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Working Paper No. 210

**Solo Mothers and Poverty: Do Policies Matter?
A Comparative Case Study of
Sweden and Belgium**

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SOLO MOTHERS AND POVERTY: DO POLICIES MATTER?

A comparative case study of Sweden and Belgium

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CHAPTER 1: INTRODUCTORY CHAPTER

1. Introduction

The nuclear family, consisting of an employed father with a dependent wife and children, was considered to be the most common family form in the early postwar period. Hence this family was subject to a lot of changes during recent decades. Divorce rates increased while the marriage rates dropped. People marry later and tend to cohabit before marriage or live in new family arrangements. More and more women started participating in the labor force, and as a consequence, men are not longer the only breadwinners. The number of single households increased and new family forms occurred. All this weakened the position of the nuclear family and has some implications for family policies as well. The family wage model around which much of the family policies were constructed seems to have lost its monopoly.

Family policies, or more generally speaking social policy, were often inspired and orientated around the nuclear family. The present dismantlement of the nuclear family contains several challenges for policy makers. Different family forms have different needs and some of the existing policies seem no longer adequate to deal with these changes and new family forms.

The trend of family transformation and the need for policy changes to adapt to the new family situation were noticed at the supra-national level as well. Two important actors were the United Nations and the European Community. The latter encouraged in 1983 '(...) the adoption by the Member States of policies that account of the multiple needs of the family and where appropriate, harmonize these policies at the Community level' (Gauthier, 1996:149). Another proposal of the European Parliament led to the creation in 1989 of *The Observatory on National Family Policies*.

Solo mothers¹ are one group in the new family form setting and their number has been increasing in most Western countries. The increase in marriages breaking up is one part of the explanation but there's also an increase in the number of never married solo mothers.

¹ It was Barbara Hobson that introduced the use of the concept solo mothers. It refers to the fact that these mothers are self-supporting and do not have to be treated as dependents. I share this opinion because the concept

Another feature of solo mothers is their precarious economic situation. Studies dealing with poverty indicate that the risk for poverty is much higher for solo mothers than for married or cohabiting women. Although the poverty rates among solo mothers vary a lot between countries there is one common feature: solo mothers perform worse in terms of financial resources compared to married or cohabiting mothers. Even in countries with low poverty rates in general, the differences in income between solo mothers and married/cohabiting mothers remain and are significant. It is interesting to ask the question *why?*

Again referring to a cross national setting we see that poverty rates vary widely between countries and this raises the hypothesis that different factors play a role in determining solo mothers' economic well being. In this paper the main question is: What is preventing Swedish and Belgian solo mothers from poverty? Sweden and Belgium are interesting to look at for several reasons. Looking at the poverty rates for solo mothers in both countries, we see that they are low compared to many other countries. Sweden in 1992 and Belgium in 1990 had poverty rates for solo mothers of 3.8% (Hobson and Takahashi, 1997) and 8% (Bradshaw, 1996a) whereas the poverty rates for solo mothers in some other European countries were much higher: The Netherlands (20.9%)(1991) Germany (41%) (1990) United Kingdom (58%) (1990)²

Although both countries have relatively low poverty rates for solo mothers, they do not have the same type of social policies. If we take Esping-Andersen's typology of welfare regimes (1990) as a point of reference we find two different welfare regimes. Sweden is defined as a social democratic welfare state and Belgium as a conservative/corporatist welfare state.³ One would expect the latter to be more orientated towards the male breadwinner ideology with worse outcomes for women without male breadwinner, this is apparently not the case for solo mothers in Belgium. All this makes it interesting to look at these two countries. Is public policy the main reason for the low poverty rates and how can it be explained that different policies have almost the same outcomes?

single or lone mothers has a more pejorative connotation and refers too much to the civil status, solo is a broader concept that also reflects the independence of this group of mothers.

² The poverty rates for Sweden come from Barbara Hobson and Mieko Takahashi, p.123 in: Lewis, Jane (1997) *Lone Mothers in European Welfare Regimes*. The other poverty rates come from Bradshaw, Jonathan: Lone parents and employment: A comparison of Belgium with 19 other countries, p. 108 in: *Arme Vrouwen?!, Vrouwen in de kijker van het armoedeonderzoek (1996)*, Steunpunt Women's studies.

³ For a description of Esping-Andersen's typology, see chapter 3.

The topic of this paper is relevant for the political science discipline for several reasons. Firstly, it is about the outcome of policies, in this case, family policy in particular and social policies in general. One of the main purposes of social policies is to prevent poverty and secure the well being of people. Thus, looking at the economic outcomes for solo mothers is relevant for policy makers to see if they were successful or not in achieving the poverty reduction goal. Secondly, ideally policies should be adapted to changes that occur in society, the case of solo mothers can show how Swedish and Belgian policies are an adequate answer to a family form that becomes more prominent the last years.

2. Previous research on the topic

Solo mothers not only feature in literature on poverty, their case is often taken up by scholars that look at the relation between gender and welfare states. In recent years several publications and articles have been published about how to gender welfare states. Scholars tried to develop alternative models that would bring the gender dimension into the welfare state debate, Sainsbury (1994, 1996), Lewis (1993), Hobson (1994), Fraser (1994).

These scholars refer to the gender order that is present in the structure of welfare states and how this results in different outcomes for men and women. They argue that most social policy is rooted in the male breadwinner ideology and that its consequences are still perceptible. This is especially true in family settings where a male breadwinner is absent. Solo mothers are often taken as an example to see to what extent social policies are able to give them the possibility to live a life with the same level of living as married or cohabiting women. Can they form an independent household without a male breadwinner without the risk of poverty? At the same time, this is an indicator for the degree of male breadwinner ideology or women friendliness in welfare states. Cross national studies of solo mothers, Lewis (1997) Duncan (1997) and Bradshaw (1996b) show that there's a relation between poverty of solo mothers and the type of welfare state they live in and the character of social policies.

Also on the national and international level, there was considerable interest for solo mothers. Institutions like OECD and the European Union have published several reports on

them.⁴ In several countries governments set up research to investigate and analyze the situation of solo mothers.⁵

3. Purpose of the paper and research questions

The purpose of the paper is to have a closer look at the policies that influence the economic well being of solo mothers in Belgium and Sweden and to determine the importance/influence of them on the economic situation. The latter is possible by comparing the economic situation of solo mothers to the economic situation of married/cohabiting mothers.

In order to achieve the purpose the following research questions will be answered.

- (i) What are the main policies towards families with children and how do they treat solo mothers?
- (ii) What is the present situation of solo mothers in both countries? What is their profile and economic situation? What are their income-sources and how do these influence their poverty rates?
- (iii) What is the impact of the policy package on the economic situation of solo mothers or put differently, is there a relation between policies and the economic outcome for solo mothers?

4. Delimitations

4.1. Scientific delimitations

Since I am writing this paper from a political science angle, the main focus is on the effects of policies on the situation of solo mothers. What is more the main focus will be on the importance of policies for their economic situation.

I am well aware of the fact that this study only covers a small facet of solo mothers' lives but in my opinion not an unimportant one. So other relevant sociological factors like social networks, mental support from and relation with absent father, health of solo mothers

⁴ Some examples: OECD (1993) *Breadwinners or child rearers? The dilemma for lone mothers* and (1990) *Lone Parent families: The economic challenge*, EU: European Observatory on National Family Policies (1996) *Policy and the employment of Lone Parents in 20 countries*.

⁵ In Sweden, a study done by the department of Social Affairs: *Ensamföräldrar, en utsatt grupp?* (1996)

will not be discussed because they are individual related and would demand another type of research.

4.2 Delimitations for practical reasons

Taking into account the time period in which the study had to be conducted, the study is limited to only two countries. Studying more countries could have offered more comparative material. The introduction of a third country with different outcomes for solo mothers, but classified in the same category of welfare regimes would have allowed me to make more extensive conclusions about the impact of social policies. However, gathering information on one more country was not possible in the stringent time schedule. The information about family policies and solo mothers in Belgium is less expanded than it is for Sweden because of the limited availability of sources here in Sweden and a smaller coverage of Belgium in the existing literature about these themes.

5. Empirical materials and method

5.1 Empirical materials

I use different sources in gathering information about solo mothers. One of the primary sources is the data from the Luxembourg Income Study. The analysis of the economic situation of solo mothers is based on data from this study⁶ Another primary source that is used are national statistical data. This source is mainly used for demographic and socio-economic data.

For the policy chapters and the interpretation of the empirical results, secondary sources, previous literature about solo mothers and in some cases official publications from public authorities are used. The paper as a whole is influenced and inspired by the reading of literature on solo mothers in general, welfare state literature and some studies with poverty as a main topic.

5.2 Comparative case study

In this paper, the economic situation of solo mothers in Sweden and Belgium and the policy package that might influence their economic situation are compared. Both Belgium and

Sweden are capitalist countries, both are parliamentary democracies and have almost the same number of inhabitants. Both countries have developed social policies that provide a safety net in case of unemployment, sickness or old age and support families when their income comes under more pressure when a child is born.

Although we can speak about social policies, these policies cannot be considered as similar according to some of the existing welfare typologies. Esping-Andersen, for instance, classifies Belgium among the conservative/corporatist welfare regimes and Sweden among the social democratic regimes.⁷ So, we could speak about a similar case in the sense that both have developed social policies, if we only look at the existence or presence of social policies. However, speaking about similar cases is not longer possible when we start looking at the extent and the character of these policies.

5.2.1 Similarity, dissimilarity or diversity?

Using the similar case system one chooses the cases because of their similarity, both cases are similar for almost all aspects and the aspect for which they differ is often used to explain the difference in outcome since all the other factors are the same.

However, in reality it is very hard to find cases that are so similar and therefore it is perhaps unrealistic to speak about most similar cases.

Using the dissimilar case system, the cases are chosen because of their divergences, they differ in as many aspects as possible. It is the difference that makes the comparison worthwhile.

The comparison between Belgium and Sweden contains elements of both, there are similarities and dissimilarities and those make it interesting to look at both countries. There is the similarity with regard to the existence of social policies, but the difference in content, approach and character. However, all this results in an almost similar result/outcome. Good conditions for solo mothers and a low poverty rate for this family type. Can we speak of different policies that have the same outcome?

According to Ragin (1994:33) comparative research is research on the diversity that exists across a moderate number of cases. Comparative researchers examine patterns of similarities and differences. The goal is to explain the diversity within a set of cases (1994:105)

⁶ for more information and the description of the method used to do the analysis see chapter 5

The number of cases is limited because the analyst making the comparison wants to be familiar with the cases and achieve deeper knowledge about them. Two countries (Belgium and Sweden in this paper) can be considered as a moderate number of cases and a closer look at the family policy of the two countries will reveal diversity. However the next step is to look at a similarity (low poverty rates for solo mothers) and try to explain it.

Another comparison that follows from the applied method is the comparison between solo mothers and married/cohabiting mothers. Here the similarity is that they both have children and that the state treats them as mothers. However, the difference is the presence of a male breadwinner. This difference can result in a different treatment and different outcomes and is worthwhile looking at.

6. Structure of the paper

In chapter two, the feminist critique of the mainstream theories about welfare states including some of the alternative typologies of welfare states proposed by feminist scholars will be discussed. Special attention is paid to the integration of the concept of care in these models. The recognition of care in these models is an important factor for the case of solo mothers.

The third chapter provides information about both the historical development of family policies and the present family policy⁸ in Sweden and Belgium. Ideological factors that influenced this development and the way that solo mothers are seen and treated are described briefly. Some theoretical reflections about family policy and predictions for outcomes, based on Esping-Andersen's typology are also discussed. This chapter is important with regard to the empirical chapter since it offers indications that might explain the economic outcomes for solo mothers.

The fourth chapter offers a profile of solo mothers. Factors as, the civil status, age, employment situation and education of solo mothers in Sweden and Belgium will be presented and evaluated. All these factors can be considered to play a role for the economic position of the solo mothers.

⁷ For a more expanded discussion, see chapter 3

The fifth chapter deals with solo mothers in an empirical way. Empirical data on solo mothers' and married/cohabiting mothers' economic situation, based on the Luxembourg Income Study is presented and discussed.

In the last chapter, the most important findings will be presented in the form of a conclusion.

⁸ Family policy and family policies are used interchangeably in this paper.

CHAPTER 2: WELFARE STATES AND WOMEN

2.1. Feminist scholars and the welfare state

Welfare states have always been an attractive topic for social scientists. Different aspects and dimensions of welfare states have been looked at and analyzed. All this research resulted in a wealth of literature that covers theories about welfare state development, welfare institutions, the effects of welfare states on re-distribution and probably best known, welfare state typologies. Titmuss (1974)⁹ and Esping-Andersen (1990) with their typologies are probably the most known welfare state scholars.

