The triple bind of single-parent families

Resources, employment and policies to improve well-being

Edited by
Rense Nieuwenhuis
Laurie C. Maldonado

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List of abbreviations

AIAS	Amsterdam Institute for Advanced Labour Studies
ALMP	active labour-market policies
AROP	at risk of poverty
BCS	British Cohort Study
CWED	Comparative Welfare Entitlements Dataset
CWS	Comparative Welfare State
ECHP	European Community Household Panel
EPL	employment protection legislation
EPPE	Effective Provision of Pre-school Education
ESCS	Economic, Social, and Cultural Status
ESS	European Social Survey
EU-LFS	European Union Labour Force Survey
FE	fixed effects
FLFP	female labour-force participation
FTE	full-time equivalent
FYFT	full-year full time
GDP	gross domestic product
GNP	gross national product
GUS	*Growing Up in Scotland*
HBSC	Health Behaviour in School-aged Children
HICP	Harmonized Index of Consumer Prices
IG	income groups
ILO	International Labour Organization
IMF	International Monetary Fund
ISEI	International Socioeconomic Index of Occupational Status
LIS	Luxembourg Income Study
LPM	linear probability models
LTV	loan-to-value
LWS	Luxembourg Wealth Study
MANOVA	multivariate analysis of variance
MCS	Millennium Cohort Survey
MIPI	Minimum Income Protection Indicators
NCDS	National Child Development Study
NGO	nongovernmental organisation
NSR	new social risks
NTRP	net-of-tax rates on participation
PISA	Programme for International Student Assessment

PRES   poverty reduction effectiveness score
RE   random effects
RTB   Swedish Register of the Total Population
SAMIP   Social Assistance and Minimum Income Protection
SDQ   Strength and Difficulties Questionnaires
SNAP   Supplemental Nutrition Assistance Program
SOFI   Swedish Institute for Social Research
SPaDE   Social Policy and Family Dynamics in Europe
SPIN   Social Policy Indicators Database
SRH   self-rated health
SSI   State Social Insurance
TANF   Temporary Assistance for Needy Families
TITA   Tackling Inequalities in Time of Austerity
UCL   University College London
ULF   Swedish Living Conditions Survey

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Acknowledgements

The triple bind of single-parent families: resources, employment and policies

Rense Nieuwenhuis[1] *and Laurie C. Maldonado*

The days when Tolstoy opened *Anna Karenina* with 'Happy families are all alike; every unhappy family is unhappy in its own way', to reflect a dominant discourse on the nuclear family as the singular form of happiness and wellbeing, are long gone. Alongside the second demographic transition – women gaining economic independence and better control over their fertility, improvements in gender equality and changing norms on family and gender – a diversity of family forms emerged. Wellbeing and happiness, as well as unhappiness, can be found in all families, regardless of family structure. This challenges the assertion that any one family form will always ensure wellbeing over another. Indeed, as Myrdal and Klein noted in 1956: 'Though it is fairly easy to describe what constitutes a bad home, there is no simple definition of a good one. Conformity with the traditional pattern certainly is no guarantee of the happiest results' (p. 126).

In ongoing debates on high and rising inequality, there is reason for concern as to whether policies are able to keep up with the changing dynamics of families. Families and inequality are at the centre of this debate. The focus of this book is the wellbeing of single parents and their children, broadly defined as including emotional and cognitive wellbeing, school performance, work–family balance and health, as well as economic wellbeing, employment and the absence of poverty.

Single-parent families face challenges that are constantly evolving, and in relation to these challenges they are more likely to experience (periods of) impaired wellbeing compared to, for instance, coupled-parent families. This is in part because in most countries lower socioeconomic wellbeing leads to single parenthood being more common, and in part due to single parents facing more challenges in securing wellbeing for themselves and their families. This book predominantly deals with the latter: under what *combination* of

conditions can single parents have better wellbeing? Explanations for single parents' wellbeing are often quick to emphasise that single parents on average have fewer resources, such as their lower level of education. Yet, without discounting the importance of such resources, this book will demonstrate that how single parents' resources are expressed in terms of their wellbeing fundamentally depends on their employment conditions and their social policy context. Single parents' employment is affected by labour markets that are increasingly characterised by wage inequality and precariousness. Policies and institutions matter for single-parent families, while welfare states face budget constraints and adapt their social policies with more reliance on employment. Indeed, the main argument of this book is that single parents, more often than many other families, have to negotiate the complexities of a triple bind: the interplay between inadequate resources, inadequate employment and inadequate policies.

Single parents' wellbeing

The terminology of single parenthood is complex, and what it means to be a single parent has changed over time and varies across the single parents' life course. By default, we use the term 'single parent' (or single-parent household) to refer to those parents who raise one or more of their children while not living in the same household as their partner. We do not use this term to differentiate parents who were single when they had their child from those who separated or were bereaved. Single parents can live with other adults in the same household, such as grandparents, but not with a (new) partner. We refer to 'coupled parents' (or coupled-parent households) to reflect that either or both of the adults in the household are the biological parent of the child or children, and to include re-partnered parents. Where necessary, chapters introduce more detailed terminology.

Trends in single parenthood are presented in Figure 1.1, showing single-parent households as a percentage of all households with dependent children for 24 countries.[2] In the majority of countries, except perhaps Estonia and Slovakia, prevalence of single parenthood was stable or rising during recent decades. In the US and the UK, and more recently in Sweden, Denmark and Ireland, approximately 25% of all households with children were headed by a single parent. Although not shown in Figure 1.1, the majority of single-parent families are headed by women. In OECD countries, only about 12% of single-parent families were headed by a father (OECD, 2011).

Figure 1.1: Trends in single parenthood
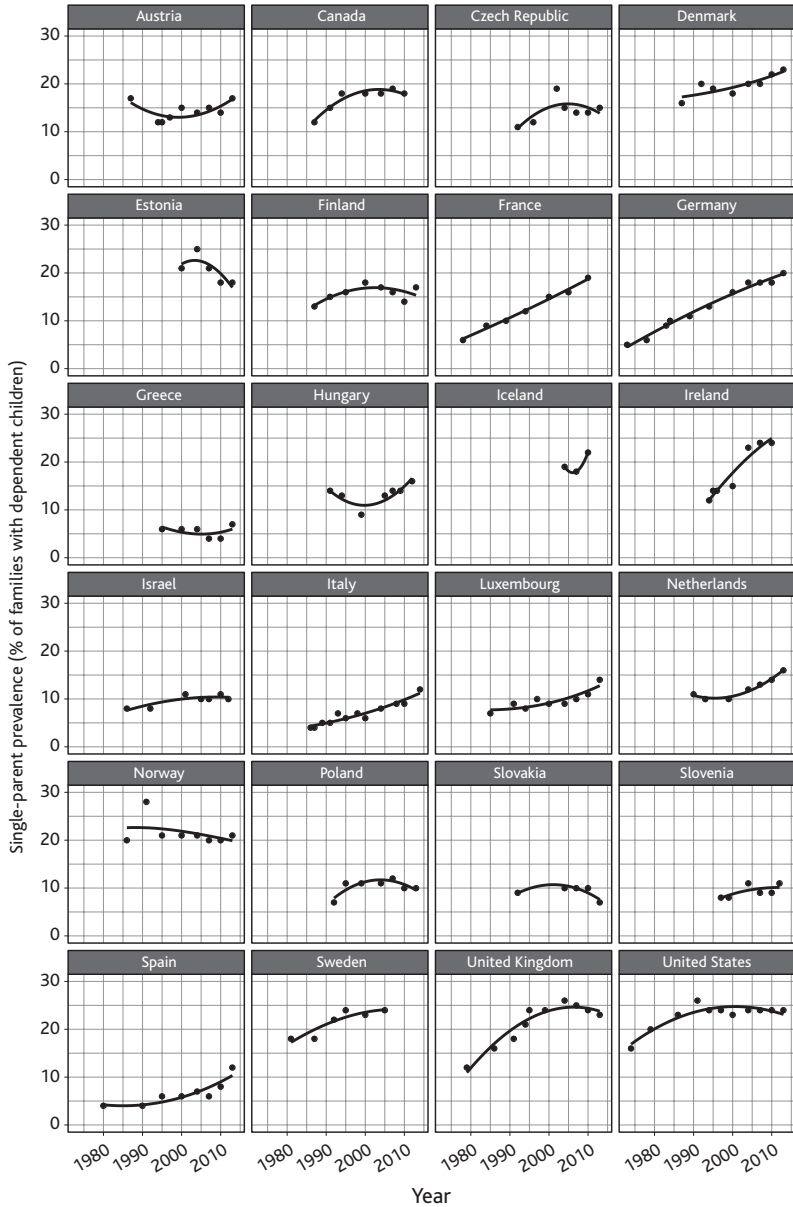
Figure 1.2 shows the employment rates among single parents. Typically, these rates are high: close to, or above, 80% of the heads of single-parent families are actively involved in some form of gainful employment. The United Kingdom and Ireland, as well as the Netherlands in early years, form exceptions with lower employment

Figure 1.2: Trends in single parents' employment
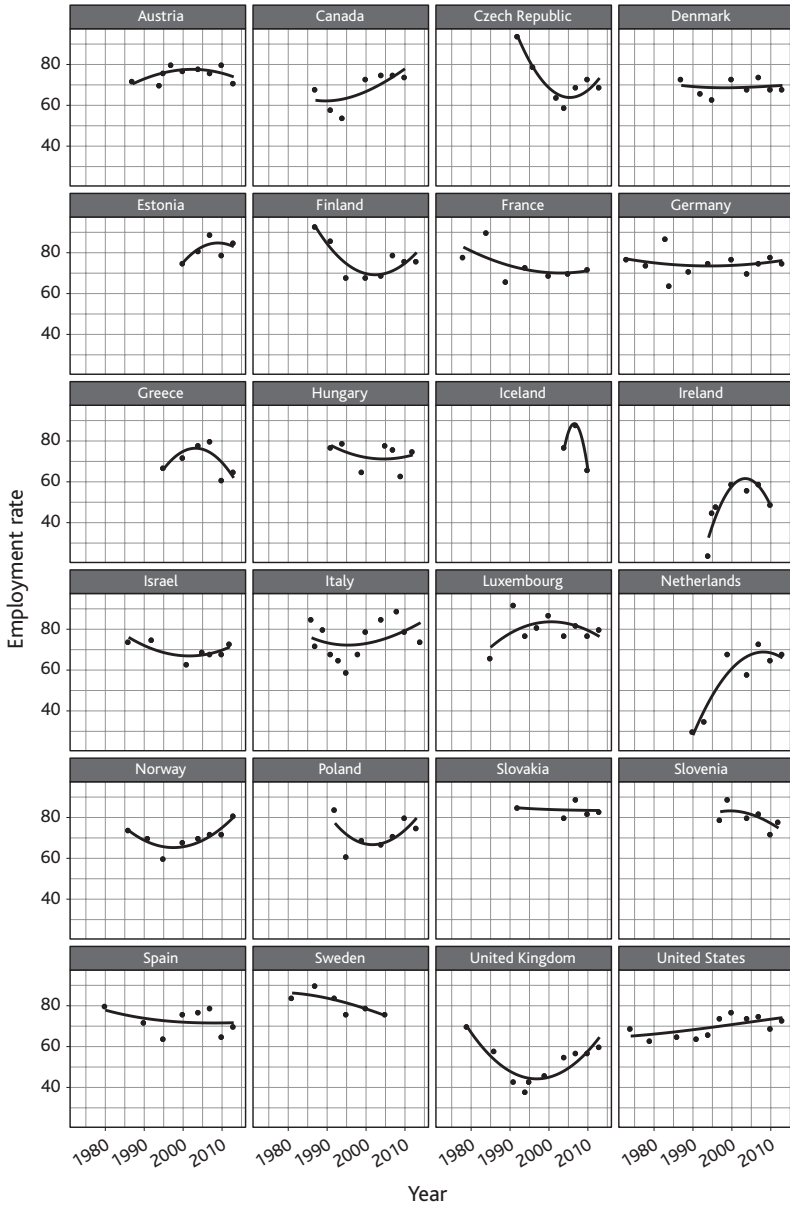
among single-parent families. Trends varied across countries, with single parents' employment rising in the Netherlands, Canada and to some extent the US. A decline was observed in France and Sweden.

Figure 1.3 shows the 'at risk of poverty' (AROP) rates of single-parent families. Despite the high employment rates we saw in Figure 1.2, it

Figure 1.3: Trends in single parents' poverty risks

Poverty line ······●····· 40 ▲ 50 ■ 60

At risk of poverty (AROP) rate

Year
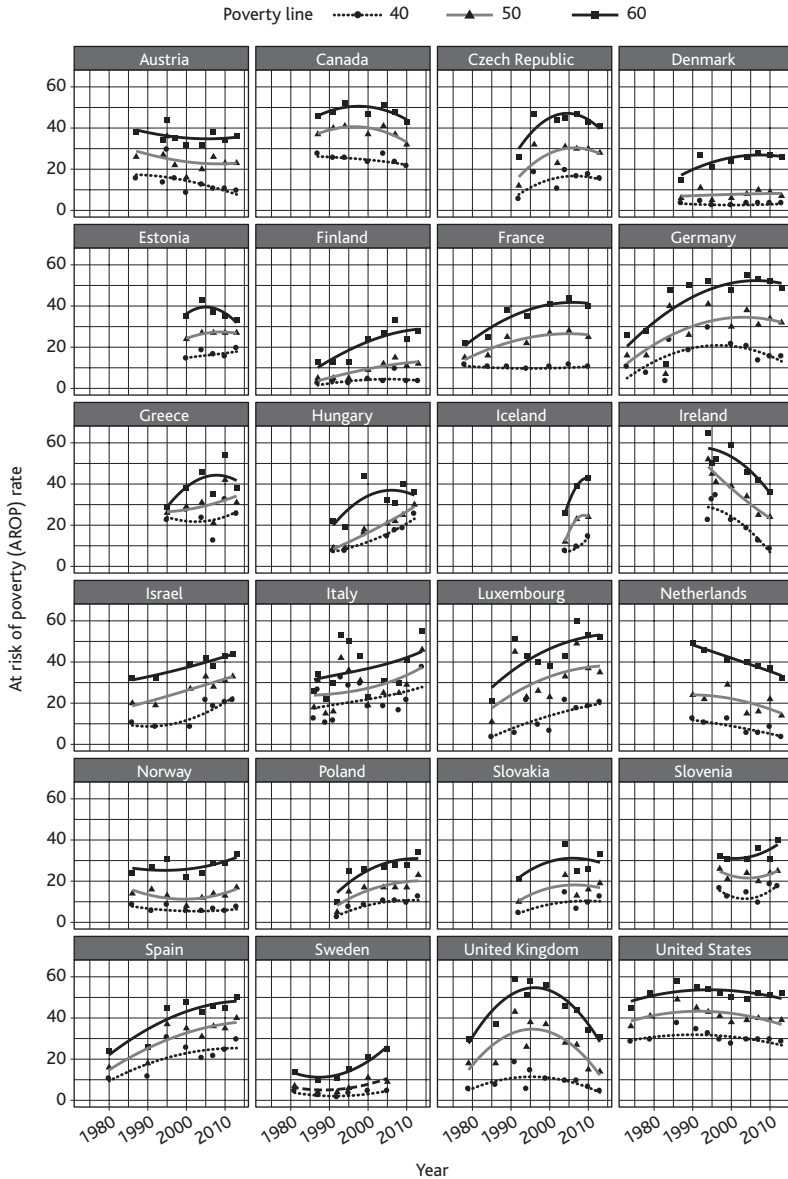
is clear that single-parent families face high risks of poverty. Although not shown, poverty risks among single-parent families are substantially higher than those among coupled-parent families (Maldonado & Nieuwenhuis, 2015). The poverty threshold of 60% of median household income is the European Commission's official indicator of

being at risk of poverty. Many countries have seen an increase in single parents' poverty. Declines were observed in Ireland and the Netherlands (where we saw a strong rise in single parents' employment), and in recent years in the UK. By definition, the AROP rates based on the poverty threshold at 60% of median household income are higher than those at 50% or 40% of the median. In most countries, the trends in poverty are similar across the different indicators.

Yet, in some countries we observed that the AROP rate based on the 60% indicator was rising faster than the risk based on the 40% indicator. This suggests that while the number of single-parent households in poverty was rising, based on the official definition by the European Commission, the number of households living on extremely low incomes was not rising as quickly. This was the case in France, Germany, Sweden and the UK in the 1990s, for instance. The US stands out for having the highest single-parent family poverty rates, particularly based on the 40% indicator (see Casey & Maldonado, 2012).

In part related to facing higher poverty risks, single parenthood has been associated with disadvantaged socioeconomic wellbeing in various regards. Single parents are more likely to experience disadvantages in the labour market, which to an important extent are gendered (Sainsbury, 1999). Employment is not only part of the explanation of single parents' (lack of) economic wellbeing but also an important outcome in itself – providing independence, identity and an investment in skills and future opportunities, among other things. As the majority of single-parent households are headed by women, they are more likely to face lower wages and have less work experience and fewer career opportunities. Related to their often-limited financial means, single parents are more likely than coupled parents to experience material deprivation (Chzhen & Bradshaw, 2012). Single parents, often associated with their perceived role as welfare recipients, experience stigma (Duncan & Edwards, 1997; McCormack, 2004; Reutter et al., 2009). Their housing is more likely to be smaller, and housing costs put a larger burden on their financial budget (Bianchi, 1994; Rowlingson & McKay, 2002). Related to several of the aforementioned disadvantages, single parents experience relatively poor health (Benzeval, 1998; Burström et al., 2010) and mental wellbeing (Harkness, 2016). On average, children of single parents experience worse emotional wellbeing and disadvantaged cognitive development (Bradley & Corwyn, 2002; Chapple, 2013; DiPrete & Eirich, 2006) and perform less well in school (de Lange et al., 2014; McLanahan & Sandefur, 1994).

It is important to point out that the evidence summarised so far does not address explanations of lower levels of wellbeing associated with single parenthood, nor the complex interplay between various aspects of socioeconomic wellbeing. For instance, it does not clarify whether various aspects of children's wellbeing are associated with single parenthood as a family form as such, or by the poverty and material deprivation prevalent among single-parent families (Thomson & McLanahan, 2012). Also, many of these associations between single parenthood and risks of lower levels of wellbeing for single parents and their families have been established in studies focusing on single countries, not addressing contextual conditions and therefore forgoing the possible role labour markets and social policies can play. Figures 1.2 to 1.3 do show marked differences in the wellbeing of single parents across countries, suggesting that important lessons can be learned from how differences in resources, employment and policies affect their wellbeing. We turn to these issues in the next section.

