmarital unions, and an increase in births out of wedlock) and the German conservative model, whereby women's entitlements are largely derived from their husband's rights (Scheiwe 1994).

Lone mothers' low poverty rates in Sweden may be attributed to Swedish family policy, which has concentrated on enabling both women and men to combine parenthood with gainful employment. In Belgium, an explanation for the low levels of poverty among lone and married mothers may be found in two elements: family solidarity and the extensive and generous family benefits. In a country where family still represents a solid institution and where traditionalism permeates society, family solidarity is one of the basic factors that reduces the impact of unemployment or job instability.

Concerning Italy, the interpretation of my results is twofold. On the one hand, it seems that lone mothers' lower poverty rates are found where the family has the capacity to intervene. On the other hand, since family solidarity is strong and welfare programs are less efficient and unattractive because of stigma attached to welfare reciprocity, the extent of economic poverty may be less apparent than in other countries (Ruspini 1998). Many Italian families benefit from multiple incomes: 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. The family, however, defined at various stages of the life cycle, continues to be the primary system of social protection: in other words, it fills the gaps of the welfare state (Bimbi 1997).

I now focus on social assistance receipt.⁶ Table 2 shows very clearly that lone mothers, especially if they are heads

⁶ The variable used to analyze dependency upon welfare support refers to the following question: "Did your household receive, at any time during 1993, social assistance payments or corresponding noncash assistance from the welfare office?"

Table 2

**Use of Welfare Benefits^{a)} among Lone Mothers and Married
and Cohabiting Mothers, 1993 (weighted results)^{b)}**
(percentages)

	Lone Mothers	Lone-Mother Head of Household	Married and Cohabiting Mothers
Belgium	6.9	7.9	0.6
Germany (GSOEP data)	16.8	20.4	2.8
Italy	1.7	1.7 ^{c)}	1.4
Sweden (1992, HUS data)	6.1	9.5 ^{c)}	1.8
United Kingdom	67.3	73.3	58.0

^{a)} The variable used to analyze dependency upon welfare support derives from the following survey question: ECHP: "Did your household receive, at anytime during 1993, social assistance payments or corresponding noncash assistance from the welfare office?" GSOEP: "Did your household receive any social assistance benefit in 1993?" HUS: "Did you or anyone else in your household receive in 1992 another nontaxable allowances such as daily allowances, discharge pay for draftees, disability compensation or public assistance? Do not include child allowances." — ^{b)} Data weighted using cross-sectional individual weights, with the exception of Sweden. — ^{c)} Fewer than ten cases.

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

of household, are more likely to receive state support than married and cohabiting mothers. The overrepresentation of lone mothers among welfare clients is very strong in Great Britain. As already mentioned, in this country the position of lone mothers within the labor market is particularly weak: there are strong barriers facing their entering the labor force, for example, they receive minimal assistance with child care.

In a country such as Italy, in contrast, the incidence of social assistance among lone mothers is very low. As Mingione (1996, p. 6) has discussed, the more efficient, generous, and nondiscriminatory a program is, the more welfare clients it has and the more poverty is revealed. Italian lone mothers may be discouraged from applying for social assistance as a result of cultural bias, discrimination, and stigma. Moreover, family in Italy constitutes a safety net against poverty and social exclusion.

5. Duration Analysis of Poverty and Welfare Use

One of the most interesting elements in the analysis of poverty is the duration of the poverty experience. Once again using the 50 percent line, I now consider whether poverty is long-term or short-term, that is, what proportion of the lone-parent population was never poor and what proportion was temporarily, persistently, and intermittently poor in the periods under observation.⁷ I restrict my analysis to the subsample of lone mothers who are heads of household, since they appear to be at greater risk of poverty.

Table 3 suggests that income mobility is rather high and that poverty is a permanent situation only for a small part of

the lone-parent population. If it is true that lone mothers' poverty spells are longer than those of married mothers, most poverty among lone parents appears to be temporary. Lone mothers whose incomes fall below the poverty line 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 20.2, in Germany 14.9, in Italy 12.1, and in Sweden 1.4 percent have been persistently poor for at least three years. This picture of rapid mobility for the majority of lone mothers, should not, however, obscure the seriousness of the long-term poverty problem, for those who remain poor.