Feminist scholars have criticized the mainstream theories for being gender blind. They argued that those theories overlooked the fact that welfare provisions had different outcomes for men and women. The latter are often disadvantaged because of provisions that are based upon the male breadwinner model. Women are sometimes not entitled to social benefits and if they are, they derive the entitlement through their husbands. In the latter case, women are entitled to social benefits based on the family unit and not as individuals. The husband is seen as the main income provider and therefore his entitlements to social benefits are larger than those of his wife, who stays at home. This results in a different picture for women, especially for those with caring activities. Even if welfare states are successful in guaranteeing men a decent level of living when they are temporarily incapable to work, women with caring activities are less protected by the social safety net than working men. Some welfare states provide the former with certain entitlements to social benefits based upon their caring tasks, but these are often insufficient to achieve a decent level of living when it is not complemented with earnings from a male breadwinner. In a welfare state where the male breadwinner ideology is dominant, women's entitlements will be limited and they will remain very dependent on their husbands. This also reduces her possibility to leave an unhappy marriage because the risk for a life in poverty is very likely. In this light it is not surprisingly that

⁹ Titmuss distinguishes between three models of welfare states, the residual model in which the state only intervenes when the market or the family fails to provide, the industrial achievement model and the performance model in which social rights and entitlements are based on employment and the institutional model in which the state provides its citizens with universal benefits (Andries, 1997: 5). For more details see Richard M. Titmuss, 1974, *Social Policy, an introduction*.

feminist scholars have been active in looking for alternative models that include the gender aspect.¹⁰

Esping-Andersen has also been subject to feminist critique because of his approach to classify welfare states. He broadened Titmuss' typology and developed a typology of three forms of welfare regimes that has been very influential. He distinguishes between the social democratic welfare state, the conservative/corporatist welfare state and the liberal welfare state. His typology has been interesting and innovative since he introduced the concept of decommodification as one of the indicators¹¹ for clustering welfare states. By doing this he brings the linkage between work and welfare into the discussion. The higher the degree of decommodification, the higher the independence from the market. Or put more simply to what extent do welfare provisions allow someone not to enter or to leave the labor market? Although many welfare scholars consider this typology as very useful, feminist scholars seriously criticized his decommodification concept.

There are reasonable arguments that suggest their critique is justified. By using decommodification as an indicator to cluster welfare states he overlooks a certain group of women, namely those who never participated in the labor force. Housewives taking care of the home are not integrated in his analysis. Secondly, the positive effect that labor participation can have for a woman is also neglected in his analysis. Labor market participation offers women the possibility to earn their own wages, so that they are able to support themselves, making them less dependent on their husbands.

O'Connor (1993) for instance suggested to add a concept of non dependence in personal life to Esping-Andersen's concept of decommodification. In this way, the independence that someone experiences in private life can be measured and added to the independence from the market.

¹⁰ See for instance Lewis and Ostner (1993), Sainsbury (1994), Hobson (1994), Fraser (1994) and O'Connor (1993)

2.2 Strong, moderate and weak male breadwinner welfare states

One of the first feminist critiques was that the welfare state was mainly patriarchal. The integration of the male wage breadwinner ideology into the social legislation was the cause of this and it resulted in bad consequences for women's entitlements.

Lewis and Ostner (1991) created a typology based on the strength of the male breadwinner ideology and how this influences both women's entitlement conditions and the labor division between men and women. They differentiate between strong, moderate and weak male breadwinner welfare states. Although this typology definitely has some strength it also has some weaknesses that are relevant for the case of solo mothers.

Lewis' and Ostner's typology recognizes a facet that was overlooked by the feminist criticism. They recognize that there have been changes and motivations in the strength of and the attachment to the male breadwinner ideology. The male breadwinner orientation varied not only among countries but also in time. Feminist scholars have often over emphasized the patriarchal character of welfare states and failed to see an evolution. Therefore it is important to keep in mind the history of the development of the welfare state with its provisions and to relate this to the present welfare provisions.¹²

However, what Lewis' and Ostner's typology does not include is the possibility of motherhood and mothering as a basis for entitlement and this also applies to the care principle (Sainsbury, 1994). They argue that 'no government has ever succeeded in attaching a significant value to the unpaid work of caring that women do in the family' (Lewis 1991:27). Even if the value of care work was not reflected in social legislation, it has been part of the political discourse of mainly Christian democratic parties who have a large interest in family life.¹³

Nonetheless, the main point here is that if one wants to develop a welfare framework in which gender has a place, it is crucial that women are entitled to social rights not only as citizens or as workers or as the wives of mister X, but also as mothers with caring activities. The latter offers the possibility to introduce the concept of care.

¹¹ The two other indicators are social stratification and the relation between market, state and the family, for a complete description see *The Three Worlds of Welfare Capitalism* (1990)

¹² Chapter 3 deals with the development of family policy and offers the possibility to see to what extent the male breadwinner model prevailed in both countries.

¹³ My reflection.

By focusing on the male breadwinner wage model too strongly, they overlook that the welfare state has redistributive effects for women and this effect is different for different categories of women. If we look at the poverty rates for solo mothers in three strong breadwinner states (according to Lewis' and Ostner's typology), Germany, Britain and the Netherlands, we see that they differ significantly. So it is not only the strength of the male breadwinner ideology that plays a role. There are more factors that explain the differences in poverty rates. Here we can bring up the policy logic of paid and unpaid work. Where caring activities are recognized and rewarded in the form of benefits, poverty rates for solo mothers are more likely to be low. But in many countries social rights are not related to caring activities as such but to labor market participation. This has consequences for women since they more often interrupt their working career to take care of the children and this influences both their right to entitlements and the level of benefits they can receive.

Here Barbara Hobson (1994:183) was successful by selecting criteria to measure to what extent welfare states offer women entitlements for their caring activities. This can form the basis for welfare regimes based on gender. What kind of benefits do mothers have? Do these benefits consist of social services, a social wage or income support? And secondly, what are the bases for entitlement? Do mothers get benefits because they are a worker, a carer or a citizen?

Accordingly, we arrived at the concept of care that seems to have gained an important place in the discourse on gendering welfare states. The recognition of care by policymakers is seen as a big step forward towards a gendered welfare state. As I already mentioned the lay out of a gendered welfare state was also a debated topic.

One thing is clear; the gender order that is reflected in welfare states until now is under serious pressure because it no longer fits the changed social reality. The latter not only changed demographically but also economically. The male breadwinner ideology is no longer adequate and where it still is dominant it has serious implications for those women who are not relying on a male breadwinner, they often have to fight poverty.

But generally speaking we can conclude that the golden age for the breadwinner model and the family wage is over and that the main task today is to find ways to adapt the structure of welfare states and its provisions to the changed reality.

2.3 Ways to achieve more gender equity in welfare states

Nancy Fraser (1994) offers the possibility for an interesting discussion by comparing two alternative models to achieve gender equity in the postindustrial welfare state. These models are *The universal breadwinner model* on the one hand and the *Caregiver parity model* on the other hand. Each of the models results in different outcomes in terms of gender equity and reflects how women's care work can be supported. Fraser discusses the advantages and disadvantages of each and added a third model.

She defines gender equity as a complex concept build upon distinct and normative principles. The five principles that are important for gender equity are, the antipoverty principle, the antiexploitation principle, the equality principle which is subdivided in income equality, leisure time equality and equality of responsibility. A fourth principle is the antimarginalization principle and the fifth one is the antiandrocentrism principle. By defining gender equity in this way, it is possible to spot the tensions that can arise between these principles. Policies can be successful in reducing gender inequalities in one area but like that they can introduce an inequity in another one (Fraser, 1994: 594-604). Fraser's approach is relevant for the case of solo mothers, the principles will be discussed briefly and we will say why we think that these principles are interesting for the case of solo mothers.

Eliminating and preventing poverty is an important objective for welfare states in general. Poverty is often a problem for solo mothers and looking at poverty statistics one sees that they are overrepresented in the group of poor. In this light is it interesting to have a closer look at the antipoverty concept and to see what the introduction of the two models would achieve in that area.

Needy women are often an easy victim for employers that offer bad paid jobs, if no other social provisions are available it is hard for women to exit these jobs and consequently they can be further exploited. The same goes for bad marriages, if there are no alternatives to the financial dependence on the husband, it is very hard for a woman to leave the marriage.

So, social provisions should decrease women's dependence on men. It is also important that they are not stigmatizing because this discourages women to seek for help. The latter is significant for solo mothers, if they have to deal with offending state officials, it is very likely that they will resign from seeking help.

The equality principle is subdivided in three forms of equality by Fraser, income equality, leisure-time equality and equality of respect. I think that all three are relevant for solo mothers. With regard to income equality is it often the case that women in general earn less than men. For solo mothers is this even worse since they only have one income and they cannot make up for the lower wages in another way. The leisure-time equality also poses a problem for women and in particular for solo mothers. In most households, women take care of most of the care and household tasks and in combination with a job means this a double burden for them. Hobson and Takahashi (1997) mention in their study that even when solo mothers were doing well economically, they definitely had less time to spend with their children and for themselves.

Fraser defines the antimarginalization principle as the chances that one has to participate at all levels of society. However looking at the reality, there is still a burden for women that want to participate in certain male dominated areas, but for solo mothers marginalization can already occur on a lower level. (e.g. participation in labor force is more difficult because they have a weaker competition profile).

The antiandrocentrism principle implies that social policy does not require women to become like men in order to reach a decent level of living (Fraser, 1994:599). Here one could argue that when solo mothers are expected to work, the principle of antiandrocentrism is not fulfilled. They are expected to work and this was originally considered as a male activity.

2.3.1 The universal breadwinner model

This model wants to realize gender equity by promoting women's employment. Through work women are enabled to support themselves and their families by earning their own wages. Policies that support this model are policies that offer women the possibility to combine work and care, policies that stimulate a change in socialization for instance, change women's attitudes towards employment and the domestic tasks. Here the macro-economical

level is also important, if policy makers really want women to join the workforce there should be jobs available and not only low paid or part-time jobs. In a welfare state that adopts this model most of the care work would be shifted from the private to the public sector. The result of the implementation of this model would be a mixed one for gender equity.

What would be the result for the principles if the universal breadwinner model would be established? The model would have good outcomes in terms of realization of the anti exploitation principle, the possibility to be employed in good jobs offers women the possibility to exit bad marriages and makes them less dependent on the income of husbands.

It would also be successful in reducing poverty, it would increase income equality and respect but would fail to equalize leisure time equality. Also in terms of antimarginalization it would only have a fair result. The model promotes employment for women and therefore it offers possibilities to participate in society. However it remains working force oriented and as a consequence it impedes participation in society at different levels, since most time is spent at work. The universal breadwinner model would have poor results for the antiandrocentrism principle. It expects from women that join the labor force and it doesn't value caring tasks, in that sense it expects from women to behave more like men.

2.3.2 The caregiver parity model

This model promotes gender equity by supporting informal care work. It wants to enable women with care responsibilities to support themselves and their families This can be achieved in two ways, either through care work alone or by the combination of care work and part time work. The purpose here is not to engage women into the men's world of work and make them the same as men but the main goal of this model is to make the differences between men and women costless. To achieve the caregiver parity model policies need to be changed. The character of the changes is different than the required changes to achieve the universal breadwinner model. In the caregiver parity model the emphasis will be on care allowances and workplace reforms that result in a lot of flexibility. A welfare state that adopts this model would not transfer the care activities to the public sector but would keep it in the household unit and support the latter with public funds. Hobson (1997:55) however argues that the high participation of women in the labor force leads to new demands as more daycare

facilities and wage equity and that these demands make a mobilization and support for the introduction of a care wage less likely.

Similar to the universal breadwinner model, the caregiver parity model would achieve good results for the realization of the antiexploitation principle. Offering a care wage prevents women to be exploited in low wage jobs and also makes them less dependent on men's income. The model would also be successful in preventing poverty, which is important to keep in mind for the case of solo mothers. Unlike the universal breadwinner model it would realize leisure time equality but on the other hand it would fail to achieve equality in terms of income and respect. Especially the latter will not be achieved since the model reinforces the view of doing the household as a woman's job. It would also fail to realize antimarginalization, since it offers the means to stay at home. The antiandrocentrism principle would be more respected than in the universal breadwinner model because the model values the caring activities of women and doesn't expect women to adapt to masculine patterns.

Table 1: Outcomes of both models for the different principles

	Universal breadwinner model	Caregiver Parity model
Antipoverty	Good	Good
Anti exploitation	Good	Good
Income equality	Fair	Poor
Leisure equality	Poor	Fair
Equality of respect	Fair	Fair
Antimarginalization	Fair	Poor
Antiandrocentrism	Poor	Fair

Source: Adapted from Fraser, Figure 3, p. 612

2.3.3 A third model... make men more caring ...the ultimate solution?

Since both models have strengths and weaknesses, it appears tempting to combine the two models into a new model that takes the advantages of both on the one hand and reduces the disadvantages of both of them on the other hand. Fraser suggests here 'to make men more like most women are nowadays, persons that do care work' (1994:611). If this could be realized, the inequity of leisure time present in the universal breadwinner model would be

significantly reduced and the degree of marginalization would be decreased as well, whereas the income equality would increase.

Women nowadays often take up the double burden of work and care, most of the time, women are the ones that take time off for the children or start working part time to combine work and care better. This influences their entitlements to welfare benefits negatively since most of these entitlements are still based on the breadwinner model. So, it implies labor market participation. It also results in a higher dependency of women on their husbands and for solo mothers in a higher dependency on the state. The main challenge for welfare states these days is the reduction of the gender inequity. To achieve this welfare states should encourage men to take up their responsibilities in the household. This does not mean that there should be strict divisions between care jobs (being the tasks in the home sphere) and breadwinner jobs (jobs in the labor market). It implies that everyone has to assume that the person who's working also has his/her share of care tasks to do.