The triple bind of single-parent families

Single-parent families face challenges that are constantly evolving: changes in single parenthood, changes in the labour markets in which they work and changes in the social policies that aim to address their needs. We refer to the challenges that arise from the combination of these developments as **the triple bind of single-parent families**: single parents and their families are disproportionally caught in the interplay between inadequacies in resources, employment and policies.

Inadequate resources

Single parents and their families lack the additional resources of a partner who lives in the household. The lack of a potential second earner makes it more difficult for single-parent households to have adequate earnings, but also makes the single-parent household more vulnerable to the consequences of (temporary) unemployment. Without a second caregiver in the household to fall back on, even if it is in the form of tag-team parenting, work–family conflict can be more pressing for single-parent families. In short, the absence of a partner living in the household limits care, income, time and flexibility. However, with single parenthood being more common in recent decades in many countries (as was shown in Figure 1.1), so have different forms of co-parenting. Increasingly, the 'other partner' (in the

vast majority of the cases the father) remains actively involved in the lives of their children, which represents an alternative way in which parental resources are provided. Research on how co-parenting affects single parents and their children is in its early stages, and results may vary across countries. However, early findings show promising results. In Sweden, children living in shared residence (that is, living for about equal time in both parents' homes) experience fewer psychosomatic problems and better wellbeing compared to children living with only a single parent (Bergström et al., 2013; 2015).

These findings are in line with evidence suggesting that lower levels of wellbeing among single parents and their children are not inherently associated with family composition, but rather − and to an important extent − with single parents' disadvantaged economic position (Lang & Zagorsky, 2001; Treanor, 2016). In the US, the literature has focused on the resources of single parents as diverging destinies: single parenthood has become increasingly common among those with fewer socioeconomic resources, such as the lower educated (McLanahan, 2004). Particularly in the US, this trend intersects with institutionalised racism, as children of color are more likely to be poor (Bratter & Damaske, 2013). McLanahan (2004) refers to single parents' lack of parental resources as them having lower levels of education and being younger and without a second caregiver. These resources, she argued, can often be inadequate to ensure their children's wellbeing. In addition to being an indicator of parental resources, education is a resource for employment and for better job qualities and earnings for the employed.

The diverging destinies thesis was demonstrated by longitudinal evidence for the US. However, the extent to which increasing socioeconomic divergence in single parenthood is universally observed across countries remains to be seen. For instance, Härkönen and Dronkers (2006) found that the educational gradient in divorce varied substantially across countries. Even though divorce is by no means the only pathway into single parenthood, these results suggest that the educational resources of single parents are more limited in the US than in some other countries. Other comparative studies have challenged diverging destinies and demonstrate that single parents' resources alone are not enough to understand changes in their wellbeing and that of their children. For instance, increases in educational disadvantage of single parents were found to have contributed only marginally to their disadvantage in the labour market and the educational disadvantage of their children (Bernardi & Boertien, 2017; Härkönen et al., 2016a). These examples point towards the importance of examining the

interplay between resources and the context provided by the labour market and social policy.

Inadequate employment

Employment is positively associated with wellbeing in ways that extend far beyond the earned income – particularly when supported to be possible, feasible and paying well (Millar & Rowlingson, 2001). It is associated with many beneficial outcomes, including reduced risks of poverty and material deprivation; investments in future employability; access to insurance-based social security and pensions; self-realisation; self-efficacy, social networks and health. Employment can be a resource, but it is given more weight as one of the three central challenges of the 'triple bind'. Employment involves at least two actors – the employee and the employer – and often more when considering labour market institutions, regulations and unions.

As shown in Figure 1.2, employment rates among single parents tend to be fairly high across countries. Yet, in addition to their limited resources, there are at least two important reasons to believe that employment is less adequate for single parents than for other workers: gendered inequality and increasingly precarious employment conditions.

Gendered inequality in the labour market is very consequential for single parents. The gender wage gap – the result of factors that include occupational segregation, differences in human capital and working conditions, motherhood penalties, fatherhood premiums and discrimination – may have diminished somewhat but still puts women, particularly mothers, at a disadvantage in terms of earning adequate earnings (Duncan & Edwards, 1997; Goldin, 2014; Gornick, 2004; Halldén et al., 2016; Härkönen et al., 2016b). Part-time employment is still more common among women, for which they face a wage penalty in most countries (Bardasi & Gornick, 2008). Flexible working schedules, a potential strategy for dealing with work–family conflict, were found to benefit the wages of fathers over those of mothers (Lott & Chung, 2016). Even though this literature on the gender wage gap often does not explicitly differentiate between single parents and other family types, much of these inequalities resonate among women after they separate, and thus among single parents. Prior employment experience is an important resource for future employability. This, too, demonstrates how single parenthood is strongly gendered. Women not only make up the majority of single parents but are also substantially more likely to exit the labour market in association with motherhood

(Nieuwenhuis et al., 2012) than men are when they become fathers. This gendered inequality in employment resonates in the work experience women and men have after separation, and thus in the prior work experience single parents can bring to the labour market.

Labour markets have become more unequal and precarious (Kalleberg, 2009). This is partly driven by globalisation; skill-biased technological change; changes in pay norms; wages of the lower skilled under pressure, the rise of nonstandard work and high unemployment (Atkinson, 2015; Autor, 2014). Although research on the impact of the recent recession on work–life balance shows mixed results among those who are working (Lewis et al., 2017), there is little doubt that during this time economic inequality was on the rise in relation to employment and unemployment (OECD, 2015). Such inequalities result in welfare states struggling to keep up, underscoring the importance of not only redistribution but also 'measures to render less unequal the incomes people receive before government taxes and transfers' (Atkinson, 2015, p. 113). Not surprisingly, despite rising employment, poverty rates have not gone down (Cantillon, 2011; Cantillon & Vandenbroucke, 2014; Marx et al., 2012; Nieuwenhuis et al., 2016). The rise of in–work poverty, to varying degrees across countries, shows that earnings from employment are more commonly inadequate in ensuring household incomes exceed the poverty threshold (Lohmann & Marx, 2018; Marx & Nolan, 2012). Single parents face in–work poverty more often than coupled parents, as dual earnership seems to be an increasingly necessary condition to secure economic wellbeing (Nieuwenhuis & Maldonado, 2018).

In–work poverty is driven not only by low wages but also by employment conditions. Fixed-term contracts, particularly common among the young and low–skilled, are least likely to be renewed in times of economic downturn (Crettaz, 2013). Zero–hour contracts, low work intensity and temporary work all contribute to the precariousness of employment and the challenge to earn an adequate annual wage. Nonstandard working hours – including early, late and night shifts – are increasingly common in the '24/7 economy' (Presser et al., 2008). Nonstandard working hours combined with childcare responsibilities have been especially challenging for single parents (Moilanen et al., 2016). Practices such as just-in-time scheduling (Boushey, 2016) only exacerbate such challenges.

Precarious working conditions pertain not only to inadequate earnings from employment and higher poverty risks but also to other important aspects of wellbeing, such as perceived job quality (Esser & Olsen, 2012) and work–family conflict (Ollier–Malaterre

& Foucreault, 2016). Work–family conflict reduced the subjective wellbeing of working mothers (Lewis et al., 2017; Matysiak et al., 2016; Roeters et al., 2016).

Inadequate policy

A variety of social policies have been documented to benefit the wellbeing of single parents, and often adequately so. Many studies have examined the impact of redistributive social policies on reducing the economic insecurity of single-parent families (Gornick & Jäntti, 2012; Rainwater & Smeeding, 2004). Child benefits were found to be effective in reducing single-parent poverty (Bradshaw & Finch, 2002; Maldonado & Nieuwenhuis, 2015), particularly when their design is targeted towards single parents (Van Lancker et al., 2014). Childcare and housing costs have a sizeable impact on single parents' disposable household budget, particularly when they are on social assistance (Kilkey & Bradshaw, 1999); policies can help compensate some of these costs. Poverty reduction can also be achieved by private transfers, such as alimonies, and by policies regulating and ensuring child support payments (Meyer et al., 2011; Skinner et al., 2007).

Financial transfers are by no means the only way to support single parents. A policy reform to expand public childcare subsidies in the US increased the employment of single mothers (Bainbridge et al., 2003; Blau & Robins, 1988). Single mothers receiving childcare subsidies were also more satisfied with the quality of the care their children received (Berger & Black, 1992). By facilitating employment, childcare reduces single-parent poverty (Misra et al., 2007). Parental leave may facilitate the employment of both current single parents of young children and of mothers prior to becoming a single parent, by helping them to maintain gainful employment later in life. Indeed, by facilitating single parents' employment, parental leave – if it is paid – was found to help reduce the poverty risks of single parents (Maldonado & Nieuwenhuis, 2015). Still, even after accounting for the earnings from employment, family benefits were found to further reduce poverty risks of single parents – including among the employed (Nieuwenhuis & Maldonado, 2015). Countries with extensive work–family policies and welfare policies have better education outcomes for children living in single-parent families (Hampden-Thompson & Pong, 2005). Both work–family policies (such as parental leave) and financial support policies (such as family allowances and tax benefits to single parents) were found to reduce the performance gap in science and maths between children of single parents and coupled parents (Pong et al., 2003).

Yet, despite these many examples of how social policy adequately benefits the wellbeing of single parents and their children, current and ongoing developments in social policy need to be critically addressed. Facing budget constraints, welfare states develop new strategies to maintain performance at adequate levels, while responding to the labour market and so-called 'new social risks', which include (among other risks) the rise of single parenthood (Bonoli, 2013; Cantillon & Vandenbroucke, 2014). This prompted the adoption of 'active' social policies that seek to achieve welfare provision by facilitating employment. This includes active labour market programmes, including job-search assistance, public employment and training programmes (Card et al., 2010; Kluve, 2010). The turn towards activation was also observed in policies tailored specifically to single parents (Carcillo & Grubb, 2006; Knijn et al., 2008). Closely related is the notion of social investment. Diagnosing unemployment as a mismatch between skills and jobs, the social investment perspective emphasises the importance of policies that promote education and training, facilitate employment and invest in children's early education and wellbeing. It seeks to *prepare* individuals for economic independence, rather than to *repair* their situation of unemployment, poverty and social exclusion (Morel et al., 2012). This has materialised in an emphasis on policies providing in-kind services that seek to stimulate employment to reduce poverty, so that poverty reduction would become less reliant on policies that transfer income to families in need. Yet, in correspondence with the increasing emphasis on activation, social assistance levels declined in most countries in the 1990s, with more diverse trends in the 2000s (Cantillon et al., 2016). Social assistance levels were found to be inadequate to reach commonly accepted poverty thresholds in most European countries (Nelson, 2013).

It remains to be seen to what extent the social investment perspective on social policy making, with the emphasis on stimulating employment rather than providing cash transfers, will result in policy solutions that are adequate for single parents. On the one hand, the emphasis on facilitating employment – through either education and training skills, or policies to improve job searching and reduce work–family barriers – may be especially beneficial to single parents, with their limited resources. Indeed, many of the policies that are promoted by the 'new spending' in the social investment perspective, including childcare, effectively reduce poverty for single parents (Vaalavuo, 2013).

Yet, on the other hand, social investment strategies may further intensify persistent and pre-existing inequalities associated with single parenthood (Pintelon et al., 2013). As social investment strategies focus

on employment, and single-parent employment is often inadequate, improving single parents' wellbeing based on such strategies may not be an easy task. For instance, even though active labour market policies were found to be associated with higher employment among single parents in Germany, France, Sweden and the UK, their poverty rates were not reduced (Jaehrling et al., 2014). The 'trilemma of activation' holds that it is impossible to simultaneously reduce the need for cash transfer policies by stimulating employment, avert overly intrusive policy administration and monitoring, and ensure that the unemployed are not poor (Cantillon, 2011; Cantillon & Vandenbroucke, 2014; Vandenbroucke & Vleminckx, 2011). Benefits of activation were found to be unequal, benefiting those with more resources (Ghysels & Van Lancker, 2011), and transfers were found to be benefit the poor more than in-kind services (Verbist & Matsaganis, 2014). Such so-called Matthew effects of social policy, in which policy efforts disproportionally benefit the relatively well off and thus do not reach those with the least resources (Merton, 1936), are pervasive in social policy initiatives that fail to account for pre-existing inequalities (Pintelon et al., 2013).

Social policies can be considered inadequate related to various design characteristics that include generosity, means testing, the distinction between contributory and noncontributory benefits, and conditions of eligibility and conditionality (Roll, 1992). This can be in isolation of other factors; for instance, when public daycare is unavailable or its quality is not guaranteed, or when benefit levels are inadequate to lift families out of poverty (Nelson, 2013). Programmes can be so complicated that take-up is reduced (Kleven & Kopczuk, 2011; Van Oorschot, 1991). The scarce available estimates of take-up rates in OECD countries show that as few as 40%–80% of those entitled to social assistance and housing programmes, and 60–80% of those entitled to unemployment compensation, actually receive those benefits (Hernanz et al., 2004). Take-up of social assistance benefits has been on the decline (Riphahn, 2001). Policies are shaped by the assumptions held by policy makers (Daly, 2011; Lewis, 1992) and street-level bureaucrats implementing the policies (Evans, 2016; Lipsky, 2010). Inadequacy of policies can arise when these assumptions no longer correspond to the reality of resources and employment. For instance, a review of child support policies across countries showed how the design of these policies struggled to keep up with increasing family complexity (Meyer et al., 2011). This means that these policies were rendered inadequate to ensure children's standard of living in an increasing number of families. Social policies are often based

on gendered assumptions regarding the division of labour within the household (Millar & Rowlingson, 2001) – as is evident in, for instance, the male breadwinner model (Korpi, 2000; Lewis, 1992). The social investment paradigm was described as hiding, or even taking for granted, 'gender inequalities in both the household and the labour market' (Saraceno, 2011, p. 257), underrepresenting the value of care and the costs of children. This could disadvantage those families in which the number of children is high relative to the number of earners, as in single-parent households. While promoting the dual-earner model, it falls short on supporting a dual-carer model. In terms of accumulation of work experience, this resonates with the (gendered) disadvantages women have in the labour market.

Binding it together

Resources, employment and policy are all consequential for single-parent wellbeing, in isolation and (particularly) in relation to each other. We refer to these relationships as the triple bind of single-parent families. A **double bind** is often described as 'a situation in which a person is confronted with two irreconcilable demands or a choice between two undesirable courses of action' (Oxford Dictionary of English, 2010). Take, for instance, the work–family conflict in which employers and family responsibilities can pose irreconcilable demands on single parents. This is not to say that coupled-parent families do not face any challenges in combining work and family responsibilities, but that single parents have even fewer degrees of freedom to negotiate such work–family conflict. A low level of education can be regarded as irreconcilable – or, more broadly defined, incompatible – with the demands apparent in a given employment regime. Policy, one of the three parts of the triple bind, can also implicitly or explicitly express demands or expectations. Welfare states expressing the demand to avoid poverty through gainful employment, facilitating this through employment services rather than through redistribution, assume that workers' resources and labour market conditions are both adequate to secure economic wellbeing. If such assumptions are not met, single parents are particularly likely to find themselves in the midst of a triple bind of not having the adequate resources required to find employment that is adequate to provide economic wellbeing, while benefit levels are inadequate as well, because those were reduced based on the assumption that facilitating employment would be sufficient to reduce poverty. As a second example, a public childcare policy that seeks to reduce work–family conflict can still be inadequate to single

parents, if the price is too high compared to their resource levels, or if the opening hours or daycare centres are incompatible with the nonstandard or long working hours an employer might demand from a single parent (Moilanen et al., 2016; Saraceno, 2011).

The combined focus on the resources of single-parent families, their employment and social policy is not uncommon in analyses of social policy. Indeed, many welfare state regimes have been based on the 'triangle of states, markets and families' (Béland & Mahon, 2016, p. 37). Yet, the concept of the triple bind is incompatible with approaches based on welfare regime typologies for several reasons. The often-used distinction between social democratic, conservative and liberal welfare states (Esping-Andersen, 1990) was argued to be based on a 'conglomerate' of welfare state generosity, programme characteristics and outcomes, rendering typologies inadequate for causal analyses (Korpi, 2000, p. 141). Related to this, typologies are unable to examine contradictions or synergies between specific policies. Another reason is that typologies are insensitive to analysing change, whereas the triple bind explicitly addresses changes in single parents' resources, employment conditions and social policy entitlements. Finally, it remains an empirical question whether welfare regime types accurately represent the position of single parents. For instance, working single parents in the UK had lower poverty and access to generous family benefits, which contradicts the liberal welfare state associated with limited state intervention (Nieuwenhuis & Maldonado, 2018).

'Inadequate' here refers to the degree to which the combination of single parents' resources, employment and policies facilitates their positive socioeconomic wellbeing. These inadequacies are not exclusive to single parents; yet, the triple bind represents a combination of factors that is widespread among single-parent families – and increasingly so. When these three factors add up, they limit single parents' agency – their capability to 'be and do' (Hobson, 2011; Sen, 1992).

Outline of this book

This book brings together expert scholars on single parents, labour market research and social policy to study various aspects of the triple bind of single-parent families. The aim is to contribute to research on single parents' socioeconomic wellbeing on five accounts. First, the triple bind explicitly acknowledges that single parents form a very diverse group. Part of this diversity is captured by a wide range of resources and employment conditions, which interact with how they are supported by social policy. In that, second, the concept of the

triple bind of single-parent families is inherently contextual. Rather than merely looking at single parents' resources, the context in which these resources shape their wellbeing is accounted for explicitly. As such, many of the analyses in this book are comparative. Third, the analyses explicitly bring into focus the role of employment in shaping single parents' wellbeing. Fourth, the policy analyses focus on in-kind services and institutions that affect the employment of single parents, without losing focus of policies that are based on redistribution. Finally, the analyses look beyond poverty as an indicator of wellbeing, and instead examine the socioeconomic wellbeing of single parents and their families based on a wide range of indicators. Importantly, this allows for examining how the economic inequality associated with single parenthood affects other aspects of their wellbeing and that of their families.

Part 1: Adequate resources

Part 1 takes a closer look at single parents' resources, the first two chapters focusing on education, poverty and wealth in single-parent households and the latter four on how these resources affect the wellbeing of their children. Härkönen (Chapter Two) examines the link between the educational disadvantage of single mothers and their poverty risks across countries, effectively revisiting the 'diverging destinies' thesis in international comparative perspective. The results indicate that the educational disadvantage of single mothers is not the 'smoking gun' explaining their increased poverty risks (compared to coupled-parent families); rather, this explanation is to be found in countries' inequality in poverty risks between all lower and all higher educated. Taking a different look at economic resources, Sierminska (Chapter Three) is among the first to study the wealth of single parents. She finds substantial wealth gaps between single-parent and coupled-parent families. Yet, she discusses, while single parents have a greater need for (at least some) wealth accumulation to cover income shocks, their capabilities for doing so are often impaired by housing regimes and means-tested social policies.