Not surprisingly, the risk of permanent poverty among lone-mother families seems to be exceptionally high in Great Britain. The United Kingdom has a low lone-parent labor supply, with low proportions working full-time and with lower proportions of lone parents working than married women. Within the liberal model, the low profile taken by the state is due to the crucial role played by the market in social reproduction. Thus, in the United Kingdom exclusion from work (or incomplete participation) is strongly linked to poverty, which reaches one of the highest levels in the EU.

My empirical results also show that poverty spells are not often regular, and that a consistent part of lone mothers who have experienced economic deprivation for two or more years find themselves below the poverty line only intermittently, moving into and out of poverty several times during their lives. In contrast to the image of fairly stable incomes

⁷ 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).

Table 3

Duration of Poverty, 50 Percent Poverty Line (weighted results)^{a)}
(percentages)

	Lone Mothers	Lone-Mother Head of Household	Married and Cohabiting Mothers
Belgium (1992-1995 waves)			
Never poor	82.0	78.0	94.7
Short-term poverty	15.8	18.3	4.2
Persistent poverty	—	—	0.7 ^{b)}
Recurrent poverty	2.3 ^{b)}	3.7 ^{b)}	0.4 ^{b)}
Germany (1991-1995 waves)			
Never poor	62.6	50.7	75.7
Short-term poverty	21.6	24.7	14.2
Persistent poverty	9.3	14.9	4.4
Recurrent poverty	6.4	9.8	5.7
Great Britain (1991-1995 waves)			
Never poor	34.1	28.7	69.3
Short-term poverty	28.3	23.2	17.6
Persistent poverty	16.7	20.2	5.5
Recurrent poverty	20.9	27.9	7.6
Italy (1989, 1991, 1993, 1995 waves)			
Never poor	69.0	63.1	77.8
Short-term poverty	16.3	20.2	14.7
Persistent poverty	9.7	12.1	5.2
Recurrent poverty	5.0 ^{b)}	4.6 ^{b)}	2.3
Sweden (1984, 1986, 1988, 1991, 1993 waves)			
Never poor	83.2	85.9	81.6
Short-term poverty	12.2	12.7	15.7
Persistent poverty	3.1	1.4 ^{b)}	1.9
Recurrent poverty	1.5 ^{b)}	—	0.8 ^{b)}
<p>^{a)} Data weighted using cross-sectional individual weights, with the exception of Sweden. — ^{b)} Fewer than ten cases. — Legend: Short-term poverty: a single spell of poverty lasting less than three years; Persistent poverty: a single spell lasting three or more years; Recurrent poverty: more than one spell of poverty.</p> <p>Source: Author's calculations from PSBH, BHPS, GSOEP, SHIW, and HUS data.</p>			

that is often inferred from cross-sectional data, I find substantial variation in lone mothers' economic well-being. If, compared to married mothers, lone mothers are more vulnerable to persistent economic deprivation (that is, they stay poor longer in a single spell), they are also more mobile, that is, more likely to enter and exit the poverty condition intermittently. Lone mothers' risk of recurrent poverty is, once again, particularly high in the British setting: 27.9 percent in comparison with Germany (9.8), Italy (4.6), and Belgium (3.7).

I now focus on social assistance dynamics among lone mothers. Table 4 shows that the frequency and duration of social assistance receipt is relatively low. Duration of receipt tends to be much longer in Great Britain: 37.3 percent of lone mothers receive Income Support for three years or longer. In Belgium, persistent use of welfare is quite low and recurrent use is nonexistent among the sample of 100 mothers. These findings are consistent with earlier empirical evidence. Analysing duration in receipt of the *Minimex*, Cockx (1992) discovered a high turnover

Table 4

Duration of Welfare Use^{a)} (weighted results)^{b)}
(percentages)