At first sight, this seems not very relevant for solo mothers, but a change of attitude from both men and employers can have positive consequences for solo mothers in the long run. If more and more men start taking care of the children and interrupt their career for it, employers will not longer discriminate against women and the hegemony of labor participation as a source for social rights can be broken through. Consequently care can become an equal source for entitlements as labor force participation. This would result in fewer difficulties for solo mothers, the pressure to be employed in order to make a living will decrease and their position in the labor market would also improve.

2.4 Conclusion

Fraser's models offer different alternatives to policy makers in order to achieve more gender equity. They can choose between stimulating employment of women on the one hand or recognize the care work of mothers by supporting it financially on the other hand. A third possibility is to achieve a change in mentality that would result in men taking up more caring tasks. Since the main topic of this paper is solo mothers and poverty and the influence of policies on this we consider the two first models as relevant and interesting. They both achieve a reduction of poverty and would end exploitation of women. The latter is also important for solo mothers. It means that they have the possibility to form an independent household

without being dependent on a male breadwinner. On the other hand, in the case of the caregiver parity model, it is possible that solo mothers become dependent on the state, but this does not necessarily result in exploitation if the social policies are not stigmatizing.

To sum up, we can say that policy makers have the choice between two approaches to reduce the poverty risk for solo mothers. Hence, the approaches do not have the same outcomes for the other equity principles, equality, antimarginalization and antiandrocentrism. The third model presented by Fraser is indirectly relevant for solo mothers, because it can cause a mentality change from which solo mothers can benefit in the longer run. After the empirical study and the analysis of the policies of both Sweden and Belgium, I will try to place them in this framework. Which model comes closest to the reality observed in both countries?

CHAPTER 3: THE DEVELOPMENT OF FAMILY POLICIES AND ITS MAIN FEATURES IN SWEDEN AND BELGIUM

Introduction

Although family policies¹⁴ are only one facet of the policy package that influences the economic situation of solo mothers they are worth while looking at for several reasons. Firstly a historic overview of them is useful to have a better understanding of the present situation, it can explain the introduction or existence of certain measures and it also sheds a light on the way solo mothers were looked at and treated by policy makers. It can also enable us to see changes in the development and these changes can be interpreted as a way of adaptation towards changes in society. In this chapter I will discuss the relevance of Esping-Andersen's typology for family policies and describe briefly the main and general motivations behind family policies. The main focus in this chapter will be on the developments of maternal benefits, maternal leave policies, tax allowances for dependent children, child allowances and childcare facilities in Sweden and Belgium. The development is presented in a way that the present features are included.

3.1 Esping-Andersen's typology and family policy

The three welfare regimes as differentiated by Esping-Andersen, the social democratic, the liberal and the conservative/corporatist welfare states were already mentioned in the introductory chapter. Hence, before discussing the family policy in Belgium and Sweden, it is interesting to describe these regimes briefly and to see what Esping- Andersen's predictions are for the family policies in the different welfare regimes.

In his typology Sweden is categorized as a social democratic welfare state, Belgium on the other hand is considered to be a conservative /corporatist welfare state. In the latter, social rights are often only attributed to the employed and exclude the non-working population including mothers that do not work. It has strong sympathies towards the family and motherhood, often influenced by the church. Therefore daycare provisions and other services

¹⁴ There exist many definitions of family policy, I would like to retain the choice of Forssén (1998:97). She defines family policy as the entire benefit package for families with young children and this includes both social security benefits and benefits targeted towards families with children in particular (child allowances ,tax deductions and daycare facilities)

that can facilitate the outhouse working of the mother are often underdeveloped (Esping-Andersen, 1990:27). Forssén (1998:101) ascribes similar characteristics to the family policy of conservative welfare states. Basic security is tied to employment and the home mother ideology is very strong, therefore most family policy is directed towards the needs of two parent families and the labor participation of women is low.

A social democratic welfare state on the other hand endeavors to give all its citizens the same rights regardless their working status and wants to achieve equality for the different groups in society. With respect to families, its aim is to socialize the cost of children and therefore the state takes the main responsibility for the care of children. Consequently, a social democratic welfare state allows mothers to work out of the home rather than to take care of the household. Daycare facilities are comprehensive and the labor participation of women is high in these welfare states.

Esping-Andersen agrees that there is no country that is a pure example of these models, but that countries approach one model more than another does. Sometimes countries take over elements of other models and as a consequence of that, they become less pure. Looking at the policies towards families with children we will probably find deviations from Esping-Andersen's ideal types. Looking at the decommodification rates, he already noticed that Belgium had a high decommodification rate after the 50s. It does not differ much from the rate of the social democratic welfare states and according to him this is a consequence of the strong political position of the socialist labor movement in that period.

3.2. Some theoretical reflections about family policy

There are several reasons why family policy is introduced or extended (Wennemo, 1994) (Gauthier, 1996). One motivation that is often mentioned and was subject to a lot of discussion, especially during the thirties, was the demographic one. In this case, family policy should stimulate people to have more children and this would consequently lead to an increase of the population or at least prevent the population level from decreasing.

Another reason for policy makers to introduce family policies is to prevent families with children from poverty. It was Rowntree who already observed that certain stages in life were more sensitive to poverty than others in his book "*Poverty, A study of town life*" (1901).

Childhood is one of those stages since the presence of children creates extra costs and, as a consequence, puts an extra pressure on the family wage. When the latter is already low or unstable, the presence of children can cause poverty easily. Addressing benefits to families with children is a way to help them financially/materially and to prevent them from poverty. This has been and still is one the main aims of family policies in several countries.

Two other motivations are more or less related to each other. One motivation is to support the breadwinner ideology and thus retain the gender inequality. The former has the objective to support those family forms that are considered normal and generally accepted. A family form that is included in this group is the household in which the mother stays at home and takes care of the children, while the husband goes out working. As a result, the differences between men and women are kept alive and segregate in the private and working life. The wife is often financially dependent and women are expected to have different working interests than men.

Looking at the history of family policies in different countries, one notices that the emphases and motivations have changed over time and that they were not the same everywhere. By looking at Sweden and Belgium, differences in both approach and motivations will be revealed and explained. But writing about family policies in a comparative way remains a difficult task. This is also reflected in the fragmentation or the one sidedness of the existing literature on family policies. Bradshaw, for instance, who compares countries on the basis of state support to families, fails to tell us about the aims behind the policies (Gauthier, 1996:8). In this overview I attempt to integrate both the aims and the features of the family policies.

3.3 Family policies in Sweden

Although Sweden is known nowadays for its universal character of welfare provisions, the family policy in its early stage was not that universal. On the contrary, the first measures taken to support families had a more targeted character. The main concern at that time was to prevent children from a life in poverty and to make sure that their living conditions attained a decent level. As a consequence, support measures and provisions were not targeted to all families but only to the most vulnerable and needy. Solo mothers and families where the male breadwinner was absent (widows) or unable to work, belonged to the latter category.

In what follows, the evolution of different family support measures will be discussed.

3.3.1 From maternal leave and maternity benefits towards parental leave

The main reason for the introduction of maternity leave was the concern about the mother's health and the child's well being. Therefore, the first maternity leave arrangements (1900) were only available for a certain category of mothers, those in the workforce. The idea that their health together with the health of the unborn child had to be protected lay behind the introduction of these arrangements. In Sweden, it were the mothers working in the industry that were entitled to four weeks of leave. The leave was unpaid. In 1931 the leave period was extended to eight weeks and more important, benefits paid during this period, were introduced. Those benefits were lump sum based benefits and only voluntary members of the sickness insurance fund were eligible for them. (Gauthier, 1996:52)

During the 30s, the Myrdals book "*Kris i befolkningsfrågan*"¹⁵ (*Crisis in the Population Question*) not only stimulated the debate around measures to increase the fertility rates but it was indirectly very influential for the family policy as well. Especially Alva Myrdal expressed several ideas related to child rearing, motherhood and the role that the state could play in all this.

The Myrdals can be considered as the introducers of a new approach towards social policy in general. They argued that social policy no longer should be symptom orientated but that it should be preventive and look at the causes of social problems instead of curing them. They also opposed to a system of cash benefits for families with children because such a system could not guarantee that the money would be effectively used for the children. As an alternative to cash benefits, they suggested the introduction of public services (Carlson, 1990: 88). 'They were more in favor of in kind benefits on the grounds that they best enhanced the quality and well being of children' (Gauthier, 1996: 17).

But looking at the policies orientated towards families at that time, we notice a slightly different picture. After the publication of the Myrdals book, a special investigation commission on the population question was appointed in 1935. The work of this commission led, besides the family policy measures, to a shift in the opinion of the Social Democrats. The

¹⁵ The book was published in 1934 by Alva and Gunnar Myrdal who had sympathy for the Social Democratic ideology

latter were strongly attached to neo-Malthusian¹⁶ ideas during the whole population debate but accepted pro-natalism as an acceptable goal in the end.

The commission, in which Gunnar Myrdal was very influential, made several recommendations concerning family policy. The first recommendations were implemented in 1937. Even if the Myrdals were more in favor of in kind services, several measures approved by the Riksdag had the form of cash benefits. The proposal of the commission that would provide all women, regardless their marital status, with a non-income tested maternity benefit of one hundred kronor was subject to some debate. Here the government was more in favor of a means-tested program, where the level of benefits would depend on the amount of taxable income. Finally, the income limit for the maternal insurance was set at three thousand kronor and this excluded only ten percent of the mothers (Carlson 1990: 138).

Other measures related to motherhood that were not cash benefits were the provision of prenatal and delivery care services and a law that prohibited employers to dismiss female employees or to reduce their wages because they were getting engaged, married or pregnant. The latter was introduced in 1939. This measure shows that the government did not have the intention to discourage women to join the labor force.

By 1945 Sweden was still only providing voluntary or means tested maternity benefits and seen in an international perspective it was not part of the group of countries with the most generous benefits. That situation changed in the fifties and as a result Sweden became one of the countries with the most generous parental leave conditions.

In 1955 a compulsory scheme for maternity insurance was introduced and the period of leave was expanded to three months with the availability of flat rate benefits and earnings related benefits. The maternal leave could be expanded with another three months of unpaid leave (Gauthier, 1996:77). This scheme was in a continuous expansion, also during the sixties when more and more women were joining the labor market and the feminist discourse received new attention. It was Eva Moberg in 1961 with her work: "*The conditional emancipation of women*"¹⁷ that gave a stimulus to feminism and introduced the idea of men as carers of children. She argued that women would never achieve the same status in employment if they

¹⁶ Malthus was in favor of the limitation of the population, not through anti conception techniques but by postponing marriages and abstinence before marriage (Gauthier,1996:29)

¹⁷ *Kvinnans villkorliga frigivning*

continued to be considered as the caretakers by excellence. According to her, men could take up care tasks as well and to achieve that she argued that men's roles should be changed.¹⁸ Alva Myrdal also was still active and argued for the economic independence of the marriage partners as the basis for further legislation in "*Towards equality*" in 1971. This period was the prelude of a decade that would be characterized by measures that would stimulate gender equality between men and women.

In 1963 the replacement level of the maternity benefit was set at 60% of the previous gross earnings. This increased to 80% in 1967 and net earnings replaced the gross earnings in 1974. A very significant step towards gender equality was the introduction in 1974 of the possibility for the parents to share the parental leave.¹⁹(Gauthier, 1996:77) This measure was complemented with several others, all ameliorating the conditions of parental leave and stimulating the ideal of equality between men and women. The paid parental leave was extended to 270 days in 1974 and to 360 days in 1980. Whereas the possibility to reduce a working day up till 6 hours was given to parents of infants in 1979.

The transformation of the maternal scheme into a parental one is not surprising seen the strong emphasis on the equality idea between men and women in the Swedish political discourse. This idea had the support of the political actors and trade unions.

Prime Minister Olof Palme underlined at several occasions that achieving gender equality was not only about giving women employment opportunities but that it also implied a greater role and responsibility for men in childcare and other domestic activities (Wennemo, 1996:210) (Moen, 1989:3). This idea soon gained the support of other important actors. In 1977 the National Labor Market Board stated 'Conditions of work must be altered so that in every job, men and women can combine gainful employment with domestic responsibilities. The right for men to take responsibility for their children on the same basis as women must be accepted and encouraged' (Haas, 1992: 40-41). Labor unions also stated in reports that men should be made more responsible for childcare and they so supported the equality idea towards child rearing as well. (1992: 39)

¹⁸ For more information see Haas (1992:39) and Carlson (1990:200)

¹⁹ The parental insurance introduced in 1974 replaced the maternal benefit and ended the different treatment of mothers and fathers.

It is important here to mention that it were not the Social Democrats that introduced the extensions of the parental leave in 1980 since they were in opposition from 1976 to 1982. It seemed that the non-socialist government agreed with the equality goal that was earlier set by the Social Democrats. In his first government statement Prime Minister Fälldin stated: 'The equality of men and women is one of the essential premises of government policy (...) and efforts to establish equality between men and women are to be speeded up' (1992:29). Women's rights to employment remained a top priority for this government and this explains to a large extent the increase in measures that facilitate the working caring combination. The government realized that women needed support to make the extra burden caused by their participation in the labor market bearable.