The next chapters demonstrate the importance of adequate resources for various aspects of the wellbeing of children growing up with a single parent. Treanor (Chapter Four) acknowledges that single parenthood is often a transitionary phase, and uses a dynamic life-course perspective to study the wellbeing of children of single mothers. She finds that the lower wellbeing of such children is determined by the volatility in work intensity, duration of income poverty and increasing levels of

material deprivation (as mothers are single for a longer period of time), rather than by single parenthood or changing family formation as such. Harkness and Salgado (Chapter Five) examine the disadvantage of children in single-parent families with respect to their cognitive and emotional development, and how the impact of separation varies across children's life course. As single parenthood became more common in the UK, they report, this disadvantage grew, in large part related to their parents' increasingly disadvantaged socioeconomic resources. Examining educational performance, de Lange and Dronkers (Chapter Six) present cross-national evidence that children growing up with a single parent perform less well in school, particularly when attending a school with many other children growing up with a single parent. This disadvantage could be explained by the socioeconomic resources of their parents and schools. Fransson, Låftman, Östberg and Bergström (Chapter Seven) further examine various dimensions of the wellbeing of children growing up in single-parent families in Sweden. They find that children whose parents decide on shared residence as a form of parental resource experience wellbeing that is nearly on par with that of children growing up with coupled parents.

Part 2: Adequate employment

Part 2 of the book examines how policies and institutions facilitate employment that is adequate for single parents to achieve wellbeing. Zagel and Hübgen (Chapter Eight) start off by developing a framework to analyse policy outcomes for single parents from a life-course perspective. This life-course perspective is shown to be consequential for various conditions of eligibility of social policy, and important to show how single parents' resources develop at different points in their life course. Horemans and Marx (Chapter Nine) zoom in on determinants of labour market participation of single parents, and which policies facilitate them to have jobs that provide adequate earnings to avoid poverty. The results suggest that merely looking at how financial transfers affect the income situation of single parents misses the point that their position in the income distribution prior to redistribution is also determined by income transfers and the work (dis)incentives they may bring.

Byun (Chapter Ten) shows that countries with low poverty rates for single parents are not necessarily the same countries with a large share of single-parent families in the middle class. Single parents were more likely to have a middle-class income in countries with paid parental leave and union coverage. Looking at how using paid parental leave

schemes and formal childcare services affects later-in-life employment of single mothers, Van Lancker (Chapter Eleven) compares European countries to test whether cultural or institutional explanations are able to account for cross-country differences in the use and take-up of these policies. He concludes that work–family reconciliation policies help sustain employment among single mothers, but for these expectations to materialise, single mothers need to be able to actually use these policies. Duvander and Korsell (Chapter Twelve) complement this with a case study on Sweden, which targets a comparatively large share of parental leave towards fathers. They examine the extent to which mothers and fathers (continue to) share their parental leave after they separate, showing how the Swedish parental leave policy stimulates and facilitates fathers to be involved in the care of their children after separation.

Many of the chapters so far have shown the importance of adequate employment in securing single parents' economic wellbeing. Esser and Olsen (Chapter Thirteen) focus on how institutional contexts facilitate employed single parents to obtain the employment security and work–family balance that match their preferences. Matching tends to be more extensive in countries with longer unemployment benefits, stronger unions, more extensive active labour market programmes and family policies promoting more equal sharing of paid and unpaid work. However, institutions matter selectively for different parental groups, where single parents tend to be at a disadvantage. Nieuwenhuis, Tøge and Palme (Chapter Fourteen) describe the health penalty of single parents across Europe, and examine under which policy conditions employment is associated with better health for single parents. They report that although active labour market policies and public childcare benefit the health of employed single parents, redistributive policies are still required to protect the health of those who are not employed. Such redistributive policies are the focus of Part 3.

Part 3: Adequate redistributive policies

Most policies analysed so far improve the wellbeing of single parents by facilitating their employment and improving the adequacy of that employment. Part 3 examines redistributive policies. Bradshaw, Keung and Chzhen (Chapter Fifteen) examine the role family cash benefits play in reducing poverty among single parents with different levels of earnings, and compare this impact to other financial transfers, such as housing benefits. The results demonstrate the continued importance of financial support policies for single-parent families, with family

benefits being particularly crucial in reducing poverty among children living in single-parent families. Morissens (Chapter Sixteen) examines the policy design of child benefits and revisits the debate on whether these policies are more effective when their design is universal or targeted to single parents. Despite the finding of a stratification effect of universal family benefits being slightly better in bringing coupled-parent families out of poverty compared to single-parent families, she concludes that universal family benefits have an important impact on the alleviation of poverty for single-parent families. Eydal (Chapter Seventeen) applies the triple bind to examine the extent to which the Icelandic welfare system has supported single parents by providing adequate resources and employment in order to create possibilities for both parents to earn and care. This case study shows that while the Icelandic policies do provide important support to single parents, they do not adequately ensure that single parents have the same possibilities as coupled parents to balance work and family and ensure their families' economic wellbeing.

In the final empirical chapter, Cantillon, Collado and Van Mechelen (Chapter Eighteen) report that minimum income protection schemes for single parents in developed welfare states fall short of the poverty threshold, and that this inadequacy is of a *structural* nature. Gross wages for working single parents fell increasingly short of countries' poverty thresholds; as a result, it seems impossible to successfully combine adequate minimum income packages for working and nonworking single parents on the one hand and reasonable incentives to work on the other, without increasing welfare state efforts.

Part 4: Reflections and conclusion

In the final part of the book, Calder (Chapter Nineteen) explores how single parents fit into current debates about social justice, the family and children. Separating disadvantage from injustice, he argues that single-parent families are disproportionately likely to be on the receiving end of injustices that tend to be symptomatic of wider forms of inequality – particularly in income and wealth. Taking a critical perspective, he concludes that as well as all the costs of single parenthood we should accommodate the positives and avoid the assumption of a deficit model: a childhood spent in a single-parent family is as rich and precious as any other.

Gornick (Chapter Twenty) discusses how the gendered nature of single parenthood is baked into the triple-bind framework and reflects on four things that matter for single parents: *definitions* that disaggregate

single parents, *income* (but also going beyond income), *single parenting for children* (although causal mechanisms remain poorly understood) and *cash transfers* (but also other policy tools).

The book ends with Maldonado and Nieuwenhuis (Chapter Twenty-one) pointing out directions for future research and formulating five key lessons from the book to improve the wellbeing of single parents and their families: 1) inequality matters for diverse aspects of single parents' wellbeing; 2) policies that benefit all families matter just as well for single-parent families; 3) gender, involved fathers and support for shared parenting matter; 4) investments in employment matter to support inclusive societies; yet 5) reasons for concern remain, and they matter.

Notes

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[2]   Figures 1.1, 1.2 and 1.3 are based on the Luxembourg Income Study (LIS) Database. Single-parent households were identified using the HHTYPE variable, defining single parents as households in which one parent lives with their dependent child (at least one child under the age of 18). Data were restricted to households in which the household head was aged between 20 and 55. We used the LIS equivalence scale, equal to the square root of the household size (using this scale allowed for greater time coverage than the modified OECD scale due to data availability).

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Part 1:
Adequate resources

Single-mother poverty: how much do educational differences in single motherhood matter?

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Educational differences in family structure have received increasing attention in family demographic research ever since McLanahan (2004) coined the term 'diverging destinies' to describe educationally uneven trends in family formation and family structure, parental involvement and families' attachment to the labour market. Her key finding was that highly educated women have been forming their families later in life and leading family lives characterised by stable marriage, high labour-force participation and husbands actively involved in childrearing, whereas less educated women's family lives have become characterised by less marriage, more single motherhood and less father involvement. This combination of trends has increased educational disparities in family life, with the potential to increase inequalities in adults' and children's wellbeing and future life chances (McLanahan & Percheski, 2008; Putnam, 2015).

   In this chapter, I focus on one aspect of such inequality: poverty rates in single-mother households, and the difference in poverty between single-mother and coupled-parent households (the **single-mother poverty gap**), from a cross-national viewpoint. The educational disparities in the prevalence of single motherhood mean that single mothers have, on average, lower levels of education than partnered mothers. This combination of low education and single parenthood often leads to very high poverty risks (Härkönen, 2017) and can, at the aggregate level, translate into larger single-mother poverty gaps than in the absence of these educational differences. Yet, both the educational gradients of single motherhood and educational differences in poverty levels can vary cross-nationally, meaning that the importance of educational differences in single motherhood for the single-mother poverty gap is likely to vary as well.

The remaining chapter is organised as follows. In the next section, I provide an overview of the educational differences in family structures. I then describe the Luxembourg Income Study (LIS) Database that I use. In the results section, I describe the educational gradients in single motherhood in the 2010s and the poverty rates among single and partnered mothers with different educational levels. I then proceed to analyse what the single-mother poverty gap would be in the absence of educational gradients of single motherhood, to give an account of how much these demographic differences matter for single-mother poverty. The last section concludes.

Education and single motherhood cross-nationally

McLanahan's (2004) seminal article focused on the US, even though she presented comparative findings from Canada and European societies as well. A key finding in her article was that trends in US single motherhood – defined in that study as mothers who are not married or living with their husbands – have been increasingly differentiated by education (McLanahan 2004, pp 611–612). Low-educated US mothers were more likely than middle- or high-educated mothers to be single already in the 1960s, but this gap has grown even bigger since. From 1960 till 2000, the prevalence of single motherhood remained relatively stable among highly educated women (below 10%), but increased among both the medium educated (from below 10% to close to 30%) and especially the low educated (from around 15% to above 40%). Later studies have complemented these figures by showing how the gap in US single motherhood prevalence between the highest and lowest educational groups has remained, while single motherhood prevalence has increased among mothers with middle educational levels, approaching the figures of the low educated (Manning & Brown, 2014; McLanahan & Jacobsen, 2015).

Comparisons with other countries show both similarities and differences to the trends in the US. First, several countries have negative educational gradients of single motherhood, meaning that single motherhood prevalence decreases when moving up the educational distribution. Compared to the US, the educational differences in single motherhood prevalence are as large or even larger in the UK and Ireland, and clear also in the Nordic countries, many countries of Continental and Eastern Europe, as well as East Asia (even though the overall prevalence of single motherhood varies) (Härkönen, 2017; also, McLanahan, 2004).

Second, despite these similarities between the US and many other countries, the negative educational gradient of single motherhood is by no means universal. It is small or nonexistent in Southern Europe and Switzerland, but also in Russia, where single motherhood is otherwise common (Härkönen, 2017).

Third, the trends in the educational differences in single motherhood have not been in unison. In many European countries, educational differences in single motherhood were small until the 1980s or later, but subsequently began to widen. Since then, single motherhood prevalence has increased among middle-educated and, in particular, low-educated women in the Nordic countries, the UK, Ireland, France, Germany, Belgium and the Netherlands, as well as the Czech Republic, Estonia, Poland, Slovakia and Slovenia (Härkönen, 2017). For example, the probability that a Swedish child spent time in a single-mother family during her childhood increased from 20% to 30% from the 1970s to the 1990s for children of low-educated mothers, but remained at around 20% for children of highly educated mothers (Kennedy & Thomson, 2010; Thomson & Eriksson, 2013). Broadening the scope outside North America, Europe and East Asia, the trends in many Latin American countries have been the opposite: highly educated mothers are today more likely to be single, in contrast to the situation just some decades ago (Boertien, 2015).

These patterns and trends are found in a large number of countries representing different welfare regime arrangements, as well as patterns of educational inequality in other outcomes. Yet, they are closely aligned with changes in the educational gradients of divorce and family dissolution. Single motherhood incidence depends on the non-partnered childbearing rate and the dissolution rate of families with children (Heuveline et al., 2003) – and, in more rare cases, widowhood. Of these, family dissolution is the more common pathway to single motherhood (Andersson et al., 2017), and the educational differences in single motherhood incidence are thus likely to be driven by educational differences in family dissolution (single motherhood prevalence is additionally affected by single mothers' re-partnering rate and children moving out).

Non-partnered parenthood is educationally patterned, and low-educated women are more likely to bear children outside partnership (Jalovaara & Fasang, 2015; Perelli-Harris et al., 2010). The available evidence does not suggest major shifts in this association (Perelli-Harris et al., 2010). Early childbearing, which is closely related to non-partnered parenthood and later family dissolution, also has a clear negative educational gradient, which has furthermore increased over

time in many countries (Raymo et al., 2015). There has been an evident change in the relationship between (female) education and divorce and union dissolution in several societies, with many European societies and Japan seeing a reversal in the association from a positive to a negative one during the last decades (Chan & Halpin, 2005; De Graaf & Kalmijn, 2006; Härkönen & Dronkers, 2006; Hoem, 1997; Raymo & Iwasawa, 2017). Although we lack a comprehensive understanding of the reasons behind these developments, the educational gradient of divorce tends to be more negative in countries and at times when the family patterns overall are less tightly formed around stable marriages (Härkönen & Dronkers, 2006; Matysiak et al., 2014), and they have been more negative in societies with less generous welfare states (Härkönen & Dronkers, 2006).

Do educational differences in single motherhood increase inequality?

The widening educational gaps in single motherhood have led to widespread concerns of its implications for social inequality (McLanahan, 2004; McLanahan & Percheski, 2008; Putnam, 2015). Single mothers and their children face elevated poverty and other wellbeing risks, and growing up in a single-mother family can lead to lower educational attainment and psychological wellbeing in adulthood (Amato, 2000; Bradshaw et al., 2012; Maldonado & Nieuwenhuis, 2015; McLanahan & Sandefur, 1994). Poverty risks and other adverse outcomes can be particularly prominent among single mothers with low education. These mothers are often doubly disadvantaged in the labour market, as their employment situation is restricted by not only their low education but also the challenges of combining paid work with family responsibilities (for example, Härkönen et al., 2016). Low education and a weak employment situation combined with inadequate policies can create the 'triple bind' that hampers single-mother households' wellbeing and that is central to this book (Chapter One by Nieuwenhuis and Maldonado, in this book).

Despite the intuitive appeal of the argument that the widening educational gradients in single motherhood increase inequality, there are surprisingly few empirical assessments of it. Together with Eevi Lappalainen and Marika Jalovaara (2016), I found that the increasingly negative gradient of single motherhood contributed to Finnish single mothers' employment rates lagging behind those of partnered mothers. This effect was amplified by low-educated single mothers' increasing difficulties in the labour market. In another paper, Bernardi

and Boertien (2016) found that educational differences in single motherhood did not widen inequalities in educational attainment by mother's educational background, partly because of the higher single-motherhood penalty among children of highly educated mothers. Finally, in a paper related to this study, I found that negative educational gradients in single motherhood can strengthen differences in child poverty by maternal education, but this was contingent on the size of the single-mother poverty gap (Härkönen, 2017). What mattered was not only how many more children of low-educated mothers lived in a single-mother household because single motherhood prevalence was higher in this educational group. What additionally mattered was how much higher these children's poverty risks were because they lived with a single parent, instead of two parents; if children of single and partnered mothers had the same poverty risks, it would not matter which household type they lived in.

These empirical analyses underline the more general fact that the implications of 'diverging destinies' for social inequality depend on not only how wide the gaps in family demography are but also the strength of its effects (cf. Cohen, 2015). The policy implication of this is that instead of trying to steer family demographic behaviours, which is difficult, one can try to reduce the effects of family structure and family dynamics on adults' and children's wellbeing and life chances.

To my knowledge, even though many studies on family structure and poverty or other wellbeing outcomes control for educational attainment, no study has hitherto focused on how much educational gradients in single motherhood contribute to the single-mother poverty gap. I analyse 15 European and North American countries that align with well-known welfare state regime categories (for example, Esping-Andersen, 1990; 1999; Korpi, 2000). Denmark, Finland and Norway represent the Nordic countries; France, Germany, Luxembourg and the Netherlands the Continental ones; Australia, Canada, Ireland, the UK and the US the Liberal regime; and Greece, Italy and Spain represent Southern Europe.

The countries differ along two dimensions relevant for this study: 1) the prevalence of single motherhood and its educational gradient, and 2) the overall poverty rate, especially that among single mothers. As discussed earlier (cf. Härkönen, 2017), educational gradients in single motherhood have been prominently documented, particularly in the US but also in the other countries belonging to the Liberal regime. They are also found in the Nordic and Continental countries. Education and single motherhood are, hitherto, the least associated in Southern Europe, although recent findings indicate signs of an

opening up of a negative educational gradient in single motherhood and family dissolution also in (parts of) Italy and in Spain (Garriga et al., 2015; Härkönen, 2017; Salvini & Vignoli, 2011). Accordingly, one would expect that the educational gradient of single motherhood has the largest effect on single-mother household poverty and the single-mother poverty gap in the countries with the largest educational gradients, and the smallest effects in Southern Europe where the gradients are the weakest, or non-existing.

Single mothers' poverty rates likewise differ between these countries (for example, Bradshaw et al., 2012; Brady & Burroway, 2012; Maldonado & Nieuwenhuis, 2015). Although not completely stable over time, single-mother poverty has generally been the lowest in the Nordic countries, which have been characterised by generous and universal welfare policies and support for single mothers' employment, and higher in countries in which public support for single parents has been lower. Likewise, the single-mother poverty gap shows major cross-national variation. Would single mothers' poverty rates, and the single-mother poverty gap, be much smaller without educational differences in single motherhood?

Data, variables and method

I used data for the 15 countries from the LIS database from the period 2010–14. Analysis was restricted to this period so as to include the most up-to-date data for a large range of countries. From the regimes covered in this chapter, Austria, Belgium, Sweden and Switzerland did not provide LIS data for this period. Otherwise, I used all the existing data available for this time period. For most countries, this meant that I used data from two LIS waves (usually collected in 2010 and 2013), which I combined into one file. The benefit of this was an increase in cell sizes.