	Lone Mothers	Lone-Mother Head of Household	Married and Cohabiting Mothers
Belgium (1992-1995 waves)			
No use	86.3	82.2	97.2
Short-term use	10.3	12.3 ^{c)}	2.8
Persistent use	3.4 ^{c)}	5.5 ^{c)}	—
Recurrent use	—	—	—
Germany (1991-1995 waves)			
No use	84.9	75.4	93.2
Short-term use	8.2	12.3	4.7
Persistent use	5.3	10.1	1.4
Recurrent use	1.6	2.2	0.7
Great Britain (1991-1995 waves)			
No use	36.7	32.9	81.4
Short-term use	16.8	14.0	10.3
Persistent use	33.9	37.3	4.6
Recurrent use	12.6	15.9	3.7
Italy (1989, 1991, 1993, 1995 waves)			
No use	—	—	—
Short-term use	—	—	—
Persistent use	—	—	—
Recurrent use	—	—	—
Sweden (1984, 1986, 1988, 1991, 1993 waves)			
No use	87.6	75.0	88.2
Short-term use	9.7	15.6 ^{c)}	9.2 ^{c)}
Persistent use	1.6 ^{c)}	3.1 ^{c)}	1.3 ^{c)}
Recurrent use	1.1 ^{c)}	6.3 ^{c)}	1.3 ^{c)}
<p>^{a)} Welfare use: <i>Minimex</i> for Belgium, <i>Sozialhilfe</i> for Germany, Income Support for Great Britain; social assistance benefits for Italy, nontaxable allowances (for example daily allowances and public assistance) for Sweden. — ^{b)} Data weighted using longitudinal individual weights, with the exception of Sweden. — ^{c)} Fewer than ten cases. — Legend: Short-term use: a single spell of use lasting less than three years; Persistent use: a single spell lasting three or more years; Recurrent use: more than one spell of welfare use.</p> <p>Source: Author's calculations from PSBH, BHPS, GSOEP, SHIW, and HUS data.</p>			

among recipients; the average duration for men was around one year and for women 18 months. Furthermore, 93 percent of men and 87 percent of women had signed off after three years.

Duration of welfare use is particularly short in Sweden. In Sweden the distinction between "deserving" and "undeserving" poor is quite explicit (Eardley, Bradshaw, Ditch, Gough, and Whiteford 1996). Welfare benefits in Sweden are very strongly linked to participation in the labor market; all benefits and allowances in the social security system are designed to support employment and reduce

unemployment, and there is a strong presumption that people out of work and relying on benefits will attempt to re-enter the labor market as soon as possible. This applies particularly to social assistance recipients. Conditions of entitlement to social benefits for persons not working are submitted to a severe work test; recipients must seek, and be prepared to take, such work as is available, and they cannot turn down offers of jobs without the risk of losing their benefits. This obligation applies also to lone parents, who are expected to actively seek work and to accept any offer of suitable employment (Eardley et al. 1996).

The reason why no Italian lone mothers make use of welfare benefits can be related to the small size of the subsample derived from SHIW data (113 lone mothers) but also to the fact that a strong stigma is attached to welfare dependents. As Saraceno (1994) has discussed, in Italy women's economic dependency on the family is not seen as a social problem, but a family that relies on welfare is regarded as bad. The implicit assumption is that the family, through the unpaid work of women, is the natural main provider of welfare. Indeed, one of the characteristic features of the Italian welfare model is its familistic nature, that is, the importance it gives to family and voluntary support.

6. Conclusions

I have three main findings. First, my dynamic and comparative analysis of lone parents' deprivation shows that in each of the countries considered lone mothers — especially if they are heads of household — are at greater risk of poverty in comparison with married and cohabiting mothers. Lone mothers' poverty spells are longer, and their risk of permanent poverty seems to be exceptionally high in Great Britain. Nonetheless, most poverty among lone parents appears to be temporary, that is, short-term. These results may have significant implications for both social science and public policy since much of the debate about

lone mothers has reflected the presumption that they experience persistent poverty (Murray 1984).

Second, poverty dynamics appear to be very different across countries. In Sweden, Belgium, and Italy, lone mothers are less likely to be poor, while in Germany and particularly the United Kingdom, lone mothers are at greater risk of deprivation. The reasons for such differences are various. In Sweden, low poverty is the result of a policy model designed to link labor market and family policies. In Belgium it is the combination of family solidarity and the extensive and generous family benefits. In Italy the family plays a crucial role: protection against poverty is based on personal connections, affective links, networks of exchange, and the noncash economy. Thus, lone mothers' low poverty rates are to be found either in countries where the sheltering capacity of family and kin is strong or where family policies allow the mothers to combine child care and participation in the labor force.

Finally, the picture that emerges from the analysis of lone parents' quality of life is extremely complex. Lone parents' poverty is a multi-dimensional and dynamic experience, and this experience can vary substantially across countries. Data reflect the deep relationship between lone parents' poverty and the specific national arrangement among families, labor markets, and the welfare state.

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