Parental leave and day care facilities remained topics of political interest during the eighties. The Social Democrats wanted to extend the parental leave to eighteen months but an unexpected baby boom and a lagging economy made this impossible.

The economic crisis that hit Sweden in the beginning of the nineties was not without consequences for the parental leave policy (Palme and Wennemo, 1998:16). The replacement levels of the parental leave were temporary decreased and a care allowance was introduced for parents that did not use public care.²⁰ These changes were implemented by the bourgeois government that was in power between 1991 and 1994. A more positive change and an indication for the attachment to the equality idea between men and women, was the introduction of *the father month* in the parental leave legislation. Every father was encouraged to take up one month of parental leave, if he did not, the parents would lose this month of leave.

One of the first things the Social Democrats did when they took power again in 1994 was the abolition of the care allowance. And as a consequence, the three remaining months of parental leave at a flat rate level were re-introduced. The Social Democrats have always been more in favor of a high quality childcare organised by the state, rather than support for mothers at home. This is related to their commitment to offer women the opportunity to become economic independent and to offer equal opportunities to all children (Leira, 1998:367).

²⁰ The care allowance replaced the three months of parental leave at a flat rate benefit level.

It explains why they opposed the idea of care allowances since this form of support promoted the idea of mothers staying home with their children. Hence, the replacement levels of the maternity benefits were further decreased but were partly restored later.

Parents are entitled to fifteen months of parental leave. Each parent has 225 days, which he or she can give to the other parent, except for the month that is reserved to only one parent. Fathers are entitled to ten days when their wife gives birth. The benefits during the parental leave period are 80% of the gross income wage for the first 360 days and a flat rate benefit of sixty SEK a day for the remaining three months. Unemployment does not disqualify a mother from receiving benefits if she is registered at the unemployment office. A mother that does not fulfill the requirement of being employed during the last 240 days before the birth is entitled to a flat rate per diem benefit of sixty SEK.

There is not a maternity grant in the form of a sum of money offered to all mothers who give birth, as is the case in Belgium. It disappeared with the introduction of the parental leave and is now included in the parental benefits.

The maternal leave scheme evolved from a scheme that was only targeted to mothers in the workforce with flat rate benefits to a comprehensive scheme with earnings related benefits and flat rate benefits for mothers who are not employed or do not fulfill the conditions to receive earnings related benefits. Consequently, solo mothers benefit in the same way from these provisions as married /cohabiting mothers do. However if they are not employed, the replacement level is much lower and insufficient if it is not complemented with other earnings. In this case married/cohabiting mothers are advantaged because they can count on earnings of their partner.

Besides the parental leave scheme, Sweden also has a generous leave scheme in case of sickness of one of the children. Every parent is entitled to sixty days of leave per child per year. This is definitely a measure that offers support to solo mothers.

3.3.2 Universal family benefits

3.3.2.1 Child allowances

Sweden introduced universal child allowances in 1947. The child allowance provides all families with children that reside in Sweden with cash benefits. The allowance is paid for

children until the age of sixteen, but can be extended when the child is still studying. The allowance is paid to the mother and this principle was new at the time of the introduction in 1947, since financial matters were considered being men's business. It was the idea of a child allowance as a form of wage for the mother that laid behind the principle (Gustafsson, 1995:298) The allowance is flat rate and is not indexed what led to a reduction of the real value in the long run. As a consequence, the expenditures on child allowances also decreased over time. (Olsson, 1992:135)

However, in 1990 and 1991, the child benefits increased and the spendings on them reached their highest level in real terms since their introduction in 1947. (Palme and Wennemo, 1998:14) But the announcement of the Social Democrats in 1994 to reduce the spending on family policy²¹ remained not without consequences for the child allowances. The benefit level was lowered in 1996 but raised again in 1998 to be back at the 1995 level.²²

3.3.2.2 Child alimony

It was already mentioned earlier that the first family benefits in Sweden had a targeted character. These targeted groups included solo mothers, divorced or separated women and widows. Demographic information from that period shows that Sweden had very low marriage rates and a high number of illegitimate births²³. As a consequence, the category of women that had to support themselves and their children was significant enough to introduce measures. These measures were directed to them and their children in particular.

One of these measures was the law introduced in 1917 that gave children, born outside marriage, the right to know who their biological father was. The main motivation behind this law was to make fathers take up their responsibility and to support their children financially. The latter was a way of protecting the children from a life in poverty.²⁴ Although the law can be seen as form of support from the state for the case of solo mothers, there are some

²¹ In 1994, the spendings for policies towards families with children were 55000 billion SEK whereas this fell to 41000 billion SEK in 1997(National Social Insurance Board, 1998:13).

²² From the first of January 1998 the child allowance was increased from 7600 to 9000 SEK per child per year (National Social Insurance Board 1998:15).

²³ The illegitimacy birth rate raised from 11% in 1750 to 45%in 1912, at that point a decrease set in and in 1933 the percentage of births outside the marriage per thousand unmarried women was 23% (Carlson, 1990:2).

²⁴ Although the law achieved that children knew their biological father, their economic situation didn't improve that much according to a Swedish commission. (Hobson and Takahashi, 1997:125)

aspects, which show its ambivalent character. For instance, the amount of child support that the father had to pay was calculated on the base of a reference family wage that was considered to be sufficient to live on. This shows that the starting point of family policies was the breadwinner model as well, even if women were not forced to have a husband to support them financially. This measure allowed solo mothers to get financial support from the absent fathers but at the same time they were controlled by the state. A social welfare officer²⁵ was assigned to every solo mother with children under sixteen. The officer kept an eye on the mother's financial state and controlled how she was organizing her daily life and caring tasks.²⁶

3.3.2.3 Child support advance system

In 1937, the advanced maintenance payment was implemented. This measure was directed towards solo, divorced or deserted mothers, who received no or not enough financial support from the father. The state paid the money to the mothers in advance and then tried to reclaim the money from the absent father. Hence, there were some conditions that had to be fulfilled. If the state wanted to reclaim the money from the fathers, it had to know the name of the father. Consequently only the mothers who knew and wanted to name the father were eligible for this benefit²⁷.

The main impetus behind the introduction of the income maintenance payment scheme in 1937 was the finding that non-custodial parents failure to pay support was one the main causes of poverty among solo parents. By acting as an intermediary between the non-custodial and the custodial parent, the state took its responsibility towards solo mothers and their children. In 1956 the system became gender neutral and the benefits could be paid to fathers as well. In 1964, the scheme was reinforced, the advanced payment became a fixed minimum sum that was indexed,²⁸ regardless the eventual private agreement²⁹ between the parents. Consequently, the advanced payment became a social citizenship right that assured children that were living with one parent a better living standard.

In 1995 the amount was no longer coupled to the base amount and two years later, in 1997, as a consequence of the financial restraints, the indexing of this guaranteed maintenance

²⁵ *Barnvårdsman* in Swedish.

²⁶ This measure was not abolished until the seventies.

²⁷ This condition was abolished in 1972.

²⁸ The sum amounts to 41% of the base amount, the latter is a annually determined amount of money that is used in several areas of the Swedish social security (OECD, 1990, Lone Parents, the economic challenge, p.166).

amount was abolished. The advanced payment became also based on the income level of the non-custodial parent (Palme and Wennemo, 1998:30). In 1997 the maintenance support scheme (underhållsstödssystemet) replaced the system of the advanced maintenance payment.³⁰

3.3.3 Provisions for families with children

3.3.3.1 Day care facilities

The set up of day care facilities was also a topic that was discussed in the Population Commission, here again the Myrdals had some very specific ideas about it. Day care centers were one way to support working mothers and ‘ the day care center, not the diminutive, pathological old family, was in line with the socialist goals. Universal state-funded collective child rearing would foster social growth and allow all children to pass from the bonds of the old family to the new, egalitarian family.’ (Carlson, 1990: 95)

However, it was only during the sixties that the government started to show more interest for the day care option and this was a consequence of the increasing number of working women. The latter required state support to make the combination work and care possible. In the period 1976-1980, a program with the goal to create one hundred thousand additional daycare places was launched. An increase of the number of day care places, with the goal to provide every child over eighteen months of age with a place in a public day care facility by 1991 at the latest, was part of the program that the Social Democrats launched after they returned to government in 1982.

The municipalities have the obligation to provide daycare places and the parents pay fees that are based on their income. Under normal circumstances, children of solo mothers are given priority to get a place and they are entitled to lower fees. However, budget constraints during the nineties, resulted in the non-application of this principle in some municipalities.

²⁹ The amount of the child alimony is either set in Court or agreed on by the parents themselves.

³⁰ Since I investigated the economic situation of solo mothers in 1992, I will not discuss this topic further since it doesn't apply to the examined time period

3.4 Conclusion: family policies in Sweden

From these facts we can conclude that the first Swedish measures in the family policy field were targeted to the most needy families and this included solo mothers who were not seen as an immoral group but as a group that was needy and therefore needed poor relief. Another conclusion that can be made is that the family policy in Sweden did not have a population stimulating character even if the population question caused a lot of debate. The Myrdals idea that better support for families with children could resolve the population question is very likely one of the reasons for this.

If we look at the policies towards families with children we notice that Sweden provides them with both comprehensive cash benefits (child allowances, maternal benefits) and favorable conditions to combine employment and childrearing. This also has positive consequences for the group of solo mothers, because the extended network of daycare provisions enables them to work and care at the same time. Cash benefits have a universal character, based on the principle of citizenship and consequently solo mothers benefit from them in the same way as married/cohabiting mothers do. The maternal leave benefits on the other hand are earnings related and result in lower replacement levels for mothers that are not working.

3.5 Family policies in Belgium

3.5.1 Maternal leave and parental leave possibilities

Already in 1899, a first maternity leave legislation was introduced in Belgium, benefits had been introduced in 1894 but they were only for mothers who were voluntary members of Mutual Benefit Societies. The benefits were flat rate (Gauthier, 1996:51-52). The maternal benefit scheme improved a lot in the years that followed and by 1945, Belgium was one of the few countries that provided new mothers with earnings related benefits.³¹

In 1950 mothers were entitled to 12 weeks of leave with a benefit of 60% of the regular earnings. But even if Belgium was one of the first countries to introduce these wage-related benefits, the maternity leave scheme didn't expand to the same extent as the Swedish scheme. During the seventies the leave period was extended to 14 weeks and the benefit set at 80% of the earnings. In 1989 the leave period amounted to fifteen weeks. Although the scheme was

³¹The benefit was 60% of the wage (Gauthier, 1996:54)

originally employment based, it is now also applicable to unemployed or non working mothers. These mothers receive a flat rate benefit that can be complemented.

Besides the maternal leave and benefits, each mother receives at the time of giving birth a maternity grant. It is a flat rate benefit that is higher for the first child. It is paid to every mother regardless her employment status.

During the eighties the leave possibilities were expanded, though the aim with the introduction of these possibilities was not exactly inspired by the idea to offer parents more time to spend with their children. It was more a measure against unemployment, since the one that takes the leave (career break) has to be replaced by someone who is unemployed. In most cases the leave is taken up by women and most often for childrearing reasons. However, the leave can also be taken for other reasons than childrearing.

The possibility to take the extra leave³² is a right for public servants but is subject to other conditions in the private sector. For mothers working in the public sector, the maternal leave can be extended with three months of unpaid leave until the child is one year old. What is positive about the leave possibilities is that the periods of career break are considered as periods of employment for the unemployment insurance. They are also taken into account for the pension scheme. This makes the picture of social rights less employment based.

The leave conditions for fathers are very restricted, compared to Sweden. Fathers are entitled to four days of leave when they are working in the public sector and three days in the private sector. Unlike in Sweden the maternal leave cannot be shared by the parents, only in case of death or hospitalization can the maternal leave be transferred to the father.

Parents in the public sector can take eight days of paid leave when a child is sick and are entitled to two months of unpaid leave for family reasons.

3.5.2 Child allowances

Influenced by France and to prevent Belgian workers to go to France, where these funds already were in use, equalization funds were first introduced in Belgium in 1921 in

³² A flat rate benefit is paid during the leave period

Verviers (Gauthier, 1996:43). These equalization funds can be seen as the precursors of the family allowances. They were a supplement to the wage of married workers with children and in order not to discriminate against unmarried workers, the contributions of the employers were based on the number of employees and not on the number of employees with children. The latter would make it less attractive to employ workers with children. So, the first form of family allowances was introduced by the employers and not by the state. Hence, there were also measures that were set up by the government. In 1924 the widows and orphans insurance was created, but this was not a universal measure. It was only for widows and orphans of employed fathers (Wennemo, 1994:27). Like in Sweden, the first family policy measures were targeted to the most needy, but the initiative taken by the employers was not present in Sweden.