The variables used in the analysis are education, single motherhood and poverty. Education was measured using the three-category LIS education variable, which distinguishes between low (less than secondary), middle (secondary) and high (tertiary) education. Because educational systems and educational distributions differ markedly between the analysed countries, there was no perfect solution available for classifying educational levels. The share of mothers with low education according to this variable is just 10% or less in Canada, Finland, the UK and the US. One could feasibly argue that with educational expansion, the meaning of having low education has changed. However, alternative classifications posed their own

problems, partly due to substantive issues (defining low education to include secondary education would have covered the majority of Southern European mothers) and differences in coding of the more detailed education variables between countries and waves. Likewise, constructions of relative educational measures (setting upper and lower thresholds in each country's educational distributions, cf. McLanahan 2004) are no panacea. Ranking specific educational levels is often not obvious, specifically in educational systems with parallel tracks (Germany being the most famous example). Furthermore, some educational groups can be very large, covering up to half of the population or more, which means that the size of relative educational groups varies widely between the countries. The potential limitations of the solution used here should nevertheless be kept in mind, and future studies using data from single countries would do well to use nationally validated educational measures.

Single–mother households were identified as households of non-widowed women who co-reside with their own minor (0–17 years) children and do not have a partner residing in the same household (although they may reside with other adults, such as their own parents). **Coupled–parent households** were defined as households of otherwise similar mothers, who co-reside with a partner (who can be the husband or cohabiting partner, and possibly the father of her children). **Poverty** was defined as incomes falling below 60% of the national median of equivalence-scaled disposable household incomes, using the square root of household size as the equivalence scale. Individual-level sample weights were used when estimating the prevalence of single motherhood, and household sample weights multiplied by the household size were used when estimating poverty rates.

I used simple demographic standardisations to recalculate counterfactual poverty rates in single-mother and coupled-partner households in the hypothetical absence of educational differences in single motherhood, holding the poverty rates in each education–family structure cell constant (for example, Das Gupta, 1993). In practice, I used the educational distribution of all mothers as the standard; if no educational group has a higher prevalence of single motherhood than any other, then single and partnered mothers would have the same educational distribution – that is, that of all mothers. An implication of this is that in countries with a negative educational gradient of single motherhood, not only would single mothers have a higher average level of education under this counterfactual scenario but partnered mothers would also have a lower average educational level. Though

crude, this standardisation exercise provides a general idea of how much educational gradients in single motherhood matter for the single-mother poverty gap.

I performed two sets of standardisations. In the first set, I estimated standardised poverty rates for each country, using that country's poverty rates and mothers' educational distributions as the input. These tell what the poverty rates would be in the absence of educational differences in single-motherhood prevalence. In the second set of standardisations I used each country's educational distributions, but Dutch poverty rates as input. This standardisation was done to illustrate that the level of poverty matters for how much educational differences in single motherhood affect single-mother poverty rates, and is explained in more detail in the results section.

Results

Educational differences in single-mother prevalence

Figure 2.1 presents the prevalence of single motherhood by the mother's educational level in each country. The overall prevalence of single motherhood varies greatly between the countries. It is the least common in Italy and Greece (around 5–10%), and most common in Ireland, the UK and the US (20–25%); the Nordic and Continental countries, as well as Canada and Australia, fall in between.

The countries also differ with regard to the educational differences in single motherhood. There are almost no educational differences in single motherhood prevalence in Italy and Greece, and a weak negative educational gradient in Spain. In the other countries, less-educated mothers are clearly more likely to be single than better-educated mothers, and single-mother prevalence among the low educated is between two and three times as high as among the highly educated. Mothers with middle education are found in between. The educational gradients are the starkest in Australia, Ireland, the UK and Luxembourg, where single-mother prevalence is up to three times higher among low-educated than high-educated mothers. In Ireland, around 40% of low-educated mothers are single. In the US, single motherhood is almost as common among the middle educated as it is among the low educated, which corresponds to earlier findings showing that college-educated American women are pulling apart from the rest by sticking to 'traditional' family behaviours (Härkönen, 2017; Manning & Brown, 2014; McLanahan & Jacobsen, 2015). Another finding worth remarking on is the relatively small cross-

Single-mother poverty

Figure 2.1: Educational differences in single-mother prevalence in 15 countries
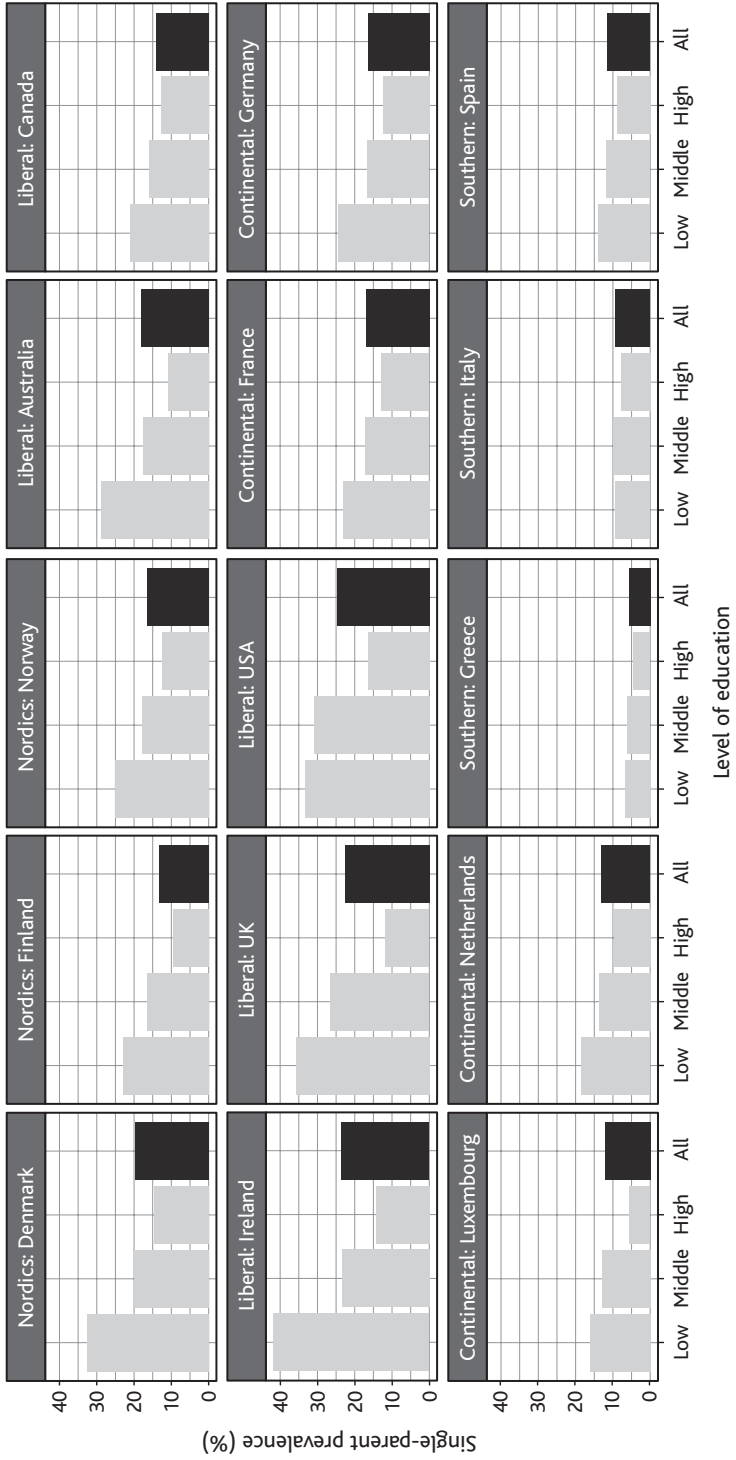
national differences in highly educated women's single-motherhood prevalence. In most countries, around 10–15% of highly educated mothers are single (and less than that in Luxembourg and Southern Europe). There is much more cross-national variation in single motherhood among the middle and (particularly) the low educated.

Most of the countries presented here have clearly negative educational gradients of single motherhood. It is likely that the single-mother poverty gap in these countries is larger than it would be without these educational differences. Yet how wide these educational differences are varies cross-nationally, from almost none (Greece and Italy) to clearly negative (for example, Ireland), suggesting that the contribution of these differences to the single-mother poverty gap is also likely to vary. Next, I look into poverty rates among single-mother and coupled-parent families in the different educational groups and cross-nationally. Finally, I estimate how different poverty rates in single-mother and coupled-parent households would be if educational differences in single motherhood were eradicated.

Education, single motherhood and poverty

It is well known that single-mother households have higher poverty rates than coupled-parent households, and the results reported in Table 2.1 confirm this pattern for each of the 15 countries. Yet, both the single-mother household poverty rate and the single-mother poverty gap vary cross-nationally (Maldonado & Nieuwenhuis, 2015). Single-mother households are the least likely to be poor in Denmark, Finland, France and the Netherlands (<30%), and have the highest poverty rates in Australia, Canada, Italy and the US (40–50%). Likewise, the difference in poverty rates between single-mother and coupled-parent households varies from around 20 percentage points in Denmark, Finland, France, Greece, Ireland, the Netherlands, the UK and Spain, to 35 percentage points in Australia. Worth noting is that the variation in the single-mother poverty gap results from cross-national variation in the poverty rates of both single-mother and coupled-parent households.

One obtains a more refined picture of poverty in the two household types when examining them by the mother's educational attainment levels. It is hardly a surprise that low-educated single-mother households have high poverty risks. Nevertheless, the extremely high poverty rates in these households are striking: with the exception of the Netherlands, they range between 40% and 75% in each country, being the highest (>70%) in Canada and the US but hovering around

Table 2.1: Poverty rates by mother's education and household type, %

	Denmark		Finland		Norway	
	Single mother	Coupled parents	Single mother	Coupled parents	Single mother	Coupled parents
Low	52	14	47	24	55	13
Middle	25	5	31	9	34	5
High	11	2	13	3	18	3
All	27	5	26	7	34	5
	Australia		Canada		Ireland	
	Single mother	Coupled parents	Single mother	Coupled parents	Single mother	Coupled parents
Low	57	19	73	41	40	27
Middle	50	17	64	23	34	12
High	30	10	33	13	16	6
All	49	14	47	18	32	12
	UK		US		France	
	Single mother	Coupled parents	Single mother	Coupled parents	Single mother	Coupled parents
Low	42	32	72	54	41	18
Middle	31	15	54	24	23	7
High	15	7	30	7	13	2
All	30	14	51	20	27	8
	Germany		Luxembourg		Netherlands	
	Single mother	Coupled parents	Single mother	Coupled parents	Single mother	Coupled parents
Low	52	10	52	12	26	6
Middle	29	4	23	6	21	3
High	17	2	7	3	15	2
All	32	4	36	8	21	3
	Greece		Italy		Spain	
	Single mother	Coupled parents	Single mother	Coupled parents	Single mother	Coupled parents
Low	41	33	65	31	42	32
Middle	34	17	37	12	31	17
High	19	6	13	5	18	7
All	32	17	44	18	34	19

50% even in the Nordic countries, which are generally known for their low single–mother poverty rates. Although single–mother households are more likely to be poor at each educational level, the single–mother poverty gap is generally larger the lower the mother's level of education. Single motherhood thus affects poverty most for low-educated mothers, who are generally in the economically most

vulnerable situation to begin with. Partial exceptions to this pattern are the US and Canada, but also Greece, Italy, Spain and the UK, where poverty rates are high even in the households of low-educated partnered mothers. Even though single motherhood poses a clear poverty risk in these countries, it is low education that is the strongest risk factor for poverty.

What if there were no educational differences in single motherhood prevalence?

Table 2.2 presents the results from the first standardisation exercise, in which I re-estimated single-mother and coupled-parent households' poverty rates assuming no educational differences in single motherhood. As explained in the methods section, this means equal educational distributions among single and partnered mothers.

In almost all countries, the single-mother poverty gap would be smaller. Worth noting is that the poverty rate among coupled-parent households increases in Ireland and the US. This at-first-sight puzzling finding is due to the fact that fewer low-educated single-mother households would also mean more low-educated coupled-parent households.

Even if the single-mother poverty rates and the poverty gap would decrease in the hypothetical scenario of no educational gradients in single motherhood, this change is perhaps smaller than one would expect. Unsurprisingly, because of the small educational differences in single-mother prevalence, single-mother poverty – both in absolute terms and relative to partnered mothers – is next to unchanged in Italy. In Canada, Germany, Greece, the Netherlands and Spain, single-mother households' poverty rates would be reduced by around 5–10% in the absence of educational differences in single motherhood, and the difference in poverty rates between single-mother and coupled-parent households would be reduced by around 10% (20% in Spain). In the other countries, single-mother households' poverty rates would be 10–20% lower without single mothers' overrepresentation among the low educated; likewise, the single-mother poverty gap would be 15–25% lower. Educational gradients in single motherhood had the biggest effects on single-mother households' poverty rates in Denmark and Luxembourg, where these poverty rates would be around 15–20% lower. Relative to partnered mothers, the poverty gap would be reduced most in Luxembourg, Ireland and the UK (by one fourth). These are by no means small reductions, but they are not big enough that educational gradients in single motherhood would qualify as

Table 2.2: Poverty rates (%), actual and standardised by assuming the single motherhood prevalence of highly educated mothers, and the difference between the actual and standardised single-mother poverty rates and the poverty gap

	Actual poverty rates		Standardised poverty rates		Difference (%)	
	Single mother	Coupled parents	Single mother	Coupled parents	Single-mother poverty	Poverty gap
Nordic						
Denmark	27	5	23	5	−16	−10
Finland	26	7	23	7	−13	−19
Norway	34	5	30	5	−11	−14
Liberal						
Australia	49	14	44	14	−10	−14
Canada	47	18	44	18	−6	−10
Ireland	32	12	28	13	−13	−26
UK	30	14	27	14	−12	−24
US	51	19	45	20	−11	−20
Continental						
France	27	8	24	8	−13	−18
Germany	32	4	29	4	−9	−11
Luxembourg	35	8	29	8	−20	−25
Netherlands	20	3	19	3	−5	−7
Southern						
Greece	32	16	31	16	−5	−9
Italy	43	17	42	17	−3	−4
Spain	33	19	31	19	−9	−20

the smoking gun that explains why single-mother households have elevated poverty rates.

To understand these effects, one can consider the Danish case, where the negative educational gradient in single motherhood is among the largest. There, the hypothetical elimination of educational differences in single motherhood would reduce the single-mother poverty rate from 27% to 23% – a reduction of 4 percentage points, or 16% (Table 2.2). Abolition of educational differences in single motherhood would mean that both single mothers and partnered mothers would have the same educational levels, namely those of all Danish mothers. This would mean that 15%, instead of the current 25%, of single mothers would have low education. Likewise, the share of single mothers with high education would increase from 32% to 43%, while the share of middle-educated single mothers would remain

very similar at 41–42%. One could think of this as moving 10% of single mothers from low education (and a poverty rate of 52%) to high education (with a poverty rate of 11%). This corresponds to the observed change in the single-mother poverty rate (10% × (52% − 11%) ≈ 4 percentage points).

More generally, how much educational disparities in single motherhood contribute to single-mother households' poverty rates depends on not only how large these educational disparities are but also the general educational level (that is, what share of single mothers have low, middle, or high education) and the educational differences in poverty rates. Because poverty rates are most sensitive to policy, we can consider their role more closely. In the above illustration, for instance, the observed change in the poverty rate would have been less if the educational differences in single mothers' poverty rates had been smaller; in that scenario, moving the same 10% of single mothers from low to high education would have meant a smaller decrease in the single-mother poverty rate.

To further illustrate this point, I conducted a second set of standardisations in which single-mother and coupled-parent households' poverty rates were estimated using the Dutch poverty rates instead of each country's actual ones (from Table 2.1). The Dutch education–family structure specific poverty rates were used as the standard because single-mother households' poverty rates were the lowest in the Netherlands. The underlying idea is to analyse whether each country's educational differences in single motherhood would matter less for single-mother poverty, and the single-mother poverty gap, if each country's poverty rates were lower than they actually are.

Findings from this standardisation are presented in Table 2.3. The first two columns show estimates of single-mother and coupled-parent households' poverty rates if each country had their actual educational differences in single motherhood, but the Dutch poverty rates in each of the education–family structure cells. The third and fourth columns show estimates of these poverty rates additionally assuming that all educational groups had the single motherhood prevalence of the highly educated in that country. In other words, I performed the same standardisation exercise as in Table 2.2, but now using Dutch poverty rates instead of each country's actual ones.

The first two columns of Table 2.3 show that although the educational gradients in single motherhood are quite different between these countries, the poverty rates would be cross-nationally very similar, and often very different (much lower) from the actual ones in each country. More crucially for the point made here, the hypothetical elimination

of educational differences in single-motherhood prevalence would in most countries have a much smaller effect on reducing single-mother households' poverty rates than was the case when each country's actual poverty rates were used instead. This illustrates that the importance of educational family structure differences for inequality is contingent on this inequality itself. What matters is not only how many households would be moved to family structures with smaller poverty risks but also how much smaller poverty risks these households would have as a result. This intuitively obvious point can be easily forgotten when considering how family structures and other compositional differences affect poverty rates.

Table 2.3: Poverty rates (%), standardised assuming the Dutch poverty rates in each education–family structure cell

	Actual family structure		No family structure difference		Difference (%)	
	Single mother	Coupled parents	Single mother	Coupled parents	Single-mother poverty	Poverty gap
Netherlands	20	3	19	3	−5	−7
Nordic						
Denmark	20	3	19	3	−6	−8
Finland	19	3	18	3	−6	−7
Norway	20	3	19	3	−6	−7
Continental						
France	21	3	19	3	−5	−6
Germany	21	3	20	3	−4	−5
Luxembourg	22	4	21	4	−6	−8
Liberal						
Australia	22	3	20	3	−8	−10
Canada	18	2	16	2	−11	−13
Ireland	21	3	19	3	−9	−11
UK	21	3	19	3	−6	−8
US	20	3	19	3	−5	−7
Southern						
Greece	20	3	20	3	−3	−3
Italy	22	4	21	4	−1	−1
Spain	21	4	21	4	−4	−4

Note: Poverty rates assuming each country's actual family structure, no family structure difference and the difference between the actual and standardised single-mother poverty rates and the poverty gap.

Conclusions and discussion

The negative educational gradients of single motherhood have gained increasing interest among social scientists, not least because of the possibility that they can strengthen social inequalities between educational groups, by family structure and among adults and children alike. The discussion on these trends and their effects has been prominent in the US, where educational differences in single motherhood and family demography more generally have been widely documented (Manning & Brown, 2014; McLanahan, 2004; McLanahan & Jacobsen, 2015). Low educational attainment has also long been highlighted as a central feature of single mothers' disadvantage in the UK (Gregg et al., 2009). Increasing evidence is building regarding similar trends in other European countries and Asia. Yet, despite the overall attention given to these trends and the concerns of their inequality-exacerbating effects, there has been little empirical analysis of how much, and under what conditions, educational cleavages in family demography strengthen social inequality.