In 1930 the government decided to transform the equalization funds into a general scheme of family allowances. The responsibility shifted from employers to the state but the motivations behind the decision were to a large extent pro-natalist and economic. The Belgian Minister of labor said about the Family Allowance Bill. 'Above all, the bill aims at encouraging births and large families' (Gauthier, 1996:47). Hence, there was large support for the Bill and not only for demographic reasons. It is important to mention that only wage earners were eligible for it and that the allowance was for all children, regardless their birth rank. So, unlike in Sweden the family allowances were employment based. Wennemo (1994:100) found out that the implementation of employment based family allowances is often related with the presence of religious parties. She also suggests that this supports the hypothesis that religious parties have been influential for the development of family policy. These findings can be applied to Belgium, since the Christian Democratic party plays an important role in Belgian politics. Furthermore, she found proof that countries with an employment-based system have generally higher benefits (1994: 108). If we compare the family allowances, calculated as a percentage of an average male manufacturing wage for a two child family ³³, we see that the benefits in Belgium are more generous than those in Sweden. Also in an international perspective, Belgium was one of the countries with the most generous cash benefits for families with children.

Although the family allowance scheme was employment based from the start, adaptations have been made to include persons who are not entitled to the benefits on the basis

³³ For the complete table, see Gauthier, 1996, p.74.

of employment. In 1963 a minimum resources allowance scheme was introduced, targeted towards the most needy families. In 1971, the guaranteed family allowance scheme was introduced³⁴. It offers families who are not entitled to benefits under the normal schemes a minimal coverage, which is means-tested. (Berghman, 1986: 778)

Family allowances are payable in respect of the claimant's own children, children of their spouse or their unmarried partner. Normally the family allowance is payable over the years in which school is obligatory (18 years) albeit this period is extended to 21 or 25 years of age, in respect of various conditions. There are also age allowances that increase the allowances at the age of 6, 12 and 18 years of age. The family allowance is paid to the mother. Belgium has differed in this respect from other countries³⁵ with an employment-based system where the benefit has been paid to the father (Wennemo, 1994:66).

Today it is more appropriate to define the child allowance as a universal benefit rather than an employment based benefit since it is payable to all families that live in Belgium, regardless their income level or employment status. For certain categories³⁶ the amount of the child allowance can be raised. Unlike in Sweden, child allowances are indexed and financed through social contributions.

As a consequence of the financial constraints, the child allowance was a highly debated topic during the nineties and suggestions have been made for a more selective approach. The liberals proposed to lower the benefits for parents with higher incomes, while the socialist were more in favor of more generous benefits for solo parents and first children. The Christian Democrats want to retain the universal approach.

3.5.3 Fiscal provisions for families with children

Fiscal provisions like tax allowances and tax credits are considered as cash benefits for families with children. Unlike Sweden, where the tax deduction for children was already abolished before 1950³⁷, Belgium still has a system of tax allowances and tax credits that

³⁴ Gewaarborgde kinderbijslag.

³⁵ France, Germany, Italy, the Netherlands.

³⁶ For example: families where the head of the family is unemployed retired or handicapped or when a child is handicapped.

³⁷ Sweden had tax deductions in the period 1917-1950, but in 1950, the conservatives and liberals abandoned their support for a system with tax deductions (Olsson, 1993:215). The Social Democrats were never in favor of a tax

complements the system of family allowances. A tax allowance is an amount that can be deducted from the taxable income. In combination with progressive taxes it results in a higher tax relief for families with a high income. For low-income families this kind of system is less favorable, especially when they have an income that is lower than the taxable income threshold. However, the tax deductions are based on the lowest income layers so that also low-income families benefit from it. For solo parents the deductible amount is raised by 39.000 BEF. Moreover, the amount of the tax allowance per child increases with the number of children in the family.³⁸

According to a study of the Center for Social Policy (CSB), the combination of child allowances with a tax deduction is important for realizing a reduction of poverty for two family types. Large families with three or more children on the one hand and families with only one earner on the other hand, the latter includes solo parent families. We find proof for this if we look at some figures about the effects of child allowances for poverty. 22.5 % of solo parent families remained at the subsistence level thanks to family allowances (Cattoir and Jacobs, 1998:16). This can be seen as an indicator for the effectiveness of the system.

3.5.4 Day care facilities

Belgium had already some day care facilities in the 19th century, but they didn't have a public character. They were organized by religious or philanthropic groups and were targeted to the poorest children and children of solo mothers. The state took some measures to regulate the standards for these facilities in 1880 (Gauthier, 1996: 54). In 1919 the first steps were taken towards more government support for day care provisions, but the character of the day care facilities remained largely private and orientated towards children from low income families or from mothers that were obliged to go out working.

As was the case in Sweden, the day care sector expanded during the seventies, following the trend of more and more women joining the workforce. The main providers of day care nowadays are private day nurseries and child minders, the latter take care of small groups of children in their house. Most of them are part of the official network and are both subsidized

deduction system because this results in horizontal redistribution and they were more in favor of a vertical redistribution.

and supervised by *Kind en Gezin* (Child and Family) in Flanders and *Office de la Naissance et de l'Enfance* in the Walloon region³⁹. These are public institutions that are responsible for the well being of young children.⁴⁰ This situation differs from the situation in Sweden where day care is a public matter and an important political topic as well. In Belgium, the state, in this case the communities, limits its role to co-ordinating and supervising the day care sector. This is a way of guaranteeing quality. Similar to Sweden, day care fees are based on the parents' income. Another feature that shows the more private character is the high number of grandparents that take care of their grandchildren. However, the last years their number decreased and this can be a signal for the policy makers that additional day care places in the formal network have to be provided.

Parents are allowed to a tax deduction for the costs of childcare for children under the age of three. There are some requirements for this, parents have to submit evidence and the nursery or child minder has to be officially recognized.

Families where one parent does not work outside the home and takes care of the children at home are entitled to a tax deduction of 10000 BEF per year. This measure is not stimulating women to join the labor force. Other fiscal measures like the marriage quotient and the transfer of the tax-free amount have a similar effect. The marriage quotient is a tax deduction in favor of those families where one of the spouses are not in the labor force or where the income of the latter is less than 30% of the total wage earnings of the household. An alternative to the marriage quotient is the transfer of the non taxable amount⁴¹ in the case of a non working spouse to the spouse that is working. This results in a tax deduction that favors families where one of the parents is not working.

The day care facilities described above only apply to children under three years of age. From the age of two and a half years, children are allowed to go to infant schools. This form of education is free of charge and school hours are from 8.30 in the morning until 16.00 in the afternoon. Most schools also provide before and after school care, consequently children can be looked after from 7.00 o'clock in the morning until 6.00 o'clock in the evening.

³⁸ The deductible amount is 41000 BEF for the first child, 63000 BEF for the second, 130000 BEF for the third and 145000 BEF for the fourth (Cattoir and Jacobs,1998:7)

³⁹ Day care is not longer a federal matter, so the Flemish and French communities are responsible for it.

⁴⁰ Their tasks are set out in a decree.

⁴¹ The non taxable amount is 150000BEF.

3.6 Conclusion: family policies in Belgium

Belgium also has a comprehensive network of provisions for families with children, however the character is slightly different than the provisions in Sweden. Child allowances are not as universal as in Sweden, because they imply employment but a guaranteed child allowance covers those who do not fulfill the normal requirements. A maternity grant is offered to every mother, regardless income or employment status. For the maternity leave benefits we found the same pattern as in Sweden, earnings related benefits for working mothers and flat rate benefits for the non- working mothers. The advanced maintenance payment system that is a universal right in Sweden is less developed in Belgium. On the other hand has Belgium tax deductions for families with dependent children, including an extra tax deduction for solo mothers and tax deductions for day care costs, that are absent in Sweden. There are sufficient day care provisions, but they are not publicly organized and pre schools take care of most children above three years.

3.7 Comparative conclusion

Taking Esping-Andersen's typology of welfare regimes as a starting point, we expected different emphases in the family policies of Belgium and Sweden. The former would focus more on the role of the family in the caring tasks and would discourage women to enter the labor market. The opposite was expected for Sweden, comprehensive public provisions for families with children would enable women to join the labor force and the traditional family form would not be protected or promoted through the character of the policies. After a closer look at the family policies we found a more mixed picture. Although Belgium has some measures that promote the traditional family by introducing disincentives for women to work, it also has established a comprehensive network of facilities that enables women to join the labor market. Day care facilities are available, but are not organized by the municipalities, as it is the case in Sweden. The state plays a smaller role in the organizations and there is more space for private and familial alternatives. Unlike in Sweden tax allowances have a significant importance in the family policy. They are not only advantaging higher income groups because adaptations have been made to cover the low-income families as well. Although the child allowances are employment based they are also available to parents who are not employed; they receive a guaranteed minimum. In Sweden, child allowances are the same for everyone, regardless the employment situation.

The parental leave possibilities in Belgium are less favorable than in Sweden and policies that stimulate men to take up parental leave and to spend more time with their children are absent in Belgium. However, there are leave possibilities for families with young children but they were not specially created for the purpose of child rearing. They can be taken by fathers but in practice we see that mainly mothers use these possibilities. The positive part of the leave regulation is the fact that the periods of leave are taken into account for entitlements to social rights.

As in Sweden solo mothers are integrated in the general framework of policies and there are no real targeted measures towards them, some provisions are a bit more expanded or adapted to their needs but they remain part of the general framework.

Table 2: Overview of family policies

	Sweden	Belgium
Child allowance	Universal	Quasi universal
Maternal/Parental benefits	Earnings related	Earnings related
Maternal/Parental leave	Extensive (15 months) and available for both mothers and fathers	Limited to 15 weeks and only available for mothers. Possibility to take extra paid leave.
Day care facilities	Publicly organized	Private initiative with the state having a supportive and co-ordinating role. Pre schools for children between 2 ½ years old to 6 years.
Child alimony	Advanced payment system when absent parent fails to pay	Absent parent has to pay, but the possibilities for advance payments by the state in case of not paying are limited.

CHAPTER 4: A PROFILE OF SOLO MOTHERS IN SWEDEN AND BELGIUM

Introduction

Before discussing and analyzing the economic situation of solo mothers in chapter five, is it useful to have a look at some characteristics of solo mothers. Some of the characteristics, age, education level have an influence on the employment situation of solo mothers and consequently on their income resources. The demographic aspect is also important since an increase in solo motherhood can mean a challenge for policy makers, changing situations require new answers and changes in policies.

4.1 Solo parenthood in Sweden and Belgium ⁴²

Solo parenthood is an emerging family type in several European countries. This is also the case in Sweden and Belgium. According to the Labor Force survey statistics (Arbetskraftundersökningen), there was an increase in solo parenthood of 16% in the period 1992 to 1995 (Socialdepartementet, 1996:23). In the National Observatory on National Family policy the Belgian participant notes about an increase of 51% in the period 1981 to 1991.⁴³

Before turning to the figures, a short word about the dominant family types. The nuclear family is still considered to be the dominant family type in Belgium. But the marriage rate declined and the divorce rate increased during the last decade. The number of children born outside marriage increased as well, but remains low compared to Sweden. In 1997 54 % of Swedish children was born outside marriage⁴⁴. In Belgium this number is considerably lower. In 1993 14,5 % of the children was born outside marriage.⁴⁵

⁴² Some numbers and percentages are discussed in this paragraph but it is difficult to find hard proof for the two statements mentioned above. Different sources and definitions are used and this leads to different results. In this paragraph figures that were published in earlier studies are mentioned and new figures based on information provided by the offices of statistics in both countries are added.

⁴³ Verbist, Gerre, 1998, 'Issues concerning the family in Belgium' in: National Observatory on National Family Policies, *Developments in national family policies in 1996*. Edited by John Ditch, Helen Barnes and Jonathan Bradshaw, Brussels : European commission.

⁴⁴ Statistik Årsbok 1999 (SCB), table 53,p.48 own calculations. The high number of children born outside marriage is a logic consequence of the high cohabitation rate in Sweden and therefore it doesn't mean that children are born outside a relationship.

⁴⁵ Statistiques démographiques 1998 (1) (INS) own calculations.

Table 2: Sweden, solo parent households as a percentage of all households with children in 1993 and 1996

Family type	1991	1996
Solo mothers	13.0%	15.2%
Solo fathers	2.0%	3.9%
Married/cohabiting	85.0%	80.8%

Source: for 1991: Hobson (1997:113, table 5.1) for 1996: *Women and Men in Sweden, Facts and Figures, Family units by type in 1996*, Statistics Sweden, 1998:17 (own calculations)

Table 3: Belgium: solo parent households as a percentage of all households with children in 1991 and 1998

Family type	1991	1998
Solo mothers	16.7%	19.9%
Solo fathers	4.5%	6.0%
Married/cohabiting	78.8%	74.1%

Source: NIS, Households and Evolution of the households, 1991 census at 01.03.'91, 1998 population register at 01.01.'98⁴⁶

In both countries, the solo parent families are gaining importance while the proportion two parent families is decreasing.

4.2 Marital status of solo mothers

One of the explaining factors of the increase in solo parenthood is the increase in marriages breaking up, but an increase in never married solo mothers is observed as well. In Sweden were 54.6% of the solo mothers unmarried in 1991, compared to 39.6% in 1981, 39.8 % of them were divorced, compared to 53.8 % in 1981; and 5.6% of all solo mothers were

⁴⁶ These figures differ a lot from the figures provided by Bradshaw in 1996 in: *Arme Vrouwen?*(p.16) there the figures are 9.7% for solo mothers and 1,2 % of solo fathers. His figures are based on all households with children and only children until 15 are included. The calculations I made are based on numbers from the Belgian Statistical Office, but no age limit for children is mentioned. Based on other indications in the publication, I assume that children until 25 are included. The use of different age limits probably explains a part of the difference.

widows in 1991. So, we see an increase in the number of unmarried solo mothers and a decline in the number of divorced solo mothers.⁴⁷

We find different results for Belgium, in 1992 75.2% of all heads of solo parent families (90.5% is headed by a woman) are divorced, 13.4% are widowed and 10% are unmarried (Proost, 1996:138)⁴⁸.