In this study, I have presented up-to-date estimates of educational differences in single motherhood in 15 societies, and analysed their effects on single-mother poverty and the single-mother poverty gap (the difference between single-mother and coupled-parent households' poverty rates). In line with accompanying work (for example, Härkönen 2017), the findings presented here support the view that educational differences in single motherhood are not a solely US phenomenon. With the exceptions of Greece and Italy (and to some extent Spain), single motherhood is today more common among low-educated mothers than highly educated mothers, and mothers with middle levels of education are found in between. Indeed, it is striking how little cross-national variation there is in single motherhood among the highly educated, and single motherhood prevalence in this educational group is roughly between 10% and 15% (or below, in Southern Europe). Middle- and (especially) low-educated mothers are much more likely to be single, and the cross-national differences are much more prominent. In Ireland, single-motherhood prevalence among the low educated is as high as 40%, and between 20% and 30% in many other societies. Indications of 'diverging destinies' (McLanahan, 2004) are thus a reality in many current societies.

Single motherhood combined with low education is poison for poverty risks, which reach above 70% in Canada and the US and between 40% and 50% in many countries (such as the Nordics) generally considered single-mother-friendly societies. The combination

of educational differences in single motherhood and very high poverty among low-educated single mothers leads to the expectation that educational differences in single motherhood have become a key explanation for understanding why single-mother-household poverty remains persistently high. To assess this question, I used a simple demographic standardisation to estimate poverty rates among single-mother and coupled-parent households in the hypothetical scenario of no educational differences in single motherhood prevalence. As expected, the standardised and actual poverty rates were very similar in Greece and Italy, where single motherhood is not strongly patterned according to education. In all other countries, single-mother households' poverty rates would be lower were single motherhood equally common in all educational groups. Yet the reductions in poverty rates are not generally mind-blowing, and generally range from 5% to 15%. Although the impact of the educational gradients in single motherhood should not be undermined, these reductions in single-mother poverty can be considered relatively modest considering the theoretical importance that socioeconomic differences in family demography have received in the literature (McLanahan & Percheski, 2008; Putnam, 2015). These findings are in line with corresponding results on the relatively modest effects of educational differences in single motherhood for inequalities in child poverty risks (Härkönen, 2017) and for intergenerational inequalities in educational attainment (Bernardi & Boertien, 2016).

When considering the sizes of the effects, one should pay attention to the factors that condition these effects. This has attracted less attention in the literature than the size of the educational differences in single motherhood prevalence (for an exception, see Cohen 2015). Here, I illustrated how educational differences in poverty rates among single mothers condition how much educational gradients in family structures matter for single-mother poverty and the single-mother poverty gap. When poverty rates and educational differences in poverty rates are higher, educational differences in family structure matter more than when educational differences in poverty rates are smaller. Negative educational gradients of single motherhood mean that single mothers are more likely to have low education than partnered mothers. The more single mothers' low education increases their poverty risk, the more these educational differences matter for the poverty rates of single mothers as a group.

The educational divergence in family demography is happening in many countries. These trends can be hard to tackle with conventional policies. Those interested in the inequality consequences

of socioeconomically uneven family change should instead consider reducing poverty rates in all families. As a side effect, these reductions would also attenuate the inequality consequences of family change characterised by 'diverging destinies'.

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The 'wealth-being' of single parents

Eva Sierminska[1]

Although economic wellbeing is a multidimensional concept encompassing income, wealth and consumption (Stiglitz et al., 2010), it has traditionally been measured in terms of income. It is commonly understood as a person's or household's standard of living, measured primarily by how well they are doing financially (OECD, 2013). Income inequality is well documented and differences in income between women and men have, for example, received wide attention in the literature. Households' wellbeing as measured by wealth[2] has received comparatively little attention in the literature, especially with respect to gender differences. Yet, wealth could potentially be a more important indicator of economic wellbeing than current income as it also proxies the potential future consumption in case one stops working. The process of wealth accumulation is complicated and, as will be argued in this chapter, is resulting in a particular disadvantage for single parents. At the same time, wealth accumulation is more likely to be important for single-parent families due to their economic disadvantages and persistently higher poverty rates (for example, Maldonado & Nieuwenhuis, 2015).

Precarious employment means that single parents may have to rely on savings and wealth to a greater extent to smooth consumption during times of income fluctuation. Their incomes are more often irregular (seasonal work, precarious employment contracts), resulting in higher sensitivity to income shocks and a need for consumption smoothing to satisfy not only their own needs but also, and more prominently, all the needs of their dependents. Thus, limited wealth adds an additional insecurity to the wellbeing of single parents. For single parents, wealth accumulation is particularly hard, since they have to cope with additional challenges such as relying on a single income.

Perhaps due to these complexities and the limited availability of wealth data, the literature on the wealth situation of single parents is meagre, with only a few studies available, mostly single-country

studies (described in the next section). Given the current trend of a growing share of single parents in many countries (see Figure 1.1), the goal of this chapter is to begin filling this gap by providing one of the first glances at the economic wellbeing of single parents in terms of wealth. An additional contribution of this work is to compare the 'wealth-being' of single parents cross-nationally. The cross–national comparison serves to shed some light on the differences in outcomes based on differences in country contexts, providing a link between accumulation patterns and institutional contexts across countries. This is a first step in showing what constitutes a more favourable environment for the wealth accumulation process. Thus, the focus of this chapter is first to measure the economic wellbeing of single-parent families in terms of wealth, and second to put these outcomes in perspective by comparing them to those of other family types and across countries.

We do not intend to draw causal conclusions, but rather to provide a picture that will serve as background for future research. We focus on a unique set of countries: Southern European (Greece and Italy), Anglo-Saxon (Australia, Canada, the UK and the US) and one Nordic country (Finland). These countries represent various welfare systems that provide diverse incentives for wealth accumulation. For our data, we use the latest wave of the Luxembourg Wealth Study (LWS) Database. We compare the situation of single-parent families to other family types and particularly focus on differences between single- and coupled-parent families. Where possible, we also take a look at the issue of gender, distinguishing between single mothers and single fathers and controlling for gender in the regressions.

Single parents and wealth

To the best of our knowledge, there is only one previous study that has examined the asset and debt situation of single parents in a cross-national perspective (Sierminska et al., 2013). This study focuses on the middle of the first decade of 2000, and finds that the wealth levels of single-parent families is about half that of couple-parent families. In most countries, single parents are about 20 percentage points less likely to own their homes than the rest of the population. In countries with high individual debt levels (Sweden, the UK and the US), indebtedness is two to three times the size of annual incomes, and is larger in couple-parent households than in single-parent households.

Other studies on wealth, for example in the US, find large differences by family type (for example, Grinstein-Weiss et al., 2008). Married

families have substantially more wealth than any other family type, with never-married mothers having the lowest levels. Couples without children are better off than couples with children. Yet, coupled parents are better off than singles and single parents. Among singles in the US, Yamokoski and Keister (2006) find that divorced households are significantly better off than those never married, and no gender differences are found within those groups. Schmidt and Sevak (2006) find that when controlling for individual socioeconomic characteristics, the negative effect of being single (compared to married) disappears for the younger cohort (age 25 to 39), indicating that these differences show up later in life.

The role of wealth

Both income and wealth are important determinants of households' economic security. Yet, they differ in relevant ways. Income is a flow variable while wealth is a stock variable, accumulated over time from savings and inheritance. Therefore, wealth also indicates the potential future income and consumption, and is thus more accurate in assessing the future (potential) economic wellbeing. The rate at which it will accumulate will depend on the form in which it is held.

The association between income and wealth is not straightforward. The flow of income and returns on wealth are related, but the flow of income and the stock of wealth are not necessarily so. In other words, income and wealth are correlated, but not perfectly (Jäntti et al., 2015).

In addition to being an important component of economic wellbeing, wealth plays complementary roles. It can serve as a source of power, including political power. It can be a source of security in times of economic hardship, playing the role of a buffer that enables consumption smoothing. Examples in which wealth may play an important role are income fluctuations that lead to financial emergencies and irregular employment. Lack of wealth (or assets) requires people to live from one paycheck to the next. Having adequate wealth allows for consumption smoothing and for making larger purchases by loosening credit, such as in the case of acquiring loans for vehicles, homes and education. Thus, wealth can serve as a surety for credit and can be converted into cash to maintain consumption.

Assets (or wealth) in different forms can also contribute to income via capital income in the form of rent (from real estate), interest and dividends (from other financial assets, such as stocks and mutual funds). Wealth in the form of real estate can also generate services, such as accommodation. Owner-occupied housing, for example,

provides services and frees up resources that would otherwise be spent on rent. Furthermore, wealth can be a determinant of residential location. Greater wealth will allow families to reside in areas with better schools (see de Lange and Dronkers, Chapter Six in this book) and lower crime rates. Wealth also enables families to provide better university education for their children and has an impact on school attendance, test scores and degree completion. It is associated with many outcomes that cannot be explained fully by income, such as educational attainment and health (Conley, 2001).

Another reason for wealth accumulation is to provide a supplementary source of funding during retirement. This role of wealth is gaining in significance with falling dependency ratios and growing support of private pension saving plans. For women, this is particularly important, as they live longer than men and have lower pensions due to lower salaries and shorter working lives (Chang, 2010).

Wealth accumulation and family structure

Family structure is a strong indicator of wealth outcomes, as it is a robust predictor of the number of earners in the family, their gender and their compensation. In the case of single-parent families, for example, there is one earner, usually a female and commonly employed part time. Family structure also determines access to tax and benefit programmes and dictates economies of scale.

Furthermore, family structure may impact the types of investments that are made, which directly affects asset accumulation. For example, married couples are more likely to make joint investments, such as purchasing their own home, than cohabiting couples with the same incomes. Joint investments are riskier for unmarried couples, for whom the law is less clear on how to divide property in the event of separation. When it comes to housing investment, the entitlement to deduct mortgage interest and property taxes from taxable income is also linked to marital status. In the US, tax provisions for homeowners and the total amount paid in mortgage interest and property taxes must be higher than the standard deduction when filing taxes, which is twice as high for married couples than for individuals filing as single.

In addition, given that family structure could lead to differences in homeownership rates (Rossi & Sierminska, 2015), it is also likely that there are differences in mortgage debt. For single parents, this may differ by marital history. For example, divorced singles are likely to have purchased a home while married and subsequently depleted their savings and incurred debt due to divorce proceedings, which

include high legal fees and setting up separate residences. Single-parent households may also be more likely to accumulate credit card or other debts to smooth consumption in the event of unexpected earnings losses (for example, due to unemployment, unpaid sick or maternity leave) and be more sensitive to income shocks compared to dual-earner families.

Thus, the path according to which one becomes a single parent matters. Never-married single parents will have had the least opportunity to accumulate joint wealth and thus may be most vulnerable to economic hardship. Others that have a long marital history and are divorced, separated or widowed may be in a less precarious situation. Furthermore, the wealth situation will be very different for a person who became a parent at the age of 20 with few economic resources and a high-school education versus a professional doctor with 15 years of work experience who divorced and received half the joint assets. Of course, there exist innumerable variations in this respect, but the point remains that the trajectories of relationships for single parents plays a significant role in their wealth situation (for a life-course perspective, see Zagel and Hübgen, Chapter Eight in this book).

Single parents and homeownership

One of the angles of this chapter is to compare wealth levels of homeowners and renters. This is not only because homeowners systematically possess more wealth and homes constitute about two thirds of households' wealth (Sierminska et al., 2006) but also because there has been a lot of discussion recently on whether being a homeowner may help you accumulate wealth (Herbert et al., 2013).

The decision to purchase a home is not easy, and the literature on this suggests that there are arguments both for and against homeownership (for an overview, see Herbert et al. 2013). In the end, whether owning a home will lead to an accumulation of wealth will depend on a complex set of factors, related both to the choices that households make in buying their home and to how these choices interact with market conditions at the time of the purchase, as well as over time. In addition, there may be substantial selection effects on homeownership, as there is reason to believe that those who are in a more secure position and thereby more inclined to save money are more likely to become homeowners. We explore these possibilities, and in our empirical analysis we compare the wealth of the whole population with that of homeowners in particular.

For single parents, and low-income households in general, homeownership may cause particular difficulties. Research has found that low-income households have more difficulty in maintaining ownership status. They have less ability to deduct mortgage interest and property taxes from taxable income. When taking a mortgage, there are systematic differences in terms and conditions, depending on income, which may also affect the financial return. There is a wider variation in mortgage terms and pricing than ever before, and an extensive literature documents an increase in subprime lending to minorities and (albeit to a lesser extent) low-income borrowers and communities (for example, Do & Paley, 2013; Finke et al., 2005). In addition, low-income homebuyers may be more likely to purchase homes in poor conditions and are therefore exposed to greater risks of high maintenance and repair costs. They may also be more likely to purchase homes in neighbourhoods with less potential for house price increases. There is also evidence that there is discrimination on the basis of gender and marital status when it comes to lending in the housing markets (Ladd, 1998). This may result in different rates of homeownership and different levels of home equity, with lower rates of homeownership and lower home equity for single-mother households and unmarried couples, *ceteris paribus*.

It is important to note that homeownership may also become burdensome for single parents, as they solely provide the maintenance on the home without the support of a partner, which may become a substantial liability for those with limited income and significant home expenses.

Wealth and institutions

Countries may differ in levels of wealth solely due to different institutional contexts, which could create both incentives and disincentives for accumulating wealth. The institutional framework also shapes the motivation and speed of wealth accumulation, which varies cross-nationally. For example, in countries with high-quality public education, people will have lower incentives to save for kids' education compared to countries where the quality of private education is much higher than that of public education. Another example is the pension system. In countries with a very generous pension system (such as the Scandinavian countries), people will have little incentive to save for retirement; thus, there will be lower wealth levels in those countries compared to countries with a meagre pension system.

Tax laws and the economic system may also create various incentives for wealth accumulation (Bover et al., 2016; Doorley & Sierminska, 2014; Sierminska & Doorley, 2013 study this extensively). For example, the way the mortgage market is developed may have an impact on the prevalence of homeownership. Countries that offer high loan-to-value (LTV) loans and interest deduction may encourage mortgage take-up, especially among low-income and younger households (Herbert et al., 2013). Countries that provide lower capital-gain taxes on financial products may encourage financial investments (Guiso et al., 2002). Thus, the same institutions may either facilitate or limit wealth accumulation depending on the policies in place.

Data

The data used in this chapter come from the Luxembourg Income Study (LIS) Cross-National Data Center (LIS, 2016) from the latest wave of the LWS Database. The use of the LWS database offers many advantages, as it provides cross-nationally harmonised microdata on both income and wealth for several high-income countries, in some cases over time. Apart from information on income and wealth, it also contains a number of variables at the household and individual levels, as well as labour-market variables. The income variables include market income, public transfers and taxes. The wealth variables include information on financial and nonfinancial assets, as well as liabilities. We chose countries with the most recent data, which represent various social welfare systems. Our unique set of countries thus includes one wave of data for each country for the period of 2009–12 in the following countries: Southern Europe (Greece, 2009 and Italy, 2010), Anglo-Saxon countries (Australia, 2010, Canada, 2012, the UK, 2011 and the US, 2010) and one Nordic country (Finland, 2009).

An important aspect of the data is that it is collected at the household level. Thus, in households of couples, the one who answers the survey is also classified as the head of the household. In most cases, it is the most financially knowledgeable person in the household who answers the survey.

We define four household types for the purpose of this study, as follows: 1) **single household**: one adult (one-person household); 2) **single–parent households**: one adult and at least one child (younger than 18); 3) **couples with children**: two adults (married or cohabiting) and at least one child (younger than 18); and 4) **couples without children**: two adults (married or cohabiting).

Variables

Our main variable of interest is **net worth**. Net worth is defined as the sum of financial and nonfinancial assets minus liabilities (secured and unsecured). Since housing is not a liquid asset in many countries, and in order to show the relevance of homeownership in total accumulated wealth, we also look at **nonresidential net worth**. This variable (net worth minus housing) is defined as net worth less the real-estate value less real-estate debt, which are essentially financial assets net of non-secured debt.

We top code wealth at the 99th percentiles and bottom code at the 1st percentile. The monetary values are converted to 2011 US$ using the 2011 consumer price indices and 2011 US$ PPP published on the LIS website.[3] In the regressions, we transform the monetary variables using the inverse hyperbolic sign transformation to account for the skewness of the distribution and the zero and negative values.[4] Since households after retirement are more representative of wealth reduction than wealth accumulation, in the analysis we only included households in which the head of the household is younger than 65.

Results

Figure 3.1 visualises the distribution of wealth for single parents and compares it to that of the whole population. The distribution of wealth is similar in all of the observed countries. It is positively skewed, with a spike around zero and a long skinny tail to the right, for both single parents and the population as a whole. However, in all countries the spike around zero is larger for single-parent households, and for the most part they have lower wealth values. The density curve is shifted to the left of the curve for the whole population, implying that single parents have lower wealth throughout the distribution compared to the population as a whole.