The number of unmarried solo mothers is significantly higher in Sweden, they are the biggest group in Sweden and the smallest in Belgium. In Belgium the group of divorced solo parents is the biggest while the group of unmarried solo parents is less significant.⁴⁹

4.3 Age of solo mothers

Table 4: Sweden, 1993⁵⁰, Age of solo mothers and married/cohabiting mothers

Age categories	Solo mothers	Married/cohabiting mothers
18-25	8.7%	7.2%
26-35	32.8%	38.7%
36-45	44.7%	41.9%
>46	13.9%	12.1%
Total	100%	100%

Source: Socialdepartementet (1996), *Ensamföräldrarna, en utsatt grupp?* Tabell 2.1 p.22 (adapted)

Table 5: Belgium, 1992, Age of heads of solo and two parent families

Age categories	Solo parent families	Two parent families
0-24	8.4%	1.9%
25-34	26.3%	34.6%
36-45	36 %	43.8%
>46	29%	19.8%
Total	100%	100%

Source: Proost, Diane (1996): *Eenoudergezinnen en echtscheiding in Arme Vrouwen (Poor women)* p.140, table 2 (adapted)

⁴⁷ The numbers are taken from Hobson and Takahashi, *genusperspektiv på det sociala medborgarskapet. En studie av ensamstående mödrar*, p.186 in Palme and Wennemo (ed.)(1996) *Generell välfärd, Hot och möjligheter?*

⁴⁸ Bradshaw (1996b) gives following figures: 12% were single, 40% were separated, 40% were divorced and 9% were widowed.

⁴⁹ This is most likely a consequence of the lower marriage rate in Sweden, a cohabiting couple breaking up doesn't result in a registered divorce.

⁵⁰ To make these figures more comparable with the figures for Belgium, I grouped some of the age categories, 26-30 and 31-35 into 26-35, 36-40 and 41-45 into 36-45 and 46-50 and older than 51 into older than 46, hence the age categories are still not the same but offer some ground for comparison.

Looking at these figures, we see that solo parent families are more represented in the categories younger than 24 and older than 46 years in Belgium compared to the married/cohabiting mothers. For Sweden the differences in that category are not that large, there are some more solo mothers in the age category 18-25 compared to the married or cohabiting mothers in the same category, but the difference is not that striking as in Belgium. The >46 age category is also more balanced in Sweden compared to Belgium. The average age of a solo mother is 36.8 years and 36.5 years for a married/cohabiting mothers in Sweden and is 39 years in Belgium for both groups. (Proost, 1996:139)

We also found more similarities between solo mothers and married mothers in Sweden than in Belgium. In the latter the differences between the two groups of mothers are bigger.

This relative old age of solo mothers in both Belgium and Sweden, solo mothers are even older in Belgium, is most likely an indication that solo motherhood caused by teenage pregnancies is not very common in both countries. The age also plays a role for the poverty risk, it is more likely that older mothers have had more time to build up some savings and are employed or have been employed. Entering the labor market is often difficult for very young or young solo mothers.

4.4. Education level of solo mothers

The education level is an important factor, both for the possibility to obtain a job as for the level of wage earnings. Solo mothers with a low education level will have a harder time finding a high paid than solo mothers with a higher education

Table 6: Sweden, Education level ⁵¹of solo mothers

1993	Low	Medium	High
Solo mothers	29%	48%	24%
Married/cohabiting mothers	21%	49%	30%

Source: Socialdepartementet (1996), *Ensamföräldrarna, en utsatt grupp?* Tabell 4.7 p.65 (adapted)⁵²

⁵¹ Low stands for Grundskola or lower in Sweden and for finished compulsory school, eventually complemented with maximum three years of high school in Belgium or lower.

Medium stands for *Gymnasial utbildning* in Sweden and completed high school (six years) in Belgium.

High stands for studies after gymnasium in Sweden and high school in Belgium

Looking at these figures, we notice that more solo mother than married/cohabiting mothers only have a compulsory school degree or less. If we look at the higher education level, we see that only 24% of the solo mothers have a degree of higher education compared to 30% of the married/cohabiting mothers.

Table 7: Belgium, Education level of heads of solo parent and two parent families

1992	Low	Medium	High
Solo parents	53.5%	25.8%	20.7%
Two parent families	38.8%	30.8%	30.4%

Source: Proost, Diane (1996) 'Eenoudergezinnen en echtscheiding' in *Arme Vrouwen* p.139-140, tabel 2 (adapted)

For Belgium we found almost the same picture as in Sweden; solo parents more often have only a compulsory school degree but the percentage of this group is much higher in Belgium than in Sweden. More than half of the solo parents do not have a high school education. For studies after high school, the difference between Sweden and Belgium is smaller but as in Sweden the percentage of two parent families with a higher education is higher than the solo parents' percentage.

4.4.1 Significance of the education level for the labor market position

In the study done by the socialdepartementet, ⁵³the relation between the education level and the labor-market position of solo mothers is well illustrated. Of the solo mothers with a higher education, 58% work on a full- time basis, whereas only 25% of solo mothers with a compulsory school degree are in this situation. The unemployment rate is also related to the education level. Of the solo mothers with the lowest education are 37% without job. For solo mothers from the highest education level category this is only 6%. Consequently, the need for social assistance increases. In 1993 45% of the solo mothers with the lowest education level received social benefits (*socialbidrag*). For solo mothers with the highest education level was this only 4% (Socialdepartementet, 1996:66, tabell 4.8).

⁵² It should be noted here that the total is not 100% but 101%, it is probably a rounding error in the study of the socialdepartementet.

⁵³ *Ensamföräldrarna, en utsatt grupp?* (1996), Valfärdsprojektet, Skriftserien:Kunskap-Fakta.

Another factor that plays a role for solo mothers in Sweden is the segregated character of the labor market. Many women work in the public sector in lower paid jobs (as nurses, working in elderly homes or day care centers) while men more often have high positions in the private sector. Women working in the private sector are often doing administrative jobs, which also have less paid. This situation influences the case of solo mothers in two ways. Firstly, it is likely that solo mothers with a low education level will be employed in low paid jobs and secondly, the incentive to do extra study or training to improve their qualifications is low (Socialdepartementet, 1996:68).

As a last point I want to say something more about the competitiveness of solo mothers in the labor market. It is obvious that solo mothers have more problems to fulfill the demands of employers. Because they are the person in the household who both cares and works, it is more difficult to deal with certain tasks. Working overtime is almost impossible because the child(ren) has/have to be picked up at the daycare center, following extra courses in the evenings is also very hard and going on business trips is almost impossible. All this results in fewer job and career opportunities for solo mothers even if they have a good education. The fact of being a mother who has to take care of everything herself reduces her flexibility and this influences the employers as well. If there is a person with the same skills as a solo mother but with much more flexibility it is very likely that employers will not choose the solo mother.

4.5 Labor market participation

Sweden is after Denmark the country with the highest female labor market participation. In 1997 78% of all women were in the labor force (SCB, 1998:43). Thus it is not surprising that solo mothers also have high employment rates. Though, the labor participation rates for solo mothers differ from source to source. Bradshaw (1996a: 111) estimates that 70% of the solo mothers are active in the labor market compared to 80% of the married/cohabiting mothers. Hobson and Takahashi (1996:188) report participation rates of 84.8% for solo mothers and 84.7% for married/cohabiting mothers for the year 1991.

The study '*Ensamma föräldrar, en utsatt grupp?*' (Socialdepartementet, 1996:53) gives the evolution of solo mothers' participation in the period 1988 to 1995 and distinguishes between solo mothers with children younger than six years⁵⁴ and children between seven and sixteen and compares them to the married/cohabiting mothers.

⁵⁴ Will be referred to as young children, the group between 7 and 16 will be referred to as older children.

Several conclusions can be drawn from this evolution. Firstly, we see that solo mothers with young children have a lower participation rate than those with older children. The rates for 1995 were 74.0% and 85.4% (1996:53). We see the same trend for the whole period examined. If we compare the solo mothers to the married/cohabiting mothers we see that the former have lower participation rates in all cases. Secondly and maybe more worrying is the decline of the participation rate of solo mothers during the nineties. In 1990 82.8% of the solo mothers with young children participated in the labor force, in 1995 was this only 74%. A decline of the same size is seen for the solo mothers with older children. 92.4% for 1990 and 85.4% in 1995. There was a decline as well for married/cohabiting women but it was less severe. This information provides some evidence for the hypothesis that the competitiveness of solo mothers is weaker and that it is especially vulnerable during economic crises.

Unfortunately, detailed information about the labor participation of solo mothers in Belgium is missing. Bradshaw (1996a) estimates the percentage of active solo mothers at 69% and that of married/cohabiting mothers at 60%. This differs from the situation in Sweden where more married/cohabiting mothers than solo mothers work. In Belgium, the fiscal tools (marriage quotient and the transfer of the tax-free amount)⁵⁵ make it less attractive for a married woman to join the labor force and might explain the difference.

Looking at the proportion full-time and part-time working solo mothers in Sweden, we see that 66.3% of the working solo mothers work full time compared to 50.8% for married/cohabiting mothers.

Unemployment rates for solo mothers in Sweden increased during recent years and this is definitely a serious threat for solo mothers' income. Most solo mothers manage financially well because they have wage earnings. An increase in unemployment deprives a part of solo mothers of their incomes. Looking at the numbers provided by the study of the socialdepartementet (1996:60) we observe that young solo mothers with young children are the most vulnerable for unemployment. In 1995 were 33% of the solo mothers aged between 20 and 24 years of age unemployed, in 1990 was this only 7%. If we compare this to solo mothers with children of the same age but aged between 25 and 34 we find an unemployment rate of 4% in 1990 and 15% in 1995. There was an increase as well but not as dramatically as the one for the youngest solo

⁵⁵ These fiscal tools were explained in chapter 3 pp. 34-35.

mothers. Solo mothers with older children as saw their employment situation deteriorate but not to the same extent as the solo mother group with younger children (1996:60-61)

4.6. Conclusion

Looking at the profile of solo mothers in Sweden and Belgium, several similarities are found. The number of solo mothers shows an increasing trend. The average age of solo mothers is relatively high, which is an important factor for the protection against poverty. The education level of solo mothers is generally speaking lower compared to married/cohabiting mothers. This has implications for their job opportunities and income earnings. Solo mothers in both countries have a high participation rate in the labor force. Sweden and Belgium differ for one factor, the marital status of solo mothers. Sweden has a higher number of unmarried solo mothers; they form the most important category of solo mothers. Divorced mothers are the largest group among solo mothers in Belgium, whereas unmarried solo mothers only count for 10% of all solo mothers. This profile already offers some indications for the economic situation of the solo mothers, seen their higher age and their high labor participation, they have a certain protection against poverty. Hence, their lower education and their weak competitiveness in the labor market make the risk for unemployment higher, especially in times of low economic conjuncture. Unemployment in return, makes the risk for poverty higher in the long run.

CHAPTER 5: THE ECONOMIC SITUATION OF SOLO MOTHERS IN SWEDEN AND BELGIUM

Introduction

This chapter deals with the economic situation of solo mothers in Sweden and Belgium. The following indicators of the economic situation of solo mothers will be investigated: poverty rates, effectiveness of poverty reduction and the composition of income packages. The findings will be discussed and analyzed and the results for solo mothers will be compared with those of married/cohabiting mothers.⁵⁶ Before starting with the analysis of the material, the method, the data and the used definition of poverty are described.

5.1 Data and methodology

The method and techniques used in this chapter are largely inspired by and based on previous comparative research about solo mothers. Hobson (1994, 1997), Gustafsson (1995), Björnberg (1996) and Bradshaw (1996a, 1996b). This means that I will not be introducing new approaches or techniques because I think that the way in which previous scholars approached the research about solo mothers and their economic situation is satisfying. Therefore, the research design is to a large extent taken from Barbara Hobson, she did a comparative study about solo mothers (Hobson, 1994) in several countries but Belgium was not included. However, countries that are also classified as conservative/corporatist welfare states (Germany, the Netherlands) were included, so the results of Belgium can be briefly compared with the results of these countries.

Data

The analysis of the economic situation of solo mothers is based on data from the Luxembourg Income Study (LIS). The LIS database contains information about the income and income composition of households in about thirty countries. Besides information about incomes it also offers the possibility to gather information about the household structure, the number of children, the age of the head of the household and so on. The advantage of the LIS database is that the information coming from different national surveys is adapted in a way that the results measure the same things even when different definitions for household or

income are used in the national surveys. The most recent data available for Belgium and Sweden are data from 1992.⁵⁷

Method

What kind of data do we want to gather from the LIS database by doing a primary analysis? To answer this question the purpose of the study is very important. Since we are interested in the well being of solo mothers, the selection of indicators of well being is important. There are several indicators but we retain a very often-used indicator, the poverty level and we will look at the poverty level of two family types, solo mothers and two parent families. These poverty levels are compared with the poverty level of all families in order to make conclusions about the greatness of the risk for poverty for solo mothers.