In all countries, single-parent wealth is at the lower end of the wealth distribution with a non-negligible share of negative and zero wealth. In Table 3.1, we show that in all countries, except Italy, single-parent households are the ones with the highest share of negative wealth. In the US and Canada, about 20% of single parents have negative wealth; in Finland, 15%; in Australia, Greece and the UK, 5% or less. The last two columns of the table show us the ratio of the share of households with negative wealth, first for single parents and coupled parents and then single parents and the whole population. In Australia, a very small

Figure 3.1: Wealth densities for single parents and the whole population in seven countries

— Population ····· Single parents

Net worth (in US$ × 1,000)
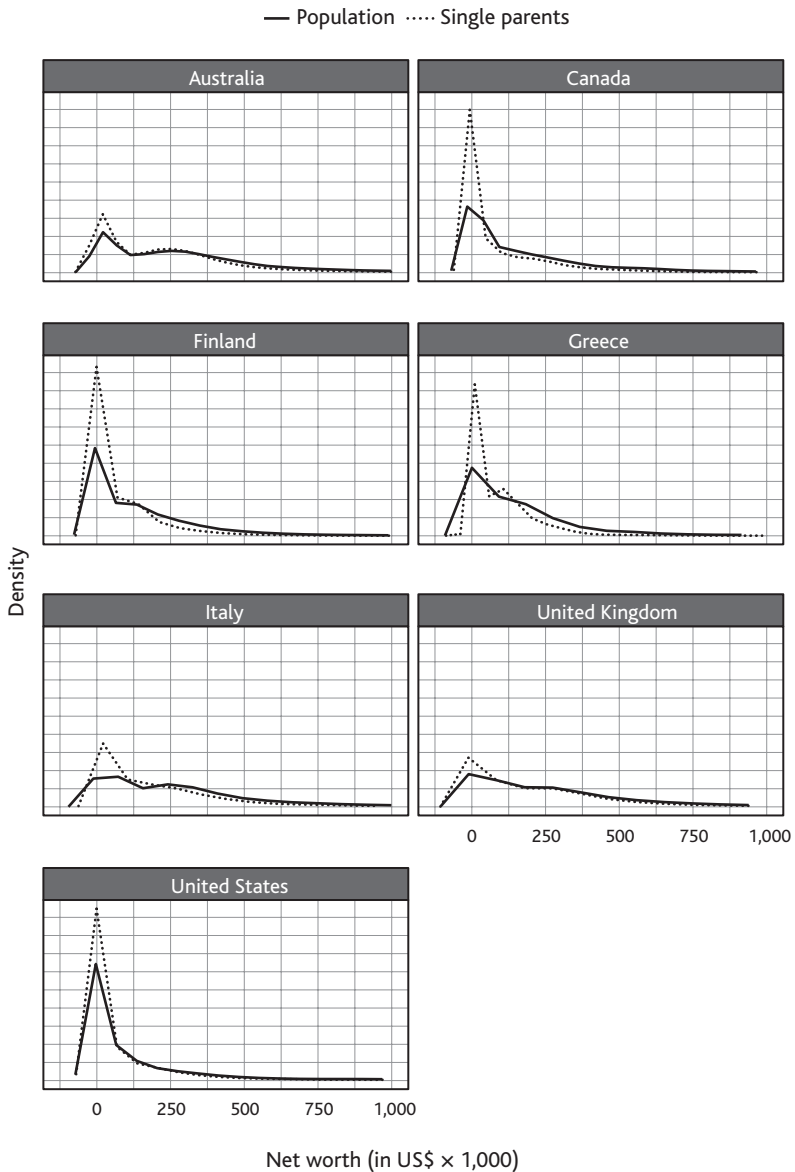
share of couples with children has negative wealth and single parents are five times as likely to have negative wealth; in Canada they are about three times as likely, and in the other countries less than twice as likely.[5]

Table 3.1: Share of negative wealth in seven countries

	All	S	SP	C	CP	SP/CP	SP/All
Australia	1.5	2.4	3.1	1.2	0.6	5.0	2.1
Canada	9.7	14.7	18.8	4.6	5.7	3.3	1.9
Finland	9.2	10.3	15.2	7.9	8.0	1.9	1.6
Greece	2.8	3.4	5.1	1.4	3.0	1.7	1.8
Italy	1.0	0.9	0.8	0.6	1.5	0.5	0.8
United Kingdom	2.4	2.3	4.4	1.7	2.6	1.7	1.8
United States	13.5	14.8	20.5	9.2	13.9	1.5	1.5

Note: All = whole population; S = single, no kids; SP = single parents; C = couples, no kids; CP = couples with kids.

The median single-parent family

Next, we focus on comparing the median wealth level of single-parent households to the median levels of coupled-parent families and families without children.

The first column in Table 3.2 (Panel A) shows median wealth for the whole population. This is followed by wealth for the four family types: singles, single parents, couples without children and couples with children. In the last two columns, the ratio of median wealth for single parents and coupled-parent families and then single parents and the whole population is shown. It is worth noting that median wealth levels for the whole population vary to a great extent between the observed countries, from a low US$59,000 in the US to a high US$259,000 in Australia. The rankings slightly change when we focus on single-parent households. In Anglo-Saxon countries (Canada, the UK and the US), single parents have the lowest wealth position. In the second group (Finland, Greece and Italy), they have a higher wealth position than single households. The lowest median levels are observed in the US and Canada, at US$8,000 and US$10,000 respectively. The highest levels are observed in Greece and Italy, at US$105,000 and US$200,000 respectively. Australia is somewhat of an exception among the Anglo-Saxon countries, with quite high levels of wealth for single parents (US$89,000).

Comparing the wealth levels across all household types, we find that single households, regardless of their parental status, have the lowest median values of wealth.

In terms of comparisons between single-parent and coupled-parent families (Table 3.2, Panel A, column 6), in Anglo-Saxon countries single parents have less than 30% of the wealth of coupled-parent

Table 3.2: Median wealth levels by household type (US$) and ratios

	All	S	SP	C	CP	SP/CP	SP/All
Panel A: Median wealth levels							
Australia	259,070	182,499	89,431	326,350	302,653	0.30	0.35
Canada	95,104	17,819	10,632	206,225	142,756	0.07	0.11
Finland	98,234	40,662	51,352	173,159	150,991	0.34	0.52
Greece	136,455	60,389	105,647	136,455	185,394	0.57	0.77
Italy	235,889	129,516	197,264	289,913	268,996	0.73	0.84
United Kingdom	200,483	126,044	46,990	323,542	216,588	0.22	0.23
United States	59,006	33,681	8,665	157,005	56,138	0.15	0.15
Panel B: Median nonresidential wealth levels							
Australia	60,598	441,302	34,734	76,509	74,140	0.47	0.57
Canada	18,060	8,409	4,625	38,482	27,230	0.17	0.26
Finland	59,240	18,974	12,279	151,470	65,272	0.19	0.21
Greece	8,520	2,726	4,499	8,861	16,904	0.27	0.53
Italy	40,389	23,911	31,134	46,078	54,795	0.57	0.77
United Kingdom	68,412	44,254	34,402	104,622	80,845	0.43	0.50
United States	12,791	8,253	3,198	29,915	14,927	0.21	0.25

Note: All = whole population; S = single, no kids; SP = single parents; C = couples, no kids; CP = couples with kids.

Source: LIS data; own calculations

families. In Finland, Greece and Italy, the ratios are 34%, 57% and 73% respectively. In other words, in most countries, single-parent households have less than half the wealth of coupled parents. These results align well with previous findings (for example, Grinstein-Weiss et al., 2008; Sierminska et al., 2010). The situation of single parents compared to the whole population remains dramatic in Anglo-Saxon countries.

Given that real estate is a very large component of net wealth for most households, we investigate the relationship between homeownership and wealth further. In Table 3.2 (Panel B), we exclude real-estate wealth and focus only on nonresidential wealth levels (financial wealth). Now, median wealth levels are substantially lower and the ranking of countries slightly changes. The lowest median nonresidential wealth levels are found in North American countries (the US and Canada) and Greece (around US$3,000–4,000). The highest median levels are found in Australia, the UK and Italy, with a little over US$30,000. Finland is in the middle, with a median level of roughly US$12,000. In most countries, except Italy and to a smaller extent Australia, these numbers constitute less than half of what is in the hands of coupled parents at the median wealth level.

The role of homeownership in single parents' wealth portfolio

To accurately estimate the impact of housing on wealth accumulation among single parents, we differentiate between owners and renters and then look at nonresidential wealth (financial wealth), equivalised for household size. The reason for looking solely at financial wealth is that housing wealth is a less liquid type of wealth and differing housing prices in the observed countries might additionally bias the results.

Among homeowners, in Table 3.3 (Panel A) we still find that single parents have the lowest median levels of wealth, except in Finland and Greece. The levels of financial wealth are lowest in the US and Greece (less than US$5,000), around US$10,000 in Canada and the highest in Italy, Australia and Finland (US$40,000 or more). However, the gaps between single-parent and couple-parent homeowners have decreased, and in Finland single parents are even better off than their coupled counterparts. In the US, on the other hand, single parents still have about one third of the wealth of coupled parents. Thus, conditional on being a homeowner, the difference between coupled- and single-parent households decreases when looking solely at financial wealth (except in the US).

For renters, as shown in Table 3.3 (Panel B), the situation is more troubling. They are the most vulnerable group. Single-parent renters have very low levels of wealth: less than US$1,000 in Finland, Greece and the US, around US$1,000 in Canada and around US$10,000 in Australia, Italy and the UK.

These results illustrate that the home is an important asset for families, and for single-parent families in particular. Being a homeowner may help to accumulate wealth, not only through monthly amortisation but also because the home may serve as a financial surety in times of economic need (although it also forces individuals to have additional expenses related to homeownership). Another possible interpretation is that these raw differences capture older single parents, who have had time to purchase a home, whereas younger single parents are renters. In the following section, to try to further gauge the role of homeownership in the accumulation process we control for additional characteristics.

By singling out the role of housing, we uncover certain country patterns. In particular, we find that single parents in North American countries and Greece have the lowest nonresidential (financial) wealth levels (although, in the case of Greece, not overall wealth). In Finland, this is the case for renters only. The highest wealth levels are found in Australia, the UK and Italy (total wealth and nonresidential wealth).

Table 3.3: Median equivalised nonresidential wealth by household type (US$) and ratios

	All	S	SP	C	CP	SP/CP	SP/All
Panel A: Homeowners							
Australia	51,493	56,148	36,967	63,348	43,414	0.85	0.72
Canada	26,429	28,352	10,288	35,592	18,831	0.55	0.39
Finland	106,747	109,744	65,331	147,841	56,424	1.16	0.61
Greece	6,946	2,726	4,329	6,624	10,468	0.41	0.62
Italy	34,104	30,768	26,603	36,717	35,366	0.75	0.78
United Kingdom	66,454	75,323	43,581	86,041	51,347	0.85	0.66
United States	16,835	19,806	3,822	30,964	11,089	0.34	0.23
Panel B: Renters							
Australia	17,115	17,484	9,579	24,034	17,282	0.55	0.56
Canada	3,244	2,963	1,161	7,645	3,026	0.38	0.36
Finland	1,528	1,552	827	1,942	2,258	0.37	0.54
Greece	3,476	1,771	964	5,398	4,979	0.19	0.28
Italy	15,529	15,816	11,007	17,556	15,172	0.73	0.71
United Kingdom	17,617	20,630	12,312	28,702	14,747	0.83	0.70
United States	2,347	2,847	490	3,253	3,007	0.16	0.21

Note: All = whole population; S = single, no kids; SP = single parents; C = couples, no kids; CP = couples with kids.

Source: LIS data; own calculations

Estimation results: ordinary least squares (OLS) and quantile regressions

Next, we study the impact of having children and other characteristics (age; age squared; education indicators for low or high education; whether the household has children and owns a home; income) on wealth, and verify whether it is similar across countries and whether it remains constant across the wealth distribution. We estimate net worth as a function of monetary and demographic characteristics using OLS and quantile regressions for the 25th, 50th and 75th percentiles. We also include an interaction term between the variable, indicating whether a household has children, and the sex variable to see whether the effect of having children on wealth is gendered. The OLS results will give us the average effect of the explanatory variable on net worth, while results for quantiles will give us the effect in the respective quantile – meaning at that point in the distribution. Our sample here consists of single households with and without children. In the text, we provide a summary of the results that can be found in Table 3.4.

Table 3.4: OLS and quantile regressions of net worth, selected variables

		Homeownership		
			Quantiles	
	OLS	25th	50th	75th
Australia	3.277***	3.217***	2.604***	2.039***
	(29.04)	(38.23)	(61.57)	(49.26)
Canada	6.243***	5.529***	3.138***	2.498***
	(24.26)	(11.51)	(24.83)	(21.38)
Finland	6.358***	7.794*	3.525***	2.641***
	(19.95)	(2.06)	(22.90)	(32.00)
Greece	6.495***	5.523***	3.644***	2.943***
	(31.39)	(15.66)	(28.17)	(44.63)
Italy	3.063***	2.997***	2.587***	2.288***
	(20.32)	(28.53)	(29.24)	(29.78)
United Kingdom	2.783***	2.653***	2.252***	1.998***
	(20.85)	(44.49)	(61.89)	(49.64)
United States	5.514***	15.60***	2.766***	2.240***
	(29.59)	(13.17)	(75.64)	(34.35)

		Low Education		
			Quantiles	
	OLS	25th	50th	75th
Australia	−0.120	−0.148**	−0.201***	−0.134***
	(−1.08)	(−3.04)	(−5.76)	(−3.32)
Canada	−0.298	−0.115	−0.614***	−0.613***
	(−0.79)	(−0.52)	(−3.71)	(−5.63)
Finland	0.790*	0.356	0.162	0.006
	(2.38)	(1.62)	(1.54)	(0.07)
Greece	−0.950***	−0.109	−0.541***	−0.518***
	(−3.67)	(−0.77)	(−7.39)	(−6.64)
Italy	−0.313*	−0.268***	−0.385***	−0.447***
	(−2.06)	(−3.57)	(−7.80)	(−5.67)
United Kingdom	−0.053	−0.374***	−0.321***	−0.318***
	(−0.45)	(−6.96)	(−10.25)	(−5.76)
United States	1.176***	0.969**	−0.465*	−0.389***
	(4.99)	(2.69)	(−2.00)	(−8.98)

		Income		
			Quantiles	
	OLS	25th	50th	75th
Australia	0.027	0.062	0.046	0.033
	(0.91)	(1.35)	(1.58)	(1.49)
Canada	0.186	0.382*	0.308***	0.218***
	(1.86)	(2.42)	(4.01)	(3.48)
Finland	−0.212	0.327**	0.546***	0.385***
	(−1.09)	(3.03)	(5.28)	(5.28)
Greece	0.229***	0.618***	0.189***	0.174***
	(5.70)	(20.00)	(9.94)	(12.50)
Italy	0.236***	0.360***	0.228***	0.160***
	(5.71)	(3.72)	(6.09)	(5.64)
United Kingdom	0.025	0.091***	0.099***	0.077***
	(0.69)	(5.14)	(6.38)	(7.85)
United States	1.330***	0.924***	1.044***	0.812***
	(16.39)	(19.59)	(19.37)	(22.34)

		High Education		
			Quantiles	
	OLS	25th	50th	75th
Australia	−0.092	0.138**	0.184***	0.379***
	(−0.61)	(3.18)	(7.30)	(9.49)
Canada	−0.133	0.234*	0.255**	0.167**
	(−0.47)	(2.16)	(2.88)	(2.89)
Finland	0.903**	0.419*	0.18	0.271***
	(2.86)	(2.56)	(1.85)	(3.97)
Greece	0.973***	0.569***	0.251***	0.177
	(4.47)	(4.56)	(4.39)	(1.76)
Italy	0.211	0.372***	0.211**	0.19
	(1.32)	(3.70)	(2.95)	(1.95)
United Kingdom	0.255	0.290***	0.356***	0.516***
	(1.77)	(6.96)	(10.05)	(11.91)
United States	−1.014***	−0.942***	0.239**	0.571***
	(−5.21)	(−3.61)	(3.08)	(8.16)

(continued)

Table 3.4: OLS and quantile regressions of net worth, selected variables (continued)

| | Children | | | |
| | | Quantiles | | |
	OLS	25th	50th	75th
Australia	0.218	0.195	0.124	0.108
	(0.77)	(1.82)	(1.25)	(0.99)
Canada	0.516	−0.033	0.152	0.039
	(0.91)	(−0.10)	(0.90)	(0.24)
Finland	0.558	0.222	0.308	0.374*
	(1.03)	(1.06)	(1.84)	(2.39)
Greece	2.622***	0.647	1.297	1.276
	(3.88)	(0.56)	(1.79)	(1.40)
Italy	−0.931	−0.443	−0.246	−0.229
	(−1.49)	(−1.39)	(−1.41)	(−0.69)
United Kingdom	0.199	0.204*	0.113	0.148
	(0.66)	(2.24)	(1.15)	(1.62)
United States	0.526	0.740**	−0.034	0.15
	(1.61)	(3.21)	(−0.40)	(1.30)

| | Female | | | |
| | | Quantiles | | |
	OLS	25th	50th	75th
Australia	0.245*	0.166**	0.061	−0.027
	(1.97)	(3.28)	(1.79)	(−0.72)
Canada	−0.077	0.035	−0.070	−0.099
	(−0.28)	(0.22)	(−1.00)	(−1.54)
Finland	−0.453	−0.181	−0.217***	−0.346***
	(−1.51)	(−1.48)	(−3.53)	(−5.44)
Greece	−0.185	0.075	−0.188**	−0.146
	(−0.89)	(0.76)	(−2.60)	(−1.82)
Italy	−0.095	0.048	−0.052	−0.148**
	(−0.77)	(0.57)	(−0.54)	(−2.69)
United Kingdom	0.058	0.154***	0.112***	0.050
	(0.47)	(4.13)	(3.47)	(1.29)
United States	−1.705***	−1.000***	−0.496***	−0.434***
	(−8.55)	(−5.65)	(−8.76)	(−11.59)

Notes: t statistics in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. The coefficient on divorced is negative or insignificant, while the coefficient on widowed is positive or insignificant.

		Children * Female		
			Quantiles	
	OLS	25th	50th	75th
Australia	−0.104	−0.166	−0.098	−0.105
	(−0.33)	(−1.31)	(−0.88)	(−0.93)
Canada	−1.042	−0.214	−0.307	−0.151
	(−1.53)	(−0.57)	(−1.48)	(−0.83)
Finland	−0.749	−0.298	−0.313	−0.213
	(−1.13)	(−1.21)	(−1.70)	(−1.14)
Greece	−3.382***	−1.06	−1.618*	−1.588
	(−4.82)	(−0.93)	(−2.22)	(−1.71)
Italy	0.866	0.450	0.272	0.198
	(1.40)	(1.32)	(1.46)	(0.58)
United Kingdom	0.125	−0.131	−0.062	−0.11
	(0.37)	(−1.23)	(−0.61)	(−1.02)
United States	−0.823*	−0.891**	−0.345**	−0.383*
	(−2.06)	(−2.61)	(−3.13)	(−2.57)

Homeownership, income and education

The results show a positive correlation between homeownership and wealth levels. This is the case on average, as well as throughout the wealth distribution. A similar statistically significant relationship is found for income, except in Australia and for some countries in the OLS specification.

Low education is generally negatively correlated with wealth outcomes across countries compared to the (omitted) medium-level education category. There are two exceptions. In Finland, the association is not significant (although positive) in the quantile specification and positive in the OLS specification. This indicates that, in Finland, having lower education has a significant positive effect on wealth as compared to having a medium level of education (the omitted category). Another exception is the case of the US. The effect of having low education is negative and significant, as in the other countries, in the middle and at the top of the distribution (50th and 75th quantiles), but positive at the bottom of the distribution and in the OLS specification. This suggests that the negative effect of having lower education (compared to having medium levels of education – the omitted category) among single households at the lower end of the distribution dominates the effect further up the wealth scale.

A similar pattern emerges in the case of high education in the US. In all other countries, a high level of education is positively correlated with wealth (compared to a medium level of education – the omitted category), but in the US this is only the case in the middle and at the top of the distribution (50th and 75th quantiles). At the bottom of the distribution, and in the OLS specification, the effect of high education is negative.

Children, gender and marital status

The second spread of Table 3.4 indicates that for the most part it does not matter whether a single-parent family is headed by a woman or a man – except in the US. In the US, in every specification, a single-parent household headed by a woman is worse off than both a single household without children and a single-parent household headed by a man.[6] Thus, the gender effect of single parents in the US holds across the distribution (but is the strongest in the lowest quantile). In other countries, having children does not have a statistically significant effect on wealth. The reason for this is most likely that social policies largely buffer such effects and help facilitate saving for single parents.

Up until now, our findings show that wealth accumulation is favourable to homeownership, income and *not* being a female single parent in the US. It may, however, be the case that trajectories of wealth accumulation vary across single-parent family types (never-married vs. divorced parents, for example). Thus, in our subsequent specification we control for marital status (divorced and widowed) and include an interaction term of the latter variable and children indicator variable. This allows us to identify whether the effects on wealth differ by marital status and children. Since the information on marital status is not available for all countries, we only include a subset of countries from our original sample: Finland, Greece, Italy, the UK and the US.

The results are summarised in Table 3.5. When we include marital status in our regression, the coefficient on the child variable is no longer positive and significant as in the previous specification for Greece and the US; instead, it is negative and significant in these two countries. For divorced single parents, the coefficient is insignificant in most cases, with some exceptions. In the US, the effect of being a divorced single parent on wealth is positive and significant, declining further up in the distribution. The same is true for those who have been widowed. This suggests that whether you are a never-married single parent or have previously been in a relationship matters, but less so for wealthy individuals (in the US). However, this result is only significant in Greece and the US, which may suggest that in the other countries marital status is not a required additional safety net to ensure the wellbeing of individuals. Another explanation could be the fact that, upon marital dissolution, a significant amount of wealth is being transferred to the parent caring for the child. Further research would be required to disentangle these effects.

Wealth and institutions

In this final empirical section, we explore whether examining country-specific institutional characteristics may shed light on differential wealth accumulation patterns in our sample. To this end, we gathered information on financial market indices from various sources, as well as tax system characteristics. Although the number of countries in our sample is too small to make causal inferences, a descriptive discussion may provide some hints and lead to further avenues of research in this domain.

Table 3.6 provides information on mortgage and financial market features in the seven countries. These include many indicators that describe the economic and legal framework in which families make

Table 3.5: OLS and quantile regressions of net worth, selected variables and interactions

| | Children | | | | Child*Divorced | | | | Child*Widowed | | | |
| | | Quantiles | | | | Quantiles | | | | Quantiles | | |
	OLS	25th	50th	75th	OLS	25th	50th	75th	OLS	25th	50th	75th
Finland	−0.781	−0.196	0.043	0.250	1.717*	0.388	0.267	0.071	1.158	0.433	0.424	0.170
	(−1.31)	(−0.27)	(0.30)	(1.64)	(2.34)	(0.54)	(1.18)	(0.37)	(0.88)	(0.50)	(0.92)	(0.67)
Greece	−3.140*	0.183	−1.338	−1.658***	3.861**	0.157	1.588	1.557***	3.032*	−1.442	1.186	1.371**
	(−2.50)	(0.03)	(−0.88)	(−3.64)	(2.86)	(0.02)	(1.04)	(3.10)	(2.28)	(−0.22)	(0.79)	(3.09)
Italy	−1.698	−0.503	−0.127	−0.176	1.578	0.428	0.063	0.155	1.356	0.449	0.213	0.333
	(−1.77)	(−1.80)	(−0.64)	(−0.63)	(1.66)	(1.69)	(0.27)	(0.49)	(1.39)	(1.32)	(0.90)	(1.15)
United Kingdom	0.411	0.152	0.008	−0.022	−0.149	−0.069	0.072	0.178**	0.281	0.224	0.112	0.074
	(1.68)	(1.90)	(0.12)	(−0.44)	(−0.53)	(−0.70)	(0.96)	(2.92)	(0.86)	(1.78)	(1.07)	(0.60)
United States	−1.293***	−1.711**	−1.493***	−0.374***	2.191***	2.629***	1.635***	0.367***	1.367	1.730*	1.234***	0.954*
	(−3.93)	(−2.75)	(−4.63)	(−4.63)	(5.45)	(3.79)	(4.93)	(3.35)	(1.82)	(2.25)	(3.60)	(2.54)

Notes: t statistics in parentheses * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. The coefficient on divorced is negative or insignificant, while the coefficient on widowed is positive or insignificant.

Table 3.6: Mortgage and financial market features in seven countries

	Bank regulation[a]		Financial development[b]		Economic freedom[c]		Mortgage maturity[d]	Fixed-rate mortgages[e]	Mortgage equity withdrawal	Max. LTV ratio[f]
	Index	Rank	Index	Rank	Index	Rank				
Australia	2.89	6	5.13	2	82.6	1	25	Mainly variable	Yes	100% if insured
Canada	2.68	4	4.96	4	80.4	2	25	Fixed and mixed (92%); variable (8%)	Yes	95% if insured
Finland	1.95	2	4.24	5	73.8	5	17	Fixed (2%); variable (97%); other (1%)	Yes	None
Greece	2.92	7	–	–	62.7	6	15	Variable	No	–
Italy	2.74	5	3.98	6	62.7	6	15	Fixed (28%); mainly mixed (72%)	No	80% (100% if guaranteed)
United Kingdom	1.45	1	5.28	1	76.5	4	25	Mixed (28%); variable (72%)	Yes	100% (only for building societies)
United States	2.29	3	5.12	3	78.0	3	30	Fixed (85%); mixed (15%)	Yes	90% if guaranteed

Notes: [a] Increasing in strictness; [b] Higher values indicate more development (scale 1–7); [c] Higher values indicate more freedom (scale 0–100); [d] Typical number of years; [e] Prevailing interest rate; [f] Existence of regulatory limits on loan-to-value.

Source: see Table 3.8

financial decisions. The first three directly relate to the economy. The banking regulation index measures the degree of banking regulation in each country. The higher the index, the less flexible the banking sector. In a less flexible banking context, credit constraints may become an issue for the average family (for example, Italy and Greece). The financial development index is a score for the breadth, depth and efficiency of each country's financial system and capital markets. Higher values indicate higher financial development. The Index of Economic Freedom measures economic freedom in each country, with higher scores indicating lower government interference in the economy and a more flexible investment environment.

In our analysis, we showed that homeowners have a wealth advantage, not only because the value of their own home is included in the measure of net worth but also in terms of the level of financial assets held. As a result, in the second part of Table 3.6 we include four features of the mortgage market that affect families' ability to buy their homes. These include the typical length of mortgages, the prevalence of fixed-rate mortgages, the possibility of mortgage equity withdrawal and the maximum LTV ratios.

Comparing these indicators across countries, we notice that Greece and Italy are the most regulated, the least financially developed and have the lowest amount of economic freedom. The UK and Australia prove to be the most financially developed, with the highest amount of economic freedom. North American countries come second after the UK and Australia. Finland scores quite low on banking regulation and has a low degree of economic freedom and financial development. Still, Finland has higher scores on these dimensions than Greece and Italy. The results presented above may help explain why we observe relatively high accumulation levels in financial assets in Australia and the UK, for both renters and homeowners.

The housing market characteristics indicate that the length of mortgage is considerably shorter in Finland, Greece and Italy than in the Anglo-Saxon countries. In Italy and Greece, this is combined with a lack of possibility to withdraw equity from your house and a relatively low maximum LTV ratio. Access to home-equity loans in Anglo-Saxon countries may help single parents to smooth consumption during times of hardship. On the other hand, these loans may also be a reason for low wealth among single parents. Higher regulatory LTV ratios indicate that there is greater access to credit for households with fewer resources, at the cost of paying higher interest rates on their secured debt (Bover et al., 2016).

We note a more flexible market in the Anglo-Saxon countries and in Finland compared to Greece and Italy. Thus, a more rigid economic setting seems to be associated with a less flexible housing market. Based on our previous results, this has two effects. On the one hand, we find that there are higher wealth levels in the less flexible countries compared to the other countries – particularly for single parents (Table 3.2a) – perhaps shielding single-parent families in some sense. On the other hand, we find very low levels of nonresidential wealth in Greece (particularly for renters), but not in Italy.

In Table 3.7, our second table on institutional characteristics, we include information on tax rates and public expenditures. The first two columns of the table contain the marginal tax rate, which measures the tax due on an extra dollar of income for a single-parent household with two children and a married couple with one earner and two children. This gives an indication of the tax burden on families. Next, the tax on dividends is a net top statutory rate to be paid by the shareholder. The subsequent three columns contain information on public expenditures as a share of gross domestic product (GDP). These include net social expenditures and pension expenditures, disaggregated into public and private pension expenditure. The final column provides an index of pension privatisation.

Table 3.7 indicates that the marginal tax rate for single parents in our sample of countries is generally the same as for coupled parents. There are, however, three exceptions. In Italy and the US, the marginal tax rate is higher for single parents than for their coupled counterparts (25.6 vs. 23.4 in Italy and 15.2 vs. 11.2 in the US). In Greece, the marginal tax rate is slightly lower for single parents than for coupled parents (22.4 vs. 23.7). The lowest marginal tax rates are found in Canada and the US, while Finland and Italy have the highest. Interestingly, in these two countries we find one of the lowest tax rates on dividends and one of the highest public pension expenditures as a share of GDP (and low values of the pension privatisation index).

We do not see any immediate relationship between these characteristics and wealth accumulation. What we do see is that the higher the public pension expenditure, the lower the index of pension privatisation. In addition, wealth accumulation could vary cross-nationally and across family types due to different reliance on public assistance programmes. For example, in the US, single parents are much more likely than coupled parents to receive income support from programmes such as Temporary Assistance for Needy Families (TANF), which is means tested[7] (to be eligible for assistance, all other assets must be exhausted). Public health insurance in the US (Medicaid)

Table 3.7: Tax and public expenditure characteristics in seven countries

	Marginal tax rate[a]		Tax on dividends[b]		Public expenditure[c]			Index of pension privatisation[d]
	Single-parent	Couple with children	Rate	Ranking	Net social exp	Public pension exp	Private pension exp	
Australia	21.1	21.1	23.6	5	19.8	3.5	4.5	8.4
Canada	15.8	15.8	26.6	6	20.7	4.3	2.8	6.3
Finland	29.4	29.4	19.6	3	23.4	10.3	0.6	2.4
Greece	22.4	23.7	10.0	1	23.7	14.5	0.0	–
Italy	25.6	23.4	12.5	2	25.4	15.8	0.2	1.1
United Kingdom	23.8	23.8	36.1	7	26.1	5.6	3.0	6.3
United States	15.2	11.2	20.0	4	28.8	6.7	4.4	6.6

Notes: [a] Single-person with two children and one earner married couple with two children. Average income tax rate at average wage; [b] Net top statutory rate to be paid at the shareholder level; [c] As a % of GDP; [d] Increases with pension privatisation.

Source: OECD Statistics for 2010

Table 3.8: Institutional indices

Index	Description	Scale	Source
Bank regulation (a)	Measures anticompetitive regulations in banking taking into account regulatory barriers on domestic and foreign entry, restrictions on banking activities and the extent of government ownership	0–5 with higher values indicating more regulation	Andrews et al. (2011)
Financial development (b)	Measures the breadth, depth and efficiency of financial systems and capital markets	1–7 with higher values indicating more development	Financial Development Report 2010
Economic freedom (c)	Measures the level of government interference in the economy	0–100 with higher values indicating more regulation	2014 Index of Economic Freedom
Mortgage maturity (d)	Typical mortgage maturity term	Years	Andrews et al. (2011)
Fixed rate mortgages (e)	Prevailing type of interest rate.	%	Andrews et al. (2011)
Mortgage equity withdrawal	Available, yes or no	Yes/no	Andrews et al. (2011)
Index of pension privatisation (f)	Compound index consisting of four variables	0–10 each	De Deken (2013)
Max. LTV ratio (g)	Regulatory limit on mortgage loan-to-value limits	%	Andrews et al. (2011)

Notes: (a) Increasing in strictness; (b) Higher values indicate more development (scale 1–7); (c) Higher values indicate more freedom (scale 0–100); (d) Typical number of years; (e) Prevailing interest rate; (f) Includes the replacement rate, private pension assets, private pension expenditures and coverage by private pension plans; (g) Existence of regulatory limits on loan-to-value.

is another programme that may have discouraged members of single–mother families from accumulating assets, due to its asset limits (until 2014). Government benefits could in some sense be considered a trap rather than a safety net for women, given that many of them are means tested and require the liquidation of assets in order to be eligible, thus in fact working as a double whammy for single mothers (Chang, 2010).

Conclusions

Keeping in mind that it could be particularly hard for single parents to accumulate wealth, as single parents cope with additional challenges

such as relying solely on one income to satisfy all the needs of their dependents, this chapter found that in all countries single-parent wealth levels are at the bottom of the wealth distribution, with a non-negligible share of negative and zero wealth. For single parents, the lowest median levels of wealth were found in the Anglo-Saxon countries (Canada, the UK and the US), followed by Finland, Greece and Italy. Australia is an exception, with fairly high levels of wealth for single parents. In most countries, single parents have less than 50% of the level of wealth than their coupled counterparts. When we consider only the nonresidential wealth of single parents, we find the lowest wealth levels in Canada and the US, followed by Greece, Italy and Finland, and the highest wealth levels in the UK and Australia. The role of housing is quite noticeable. Among homeowners, single parents still have the lowest wealth levels, but the gaps between single- and couple-parent homeowners are smaller than the gaps between the overall population and renters. Thus, homeownership contributes positively to wealth accumulation. In the regression for singles, there is no significant effect of having children in any of the countries and specifications, except in the US. Also in the US, single parents who have previously been married are significantly better off in terms of wealth than those never married.

Thus, when studying single parents' economic wellbeing it is important to keep in mind that *how* you become a single parent, whether you are a homeowner or not, the level of education and the position in the income (or wealth) distribution also matter. Our results suggest that, to be better off, single parents would need to be homeowners not living in the US.

Finally, by comparing institutional characteristics, we find that some institutions create incentives for accumulating wealth. Certain assets, such as homeownership, help wealth accumulation by creating incentives and providing additional benefits (for example, tax breaks). However, no investment is without risk. For households such as single parents, which are vulnerable in terms of lower earning, the benefits of homeownership may be lower than for households with more resources (due to additional expenses related to owning your home), although we do not find this to be the case in our sample of countries. Institutions can also create disincentives for wealth accumulation. Single parents are more likely to be at the receiving end of social benefits; if those benefits are means tested (not universal), this serves as such a disincentive. Means testing thus exacerbates the paradox: wealth may be more important for single parents, but some policies hamper accumulation.

The way forward is to ensure policies that help shield day-to-day vulnerability by allowing families to build wealth. There are several mechanisms that could facilitate wealth accumulation among single parents. A crucial component of wealth accumulation is saving, which requires a steady stream of income. One way to ensure this is to improve labour-market conditions for individuals in need of more flexible working time, as is often the case for single parents. Another way is to reduce the need for single parents to work at all via adequate social benefits – though in the long run, this would be a harmful solution for single parents upon their return to the labour market. An alternative (or an additional step) would be to move away from means-testing benefits targeted at single parents. This would allow single parents to save. Another aspect that has been shown to benefit wealth accumulation is homeownership. Thus, more widespread programmes could be developed to help single parents purchase their own homes. This could be done via subsidies: price subsidies, interest subsidies or extended mortgage maturity dates, which would lower the monthly expenses. There is a wide array of possible policy solutions. The ultimate goal is to improve the living conditions of families with children, and particularly the most vulnerable ones: single parents.

Notes

1   This chapter was completed while the author was on sabbatical at the University of Arizona Department of Economics. She thanks them for their hospitality.

2   We are referring here to material wealth (unlike human capital wealth, for example). Material wealth, also known as net worth, refers to assets and liabilities. Assets include financial and nonfinancial assets. The former can be both liquid (such as current and saving accounts) and less liquid (such as stocks, mutual funds and bonds). Nonfinancial assets constitute real estate and businesses. Liabilities encompass all debt – both secured by assets and unsecured.

3   LIS (2016). *PPP deflators*. Luxembourg: LIS. Retrieved from www.lisdatacenter.org.

4   The interpretation of the coefficients remains similar to that of the log transformation. The inverse hyperbolic sine transformation is defined as $\log(y_i+(y_i^2+1)^{1/2})$ and since, except for very small values of y, the inverse sine is approximately equal to $\log(2y_i)$ or $\log(2)+\log(y_i)$, it can be interpreted in exactly the same way as a standard logarithmic dependent variable.

[5] We must keep in mind that negative wealth could arise (or not) due to several reasons, one being the way in which wealth information is collected in surveys.

[6] That single-parent households headed by a man are better off financially was also found with respect to income poverty (for example, Maldonado & Nieuwenhuis, 2015).

[7] In most states, assets over US$2,500 disqualify families (and they do not distinguish between retirement and savings).

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FOUR

Income poverty, material deprivation and lone parenthood

Morag C. Treanor

Children who do not grow up with both of their biological parents are often considered to be disadvantaged in terms of social and academic achievements (Amato & Cheadle, 2005; Kiernan & Mensah, 2010; Sigle-Rushton et al., 2005) and are widely expected to display greater levels of behavioural difficulties, as discussed by Nieuwenhuis and Maldonado in the introductory chapter of this book (Amato, 2005; Waldfogel et al., 2010). However, research into the children of lone[1] parents often omit the heterogeneity of lone-parent families. As parents (or mothers) transition into and out of relationships across time, they spend different lengths of time in partnered and non-partnered circumstances. This results in different typologies of lone parenthood; for example, stable lone parenthood versus a recently separated parent (see Zagel and Hübgen, Chapter Eight in this book, for how such a life-course perspective affects the analysis of policy outcomes). This assumption of the homogeneity of lone parenthood neglects the idea that parental partnership heterogeneity has theoretical consequences for the causal argument of the effects of lone parenthood on children's development and wellbeing. Making 'lone-parent' families a unidimensional comparison category, as most studies do, implies that homogenous effects of one-parent families are expected.

In addition to the lumping together of 'lone-parent' families into one category, which is a conceptual problem, another reason for this lack of attention to heterogeneity is the quality of the data available to some researchers. For the exploration of the impacts and experiences of lone parenthood, cross-sectional data are often used, which is a rather blunt instrument with which to study such a dynamic phenomenon as relationships. Furthermore, the existing research in the area is often from the US, where the societal, political and policy contexts differ greatly from those in Europe. This chapter seeks to challenge research findings that posit lone parenthood per se, rather than the inadequate resources available to lone mothers, as a disadvantageous factor for

children, and also to challenge the assumption of the homogeneity of lone parenthood by using longitudinal, annually collected birth cohort data to derive a measure of family transitions over time.