Furthermore, we use the relative measurement of poverty, this means that we look at the solo mothers, two parent families and all families that have an income below 50% of the national median. 'The relative approach aims to set a standard which is commensurate with a societal living standards or expectations.' (Mitchell, 1991:28)⁵⁸

Since we are also interested in the role of the policies for the economic well-being it necessary to have a look at the influence and effectiveness of the policies.

'To ask about poverty in the welfare state is to question the elementary effectiveness of social policy (...) the responsibility of the government in relation to poverty has been accepted for generations and is not seriously contested today.' Ringen (1987:141)⁵⁹

How can the effectiveness of government intervention be measured? An often used method to measure policies' effectiveness is to measure the extent to which they lift families out of poverty. Two sorts of income are important for the effectiveness measurement. Firstly, the pre- transfer income or market income and secondly, the post-transfer or the disposable income. The difference between these two incomes is attributed to the government intervention. The degree to which families are lifted out of poverty can be expressed as a

⁵⁶ Taking the family types that are available in the LIS, a solo mother is a woman under 65 years living alone with (a) child(ren) under 18 years, married/cohabiting couples are couples under 65 years with child(ren) under 18.

⁵⁷ Data from 1995 for Sweden was supposed to be available in March 1999, however at the time of the analysis it was still not available. Therefore data from 1992 are used for both countries.

⁵⁸ This approach is also used in most of the EU and OECD publications (Rainwater, Lee and Smeeding, Timothy, M. *Doing poorly: The real income of American children in a comparative perspective*, LIS working paper, (1995:5)

⁵⁹ Mitchell (1991:11)

proportional reduction of poverty. ⁶⁰If the pre-transfer poverty rate is 20% and the post-transfer poverty rate is 10%, the reduction can be measured as follows: $100 \times (10/20) = 50\%$ The effectiveness of poverty reduction can be measured in the following way $100 \times (\text{pre-post poverty rate}/\text{pre poverty rate})$ (Mitchell, 1991:65).

A third step in the empirical study is to look at the income packages of solo mothers and to compare them with the income package of two parent families. Income packages can be divided in three components, income from earnings, income from social transfers and income from private earnings. (Hobson, 1994:178) According to Hobson, the income resources of solo mothers reflect the different policy options. In order to investigate the relation between policies and income resources, she looks how solo mothers are represented in the different groups. She distinguishes between the earnings group; the social transfers group and the private earnings group and she looks how solo mothers are represented in these groups. By looking at the poverty rates of solo mothers in each group, one can see how the policy regime influences the behavior of a solo mother, it has an influence on her decision to stay home or to look for a job (1994:179). If social benefits are very low it is more likely that solo mothers will try to find a job. To see the influence of this it is useful to look at the poverty rates of solo mothers in the earnings group and compare them to the poverty rates of solo mothers in the social transfers group (1994:181).

5.2 Solo parent families and two parent families in Sweden and Belgium ⁶¹

Although the demographic situation of solo mothers was already discussed in the previous chapter, I want to mention the prevalence of solo parent and two parent families according to the LIS data. This is important since all the results are based on the sample of the LIS database.

Table 8: Solo mothers, solo fathers and two parent families in Sweden and Belgium

Family type	Sweden	Belgium
Two parent families	78.1%	74.5%
Solo mothers	17.4%	8.14%

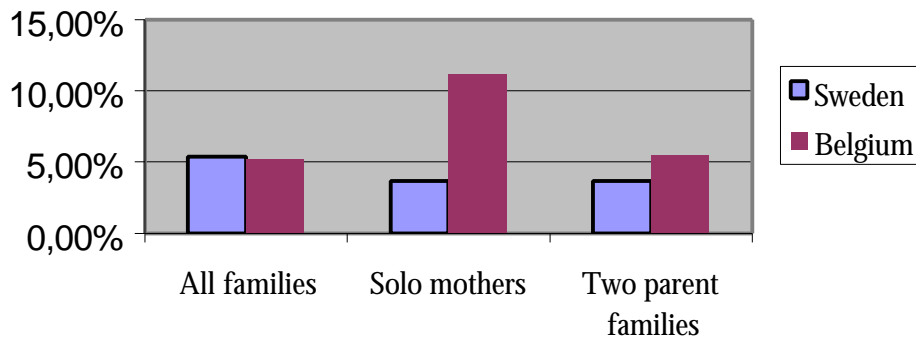
⁶⁰ this is one of the most reliable ways to measure the effectiveness of poverty reduction according to Mitchell (1991:64)

⁶¹ The figures are based on all families with children, parents are under 65 and children are under 18

Solo fathers	4.2%	1.04%
Others	0.04%	15.4% ⁶²

Source: LIS database, own calculations

Figure 1: Poverty rates of solo mothers and two parent families in Sweden and Belgium



Source: LIS database, own calculations⁶³

The general picture that we get from these figures is that both Sweden and Belgium have low poverty rates if we look at the whole population. Sweden has a poverty rate of 5.4% and we find almost the same for Belgium, 5.2 %. However, if we compare the poverty rates of the different family types differences between both countries appear. Solo mothers in Sweden have the same poverty rates as mothers that live with a partner, approximately 3.7 %. The situation for solo mothers in Belgium is different. Firstly, we found that solo mothers have higher poverty rates than the Swedish solo mothers and besides that they are poorer than the married/cohabiting mothers in Belgium. The latter have a poverty rate of 5.5 % whereas this is 11.1 % for solo mothers.

Summing this up, we can conclude that the economic situation of solo mothers in Sweden is better than in Belgium and that there is almost no difference in the poverty rates of

⁶² Others can be non husband wife couples with other household unit members or husband wife couples with other members or solo mothers or fathers with others, this category is large in the LIS sample for Belgium. We could speak about complex families.

⁶³ For the exact numbers, see table 1 in the appendix.

solo mothers and married/cohabiting mothers. The latter is not the case in Belgium, where two parent families have a better economic situation.

5.3 Poverty reduction effectiveness

In order to see if social policies play an important role in the reduction of poverty it is useful to have a look at the poverty rates before and after government transfers. The difference between the two measurements can be attributed to government policies.

Table 9: Sweden (1992), poverty reduction effectiveness

	All Families	Two parent families	Solo mothers
Pre transfer poverty rate	32.4 %	12.8 %	43.6%
Post transfer poverty rate⁶⁴	5.38 %	3.7 %	3.7 %
Poverty reduction effectiveness %	83.4 %	71.1 %	91.5 %

Source: LIS database, own calculations

Table 10: Belgium (1992), poverty reduction effectiveness

	All Families	Two parent families	Solo mothers
Pre transfer poverty rate	30.2 %	13.4 %	47.2%
Post transfer poverty rate	5.2 %	5.5 %	11.2 %
Poverty reduction effectiveness %	82.7 %	59.1 %	76.3 %

Source: LIS database, own calculations

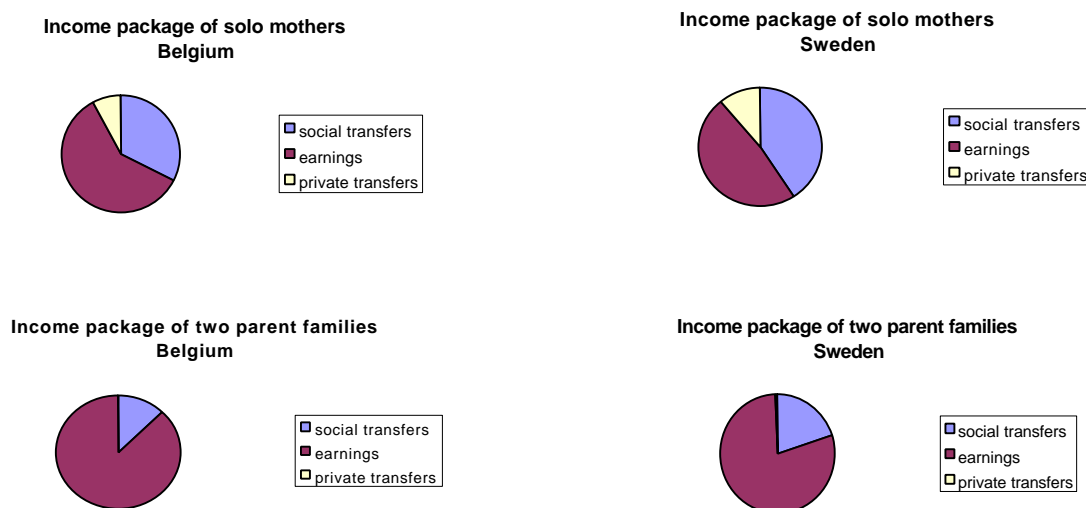
In both countries we find a high effectiveness of poverty reduction. Around 83% of the pre poor families are lifted out of poverty after government intervention. In Sweden the reduction of poverty is the highest for solo mother families (91.5%) and smaller than the overall reduction for two parent families (71.1%). Like in Sweden, the reduction for two parent families is also the smallest in Belgium, the reduction for solo mother families is higher (76.3 %) but remains smaller compared to Sweden.

⁶⁴ The poverty rates are based on the disposable income so this means that the effectiveness is measured after transfers and after taxes

5.4 Income packages of solo mothers and two parent families

If we look at the size of the income package,⁶⁵ we notice that solo mothers have less financial resources than mothers from two parent families. In Belgium the income package of a solo mother is 47% of the income of a two parent family.⁶⁶ In Sweden this is 52%.

Figure 2: Income packages by family type in Sweden and Belgium



Source: LIS database, own calculations⁶⁷

Solo mothers in Belgium derive almost 60% of their income from earnings, social transfers account for 32.5% and 8% of their income consists of private transfers⁶⁸. For Sweden we found that almost 48% of the solo mothers' income comes from earnings, almost 41% comes from social transfers and 11% from private transfers.

⁶⁵ The term income packaging was introduced by (Rainwater et.al: 1986) and refers to the mix of resources from which families derive their disposable income (Gustafsson, 1995:305) Using the LIS database and variables, I calculated the income packages as a sum of the Factor Income, Social transfers and Private transfers. For a description of these variables, see the definition of LIS summary income variables.

⁶⁶ Calculated as the mean value of the income package of the solo mothers divided by the mean value of the income package of two parent families, expressed as a percentage.

⁶⁷ For the exact numbers see tables 2 and 3 in the appendix.

⁶⁸ Using the LIS variables, private transfers include child alimony or child support and other regular private income. (LIS, definition of summary income variables)

In both countries solo mothers derive the major part of their income from earnings. Surprisingly, the proportion of income from earnings is even bigger in Belgium than in Sweden. Having Esping-Andersen's typology in mind we would have expected another picture. In a conservative/corporatist welfare state, female labor market participation is not especially encouraged and we would expect that this would be reflected in the income resources of solo mothers. Apparently Esping-Andersen's typology doesn't fit with the income pattern of solo mothers.

Although solo mothers obtain most of their income from earnings, they remain to a large extent dependent on social transfers. Here, the importance of the social transfers is bigger in Sweden than in Belgium. In the latter social transfers account for 32.5% of the total income, whereas it is 40.9 % in Sweden.

Social transfers include both social insurance benefits (maternity benefits, child allowances and unemployment benefits) and means tested social benefits. In Sweden two types of social benefits are means-tested, social assistance (socialbidrag) and housing allowances. The social assistance is financed and administrated at the local level. The system of social assistance is considered to be a temporary form of support for people with financial problems. However, some groups (solo mothers, long time unemployed) tend to be dependent on it for a longer time and this raises the question if another type of support should not be introduced for these groups (Björnberg and Gardberg, 1998: 271). In 1995 33% of the solo mothers received social assistance, the main reasons behind this were low incomes and unemployment.

In Belgium the Public Centers for social well being are charged with the decisions regarding eligibility for subsistence benefits and the payment of them. They receive half of the payable amount per recipient from the state. The benefits can only be paid to persons with insufficient income resources who are not able to support themselves through any other resources (social insurance). Consequently the system of social assistance is separated from the social security system as such. The benefits are means tested⁶⁹ and the recipient has to be available for work. For a person living together with a child under eighteen years old the

⁶⁹ Child allowances are not taken in account when the applicant's income resources are investigated

subsistence benefit is 27.341 BEF a month.⁷⁰ Bradshaw (1996b: 121) found that in the beginning of the nineties 38% of the Belgian solo mothers received social assistance.

One would expect that private transfers would be more important in Belgium because the state is considered to play a less important role in the provision of social benefits and more initiative is given to the family and the market. Hence we see that the proportion of private transfers is larger for Sweden. Private transfers account for 11% in Sweden compared to 8% in Belgium. Seen these figures, it is worth asking if the idea to increase the financial contributions of the absent fathers would result in different outcomes for solo mothers.

If we compare the group of solo mothers with the group of two parent families, we see that the proportion of income from earnings is the latter group. In Belgium 87% of the two parent families' income come from earnings, for Swedish two parent families is this 80%. Social transfers are a less important income source for this family type. They count for 20% of the total income in Sweden and for 12.5% in Belgium. The proportion of private transfers for two parent families is almost negligible in both countries.

Private transfers include child alimony and this explains why the importance of private transfers is very small for the income package of two parent families. In Sweden, the child alimony (underhållsbidrag) consists of two parts. One part is an advanced payment⁷¹ paid by the state when the non-custodial parent doesn't pay in time or when he/she pays too little. The second part is a supplement that makes up for the difference between the advanced payment and the alimony sum that was agreed on by the parents or set by court.

Non-custodial parents in Belgium also pay child alimony, but the system of advanced payment is not very developed. A law in 1989 introduced the possibility for Public Centers for social well being⁷² to pay advanced payments to custodial parents when the absent parent didn't pay. However the conditions are very restricted and the amount of the payment limited. (Dumon, 1991:236)

⁷⁰ level of the benefit at 01/01/1997

⁷¹ 1200 SEK a month (Gustafsson, 1995: 309)

5.5 Solo mothers and their main source of income

Based on Hobson's previous study (1994) we differentiated between an earnings group, a social transfer group and a private transfer group. The main source of income for persons in the earnings group is income from wages and earnings, for the persons in the social transfer group the main income source is social transfers and for the private transfers group is the main source private transfers. If we look at the division of solo mothers among the different income resources groups, we found the following results. In Belgium almost 60 % of the solo mothers have earnings as the main source of income. For 35% of them were social transfers the main income source⁷³ (LIS database, own calculations). These figures suggest that most solo mothers in Belgium are active in the workforce. The latter is considered to result in a lower poverty risk.

If we compare the solo mothers to married/cohabiting mothers we see that of the latter group 91 % have earnings as the main source of income and that only 8% of them had social transfers as main income source. This suggests that solo mothers are more dependent on social transfers.

The results for Sweden are slightly different. Almost 55% of the solo mothers have earnings as the main income source. For around 45% of them social transfers were the main income provider, a very small part of the solo mother population had private transfer as most important income source.

Also in Sweden most of the couples have earnings as main source of income, 86.4% of them. This is less than in Belgium (91%). Consequently, the number of couples that have social transfers as main income source is slightly higher in Sweden, 13.6 % compared to 8.3% in Belgium.

⁷² Openbare Centra voor Maatschappelijk Welzijn, every municipality has one and they are responsible for the organization of the social assistance

5.6 Poverty rates of solo mothers in the earnings and social transfers group

By comparing the poverty rates of solo mothers in the earnings and social transfers group, we can see if the level of social benefits is sufficient enough to keep solo mothers out of poverty and if they allow them to stay home with their children without having to fear poverty. The latter can be seen as the realization of the parent carer model that provides mother with benefits for their care activities.

For Belgium we found that solo mothers from the earnings group have significantly lower poverty rates than solo mothers from the social transfers group. 2.9% compared to 12.7 %, this also shows that employment protects solo mothers better for poverty than social transfers. For Sweden, we found a poverty rate for solo mothers in the social transfer group of 6.4% which is lower than the Belgian rate but higher than the average poverty rate for solo mothers in Sweden (3.7%). We did not find any poor solo mothers in the earnings group.⁷⁴

From these figures we can conclude that both in Sweden and Belgium solo mothers are best protected from poverty through employment. If they are not employed the risk for poverty increases, but social transfers prevent it from becoming too severe. Here we found that Swedish social transfers are more successful than the Belgian social transfers.

These findings are similar to the figures provided by Bradshaw (1996b:126), he also found that the replacements rates (expressed as a percentage of the net disposable income) for mothers with children over school age and working part time were higher in Sweden than in Belgium, 111 % compared to 88%. This indicates that generous replacement rates do not necessarily result in low labour participation rates if we have the participation rates of Belgium and Sweden in mind.

It might be interesting to expand on the importance of the employment question and the risks that it contains. Employment provides solo mothers with earnings that are the most important part of their income packages in both countries. This is positive because it prevents them from poverty, but the importance of employment is also dangerous. If solo mothers

⁷³ 5% of the solo mothers was not placed in one of the groups we retained, it is possible that in their case earnings and social transfers had the same size.

⁷⁴ However, we assume that there are some solo mothers in the earnings group that have an income below the median income, their absence is a consequence of the used method and sample but it is an indication that their number is low.

really need earnings to make a living, what will happen to them when unemployment increases? Their competitiveness in the labour market is already weaker because of their lower education level and their limited flexibility regarding working hours, overtime and the discrimination against them of some employers. So, it is very likely that solo mothers will be the first ones to be hit if an increase in unemployment occurs. This would definitely result in worse outcomes for their income resources. However, this hypothesis could not be investigated in this paper because 1992 data were used and the effects of the increase of unemployment in the beginning of the nineties, in Sweden were probably not visible in 1992. For Belgium the increase of unemployment was not that outspoken because the unemployment level has been at a relatively high level since the eighties. Seen the fact that solo mothers are expected to work in both countries, policy makers should be aware that this can be or become a problem for solo mothers and that additional measures are maybe necessary since social transfers alone are less efficient in preventing poverty.

5.7 Conclusion

The results presented in this chapter offer some indications for the outcomes of family policies with regard to solo mothers. We found that especially the Swedish solo mothers have low poverty rates, moreover they have the same poverty rates as two parent families. All this means that they're able to form independent households without a great risk for poverty. The poverty rates for Belgian solo mothers are higher and compared to Sweden one could argue that their poverty rates are high. However, if we compare the Belgian figures with those in other conservative welfare regimes, Germany and Italy⁷⁵, we can use the term low poverty for the case of Belgium.

If we add the poverty rates for solo mothers in the United States, where solo mothers have to work because social benefits are kept very low to prevent solo mothers from becoming welfare dependents we definitely can say that Belgian solo mothers have low poverty rates. American solo mothers that have social transfers as main source of income have a poverty rate of 89%, for solo mothers in the earnings group is this 35% (Hobson, 1994:180-181).

⁷⁵ German solo mothers had a post transfer poverty rate of 40% in the beginning of the nineties (Bradshaw, 1996a: 108). According to a recent study of Solera , the poverty rate for Italian solo mothers was 17% in the early nineties, (1998: 10)

But there are differences between Belgian and Swedish solo mothers when we compare them to two parent families. In Belgium, two parent families have lower poverty rates than solo mothers whereas the poverty rates are the same for both categories in Sweden. This is an indication for the trend of Belgian family policies to be more orientated towards the traditional family form, a married couple with children.

The composition of the income package showed that earnings are the largest part of solo mothers' income package. Consequently we can conclude that employment is important for solo mothers and that it is a good way of preventing solo mothers from poverty if we take the poverty rates into account. We find additional proof for this hypothesis if we look at the poverty rates for solo mothers in the earnings group and social transfers group. Solo mothers in the latter group are poorer than solo mothers who derive most of their income from earnings. So, we can conclude that the employment situation is a very important factor. Employed mothers are less likely to be poor. Solo mothers who are mainly dependent on social transfers have higher poverty rates than solo mothers in the earnings group. The poverty rates for the former are lower in Sweden than in Belgium. This indicates that social transfers in Sweden are a bit more efficient in reducing the poverty among solo mothers than the Belgian social transfers.

If we look at the basis of entitlement for social rights we see that solo mothers in both countries derive social rights from their status as mothers. Maternal benefits and child allowances are a form of recognizing the care work of mothers and these benefits are paid to all mothers not only the working mothers. These rights are complemented with entitlements based on employment status, higher maternity leave benefits for employed solo mothers in Sweden. In Belgium only the maternity leave benefits are earnings related and not the maternity grant. The access to day care exists in both countries although the organization is not the same, there is more private initiative in Belgium and the presence of pre-schools has a considerable significance. Day care facilities are important to enable mothers to enter the labor market and so become less dependent on the state or on husbands. The right to day care can be seen as a citizen right, however as a consequence of the economic difficulties during the nineties, children of unemployed parents were not always admitted to a day care center in Sweden.

Having in mind the results and referring to the two models presented in the second chapter, the universal breadwinner model and the caregiver parity model, we can place both Belgium and Sweden closer to universal breadwinner model. Poverty among solo mothers is mainly reduced through their labor market participation and not by wages offered by the state for their care work. Labor market participation is made possible through a comprehensive framework of daycare facilities. Sweden resembles more to the universal breadwinner model in the sense that the state takes the main responsibility for the daycare facilities whereas in Belgium the state only plays a coordinating and regulatory role.

However, there are also elements of the caregiver model in both countries. First, the fact that all mothers are entitled to child allowances and a maternity benefit can be seen as recognition for their *mothering*. Secondly, the maternal leave possibilities also are a way of recognizing mothers' care tasks by offering them the possibility to spend time with their children. At the same time it is a measure that facilitates the combination working and child rearing and as a consequence it serves the universal breadwinner model.

Also with regard to the two models there are some differences between Belgium and Sweden. If we look at the measures to support families we see that Belgium is more orientated towards the traditional family form. Some fiscal measures still favor families where the mother stays home. This more privileged situation for two parent families is also reflected in the lower poverty rates for this family type. We did not find this picture in Sweden, the poverty rates of the two parent families are similar to the solo mothers poverty rates. Neither are there policies that have the aim to achieve more equity between men and women for the caring tasks. Sweden on the other hand stimulates fathers to spend more time with their children and so break the female care pattern. With regard to the latter we could suggest that Sweden is choosing the third way proposed by Fraser, making men more caring. Belgium has a long way to go in this regard.

CHAPTER 6: CONCLUSION

The purpose of this thesis was to find out what the influence of policies is on the economic situation of solo mothers. Sweden and Belgium were interesting to look at because Esping-Andersen classified them as two different welfare regimes. Having this classification in mind, we would also have expected different outcomes for solo mothers, but we found that Esping-Andersen's typology does not fit the economic situation of solo mothers. Looking at their economic situation, we found low poverty rates in both countries. These are to a large extent influenced by the employment situation since we found that income is a very important part of solo mothers' income package. This illustrates that many solo mothers are in the labor force. The latter is possible because both countries have policies that facilitate the combination of working and caring.

A very important facility with regard to this is the provision of day care. Both Sweden and Belgium have a rather expanded network of day care provisions, although they are not organized in the same way and have different forms. Sweden offers publicly subsidized day care, mostly in the form of municipal day care centers while the state plays a smaller role in Belgium. Its role is more coordinating and regulatory. This differs from Sweden where the day care question remains a highly discussed political topic.

Social transfers are also important for the reduction of poverty, we found that social transfers make up an important part of solo mothers' income package in both countries. This is not really surprising having the familial benefits in mind. Families with children, and this includes solo mothers, can count on several benefits. Mothers are entitled to a range of benefits, child allowances, maternity grants, maternal and parental leave benefits and child alimony if the father is absent. In Sweden the state takes the responsibility to provide mothers with advanced money when the father fails to pay, this responsibility is not really integrated in the Belgian family policy scheme.

Important in all this is that solo mothers are not treated differently than mothers who are married or cohabiting. Their entitlements have the same basis, their status as mothers. Since the level of some benefits is earnings related, it might occur that solo mothers who are employed have better outcomes. However, this is to a large extent dependent on the level of their earnings and here the influence of age and education level also plays a role. We found

that solo mothers in both countries had a similar profile, except for the civil status. They have a relatively high average age and a lower education level than married/cohabiting mothers.

Looking at the whole, it seems that the best way to achieve good economic outcomes for solo mothers is a combination of generous social benefits available for everyone combined with policies that support employment. The latter offers mothers the possibility to combine childrearing and working. The low poverty rates of solo mothers with earnings as main source of income are a strong indication for the success of the policy combination mentioned above.

Besides the importance of the earnings we also found that social transfers are playing an important role. They form a significant part of the income packages of solo mothers in both countries and we also found that a considerable number of solo mothers have social transfers as their main source of income. For the latter group the level of benefits is very important, seen the low poverty rates we can conclude that both Sweden and Belgium have replacement and benefit levels that are high enough to prevent solo mothers from a life in poverty.

Apparently Sweden and Belgium were successful in offering solo mothers good living conditions in the beginning of the nineties. The question remains to what extent the cutbacks in welfare provisions and the rise in unemployment had consequences for solo mothers. Cutbacks in welfare provisions were on the political agenda in both countries during the nineties and they have most likely influenced the economic situation of solo mothers. The impacts of these developments cannot be seen in the 1992 results. It would be interesting to repeat this study using more recent data. Did policy changes and rising unemployment deteriorate solo mothers' economic situation? Maybe one would find a less successful story.

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Appendix

Table 1: Poverty rates by family type in Belgium and Sweden

	Sweden	Belgium
All families	5.4 %	5.2 %
Solo mothers	3.7 %	11.2 %
Two parent families	3.7 %	5.5 %

Table 2: Income packages of solo mothers

	Sweden	Belgium
Earnings	47.9%	59.7%
Social transfers	40.8%	32.5%
Private transfers	11.2%	7.8%

Table 3: Income packages of two parent families

	Sweden	Belgium
Earnings	79.5%	87.4%
Social transfers	20.1%	12.5%
Private transfers	0.44%	0.12%

Table 4: Poverty rates of solo mothers by main income source group

	Sweden	Belgium
Earnings	None	2.9%
Social transfers	6.4%	12.7%

Source: LIS database, own calculations