Lone parents are more likely to experience multiple disadvantages, such as income poverty and material deprivation, due to their inadequate resources and inadequate employment (Nieuwenhuis and Maldonado, Chapter One in this book). These disadvantages are often written about as factors associated with children's low levels of wellbeing, with lone parenthood being included as another such factor; that is, lone parenthood is viewed as a disadvantage that children experience in addition to income poverty and material deprivation, rather than as a family state that increases the likelihood of lone parents and children together experiencing the disadvantages of income poverty and material deprivation. Yet, there is qualitative research that shows that low income and the poor quality of lone mothers' employment result in poorer wellbeing for both mothers and children (Ridge, 2007; Ridge & Millar, 2011). This chapter will use quantitative methods to complement the qualitative evidence, and to test its generalisability, by exploring lone parents' employment, work intensity, family transitions, income poverty and material deprivation to disentangle the association between lone parenthood and lower levels of child wellbeing. In so doing, it aims to challenge the research that promotes lone parenthood as yet another child-level disadvantage rather than a group of parents facing the same (or greater) disadvantages as their children.

Literature review

Being a lone parent, and specifically being a lone mother, is one of the most stigmatised positions in UK and Scottish society today. The previous Coalition and the current Conservative UK government administrations placed 'family breakdown' as the root cause of child poverty, to great stigmatising effect (Hancock & Mooney, 2013; Mooney, 2011; Slater, 2014). In today's political discourse, lone parents are seen as a political and social problem – and as deficient parents (Dermott & Pomati, 2016).

There are many, often wrong, assumptions made about lone mothers in Scotland. Contrary to the myth of the young, lone, unmarried mother, the average age of lone mothers in Scotland is 36 years old, and they have usually previously been married (McKendrick, 2016). Furthermore, in Scotland, 'only 3% of lone mothers are teenagers and only 15% have never lived with the father of their child' (McKendrick,

2016, p. 104). Lone parenthood is not usually a permanent status for families in Scotland, but is often another stage in family life that lasts on average around five and a half years (McKendrick, 2016, p. 104). As such, it is estimated that around one third to one half of all children in Scotland will spend time in a lone-parent family formation (McKendrick, 2016, p. 104).

In Scotland, 41% of children in lone-parent households are living in poverty compared to 24% of children in coupled-parent households (McKendrick, 2016, p. 99). However, when the lone parent works full time the poverty risk for children falls to 20%, which is far lower than the 76% experienced by children in a couple household where neither parent works (McKendrick, 2016). Poverty is not an inevitable outcome for lone-parent families, and lone parenthood per se does not cause poverty, but 'the way in which the labor market, taxation and welfare system operate in Scotland mean that lone parents are more likely to experience poverty' (McKendrick, 2016, p. 99).

The longitudinal qualitative research on the impact of lone mothers' work experiences on their children shows that prior to mothers gaining employment, children experienced severe deprivation, stigma and exclusion from school and leisure activities (Ridge, 2009). When their mothers first entered work, they experienced a welcome increase in income and material goods and increased participation in the life of the school and friends (Ridge, 2009). However, it took the whole family to manage the long nonstandard hours that mothers had to work, with children taking responsibility for household chores and caring for siblings in the absence of affordable, suitable childcare (Millar & Ridge, 2009, 2013). Furthermore, children reported being worried about how tired and stressed their mothers had become and were offering emotional support to their mothers (Ridge, 2009).

When mothers' employment was unstable, insecure, low-paid and of low quality, they rotated between periods of employment of this type and unemployment. For children, this led to 'the loss of opportunity and dwindling hopes of the improvement that work seemed to promise' (Ridge, 2009, p. 507), as well as a return to severely impoverished circumstances at each transition. The evidence shows that stable work with standard hours has a positive effect on both mothers and children (Harkness & Skipp, 2013), but 'unstable employment transitions can threaten wellbeing and result in renewed poverty and disadvantage' (Ridge, 2009, p. 504).

The economic disadvantage associated with inadequate employment and resources is typically measured cross-nationally using income poverty at 60% median income, often in conjunction with an index of

material deprivation. Material deprivation describes the conditions or activities experienced due to inadequate income or resources (Gordon, 2006; Mack & Lansley, 1985; Pantazis et al., 2006; Townsend, 1979). The index of material deprivation has been incorporated into official poverty measures, including those used in the UK, Europe and the OECD. However, the use of material deprivation to measure economic disadvantage is not a controversy-free zone. Treanor (2014) discusses two critiques: 1) there are people who cannot afford items considered essential, while affording those considered inessential (choice); and 2) living in material deprivation is not necessarily caused by poverty, as people may choose not to have the goods or participate in the events that indicate material deprivation even though they can afford to should they wish. Treanor (2014) counters that these elements of choice mean that only when material deprivation is imposed by insufficient command of resources, rather than self-imposed deprivation, can it be conceived as a dimension of poverty (inter alia Pantazis et al., 2006).

This chapter uses the standard measure of material deprivation used cross-nationally in conjunction with income poverty to explore the economic disadvantage of lone parents and their children. While there is cross-national research on income and material deprivation, there is none that focuses on the experience of lone parents and their children per se, and certainly none that looks at lone parenthood through a lens of heterogeneity. Thus, this chapter uses novel ideas and analyses to challenge the existing evidence and the current pejorative public and political attitude towards lone parents in Scotland and the UK.

The strength of this chapter lies in the quality and frequency of the collection of its data: it is a birth cohort study with an almost-annual data collection that allows a nuanced exploration of change. It also permits the exploration, to a granular extent, of the diversity, heterogeneity and dynamics of the formation and reformation of lone and couple parenthood. Thus, this chapter explores the impacts of income, material deprivation and work intensity – separately and combined, for different typologies of poverty and for family transitions – on children's wellbeing. In so doing, it aims to explore aspects of the triple bind of lone parents: the effects of inadequate resources and inadequate employment, and how they impact on child wellbeing.

Data

The dataset used is the *Growing Up in Scotland* (GUS) study,[2] a longitudinal birth cohort study with a nationally representative sample

of 5,217 children born in 2004–5 in Scotland. Wave 1 was collected in 2005; wave 2 in 2006; wave 3 in 2007; wave 4 in 2008, wave 5 in 2009 and wave 6 in 2010, but wave 7 was collected after a year's gap in 2012. For this reason, panel models were not the chosen methodology but clustered ordinary least squares (OLS) regression models (clustered on child ID number over time). This chapter uses the last four waves of data (2008–12), when all the variables have been collected at each time point – with the exception of material deprivation, which has a gap at wave 5. This gap has been left as it is. The full set of variables used is described below.

Dependent variable

Child wellbeing is measured by the Strengths and Difficulties Questionnaire (SDQ) scores taken annually: from wave 4 in 2008 (when the children are 3 or 4 years old) to wave 7 in 2012 (when the children are 7 or 8 years old). SDQ scores have been reversed and standardised so that they have a mean of zero and standard deviation of one. Any scores below the mean (negative scores) correspond to lower levels of child wellbeing, and any scores above the mean (positive scores) correspond to higher levels of child wellbeing.

Independent variables

Longitudinal poverty is the poverty variable, measured as 60% of median household income equivalised for household size. It has been coded into four typologies: no poverty, transient poverty (one year of poverty), recurrent poverty (two years of consecutive poverty) and persistent poverty (three years of consecutive poverty out of any four), as set out by Fouarge and Layte (2005).

Material deprivation is defined as the proportion of people living in households who cannot afford at least three of the following nine items: two pairs of all-weather shoes for all adult members of the family; one week of annual holiday away from home; enough money for house decoration; household contents insurance; regular savings of £10 a month or more for rainy days or retirement; a night out once a month; celebrations at special occasions; buying toys and sports gear for children, and replacing worn out furniture (Guio et al., 2012). These are combined to create an index of multiple deprivation: a similar index that is used cross-nationally by other bodies and studies, such as the OECD, European Union and EU-SILC data. In this chapter, it has been left as a continuous index and standardised to

have a mean of zero and a standard deviation of one, with higher levels of material deprivation corresponding to positive values above the mean, and lower levels of material deprivation corresponding to negative values below the mean.

Family transitions denotes different family formations across time to capture the heterogeneity of adult relationships. It has the following typologies: stable couple family; stable lone-parent family; couple recently separated; lone parent re-partnered, and repeated separations and re-partnering.

Maternal employment is a categorical variable with three categories: working full time, working part time and not in paid work. This is an individual-level variable of the mother.

Work intensity is a household measure, which for couple families uses the employment status of both partners. It is a variable that ranges between 0 and 1. For a couple family, the range is: 1 = both partners in full-time work, 0.75 = one full-time and one part-time partner, 0.5 = one full-time or two part-time partners, and 0.25 = one part-time partner, one partner not in paid work. For a lone parent, the range is: 1 = lone parent working full time, 0.5 = lone parent working part time and 0 = lone parent not working. This means that a full-time working lone parent has the same weighting as a full-time working couple.

Change in work intensity is derived by taking the change in work intensity from the previous to the current year. When this is positive, there has been an increase in work intensity for a family; when this is negative, there has been a decrease in work intensity.

As work intensity uses some of the same data as maternal employment, these variables will not be used in the same models.

Control variables

The control variables are mother's age at the birth of her first child, the child's gender and the mother's level of education, which are factors known to confound the effects of socioeconomic disadvantage on children's outcomes (Schoon et al., 2012; Treanor, 2016a, 2016b).

Descriptive statistics

Table 4.1 gives summary information on all the variables used in the analysis. The data are given for the final wave of data collection in 2012 – although the clustered OLS regression analysis in Table 4.5 uses data from waves 4–7, as almost all variables, including child wellbeing,

Table 4.1: Summary statistics

Variables	Mean	SE/SD	Min	Max	SDQ (mean)	Material deprivation (mean)	Work intensity (mean)	Change in work intensity (mean)
Material deprivation (z score)	0	1	-0.67	4.77				
SDQ (z score)	0	1	-4.71	1.87				
Work intensity	0.58	0.008	0	1				
Change in work intensity	0.02	0.004	-0.75	1				
Family transitions:								
Couple (ref cat.)	0.69	0.013	0	1	0.06	-0.16	0.65	0.01
Lone parent	0.09	0.008	0	1	-0.54 ***	1.34 ***	0.30 ***	0.06
Separated couple	0.08	0.006	0	1	-0.29 ***	0.57 ***	0.41 ***	-0.03 **
Re-partnerings	0.07	0.008	0	1	-0.40 ***	0.64 ***	0.48 ***	0.05
Separations/re-partnerings	0.07	0.006	0	1	-0.48 ***	0.78 ***	0.43 ***	0.05
Poverty transitions:								
Never poor (ref cat.)	0.46	0.015	0	1	0.17	-0.37	0.72	0.01
Transient poverty	0.14	0.008	0	1	0.02 **	-0.09 ***	0.63 ***	-0.01 *
Recurrent poverty	0.14	0.008	0	1	-0.33 ***	0.36 ***	0.51 ***	0.00
Persistent poverty	0.26	0.013	0	1	-0.49 ***	1.12 ***	0.31 ***	0.06 ***
Child sex:								
Male	0.51	0.009	0	1	-0.28 ***	0.19	0.57	0.03 ***
Female (ref cat.)	0.49	0.009	0	1	0.09	0.11	0.57	0.01

(continued)

Table 4.1: Summary statistics (continued)

Variables	Mean	SE/SD	Min	Max	SDQ (mean)	Material deprivation (mean)	Work intensity (mean)	Change in work intensity (mean)
Age of mother at birth of first child:								
Under 20	0.07	0.008	0	1	−0.52 ***	1.07 ***	0.38 ***	0.03
Twenties	0.41	0.012	0	1	−0.22 ***	0.32 ***	0.53 ***	0.03 *
Thirties (ref cat.)	0.49	0.013	0	1	0.08	−0.13	0.63	0.01
Over 40	0.03	0.003	0	1	0.03	0.14	0.57	0.01
Maternal education:								
Degree (ref cat.)	0.30	0.013	0	1	0.17	−0.30	0.69	0.02
Vocation	0.41	0.009	0	1	−0.14 ***	0.20 ***	0.58 ***	0.02
Higher	0.06	0.005	0	1	0.02	0.14 ***	0.58 ***	0.00
Standard	0.14	0.009	0	1	−0.30 ***	0.50 ***	0.46 ***	0.02
NoQual	0.08	0.008	0	1	−0.51 ***	0.92 ***	0.30 ***	0.03
Maternal employment:								
Full time (ref cat.)	0.60	0.011	0	1	0.03	−0.08	0.74	0.05
Part time	0.11	0.007	0	1	0.02	−0.09	0.42 ***	−0.02 ***
No paid work	0.29	0.011	0	1	−0.40 ***	0.74 ***	0.27 ***	−0.03 ***

Notes: * p<0.05, ** p<0.01, *** p<0.001. SE = standard error; SD = standard deviation.
All at wave 7 (2012) except where longitudinal.
Svy weights applied.
Binary variable significance by t-tests.
Multiple response category variables' significance by simple linear regression compared to the reference category with no controls (coefficients not shown).

Source: Growing Up in Scotland

were collected annually in these waves. The exception is material deprivation, which was collected in waves 4, 6 and 7 but not in wave 5.

In Table 4.1, the means in the first column denote the means for the continuous variables and proportions for the dummy variables. The variables 'family transitions', 'poverty transitions', 'work intensity' and 'change in work intensity' are longitudinal variables created across all seven waves of data but only reported for those who are present in the data at wave 7 (2012). The four columns to the right of the table give the means of child wellbeing (SDQ), material deprivation, work intensity and change in work intensity for all the independent and control variables in the data. The significance levels attached to these are from bivariate analyses: t-tests and simple linear regressions with no control variables. It should be noted that these are means and not coefficients, and so they should not be interpreted across the different variables.

There is much to note in the descriptive statistics, but for the purposes of this chapter four points are of particular importance:

1. With no controls, the child wellbeing (SDQ) of children for all family formations is significantly lower than that of stable couple families.
2. Those living in persistent poverty have very deep levels of material deprivation.
3. Material deprivation is also particularly high for those not in paid work.
4. The work intensity rate is lowest for stable lone parents, although it is lower for all family transitions than for a couple family.

The descriptive statistics in Table 4.1 suggest that the first facet of the triple bind – inadequate resources – does indeed disproportionately affect lone-parent families, although this will be explored further in the multivariate analysis. To explore the second facet of the triple bind – inadequate employment – Table 4.2 shows that stable lone parents are half as likely to work full time as their partnered contemporaries. The biggest difference lies in the proportion of stable and re-partnered lone parents who are not in paid work compared to those in a couple. This employment variable gives a useful snapshot but does not give an indication of the type, quality or stability of employment that lone parents are able to access. To examine this further, two variables – work intensity rate and change in work intensity rate – were created to measure the change in the work patterns of coupled- and lone-parent families over time.

Table 4.2: Employment and family transitions (cross-tabulation)

Employment status	Stable couple		Stable lone parent		Lone parent re-partnered		Couple separated		Separations/ re-partnerings		Total	
	N	%	N	%	N	%	N	%	N	%	N	%
Work full time	1,291	18.7	48	9.9	57	15.0	155	22.1	105	24.2	1,656	18.6
Work part time	3,976	57.7	204	42.2	163	42.9	374	53.2	171	39.4	4,888	55.0
Not in paid work	1,628	23.6	231	47.8	160	42.1	174	24.8	158	36.4	2,351	26.4
Total	6,895	100	483	100	380	100	703	100	434	100	8,895	100

Source: Growing Up in Scotland

Table 4.3 shows the results of t–tests for each year of the data employed (2008–12), using the work intensity and change in work intensity variables. These variables cover all families in the data – including all lone parents, not just those in work – which is what makes the work intensity rate of lone parents seem quite low (remembering the higher proportion of lone parents not in paid work at all). The final column and the change in work intensity rate show that lone parents' work intensity changes more year after year than that of coupled parents. This relationship was tested again only for those in employment, and the relationship holds firm. The differences are statistically significant each year. Only after the financial crisis of 2008–09 did all families experience a reduction in work intensity. As coupled families recovered, lone parents continued to experience greater reduction and flux in their work intensity.

   This shows that the nature of employment for lone parents is less stable and more precarious than for couples. While this does not tell us directly about the quality of employment available to lone parents, when looked at in relation to lone parents' rates of poverty (Table 4.4) and the extent of their material deprivation (Figure 4.1) it can give an indirect indication that lone parents are experiencing more precarious, unstable employment that is insufficient in monetary terms and so of a lower quality than their coupled counterparts. Thus, work intensity is used here as a proxy for work (in)adequacy, to empirically test the second facet of the triple bind.

   As can be seen from Table 4.4, stable lone parents experience the most persistent poverty at over 70% prevalence compared to just 8.8% for stable couple families. Only 10% of stable lone-parent families experience no poverty compared to 66% of coupled-parent families. The next most disadvantaged form of family in terms of lone parenthood is a lone parent who has re-partnered, suggesting perhaps that insufficient time has lapsed to enable the lone parent to recover

Table 4.3: Change in work intensity (*t*-test)

| Year	Work intensity (mean)		Change in work intensity (mean)	
	Couple	Lone	Couple	Lone
2008	0.655	0.324 ***	0.005	0.031 **
2009	0.644	0.317 ***	−0.009	−0.035 ***
2010	0.650	0.345 ***	0.010	−0.007 **
2012	0.655	0.389 ***	0.017	−0.001 **

Note: * p<0.05, ** p<0.01, *** p<0.001

Source: Growing Up in Scotland, waves 4–7

Table 4.4: Income poverty and family transitions (cross-tabulation)

Poverty transitions	Stable couple		Stable lone parent		Lone parent re-partnered		Couple separated		Separations/ re-partnerings		Total	
	N	%	N	%	N	%	N	%	N	%	N	%
No poverty	4,523	65.6	49	10.1	50	13.2	204	29.0	96	22.1	4,922	55.3
Transient poverty	1,068	15.5	22	4.6	40	10.5	179	25.5	53	12.2	1,362	15.3
Recurrent poverty	697	10.1	72	14.9	96	25.3	156	22.2	127	29.3	1,148	12.9
Persistent poverty	607	8.8	340	70.4	194	51.1	164	23.3	158	36.4	1,463	16.5
Total	6,895	100	483	100	380	100	703	100	434	100	8,895	100

Source: Growing Up in Scotland, waves 4–7

Figure 4.1: Material deprivation by family transitions
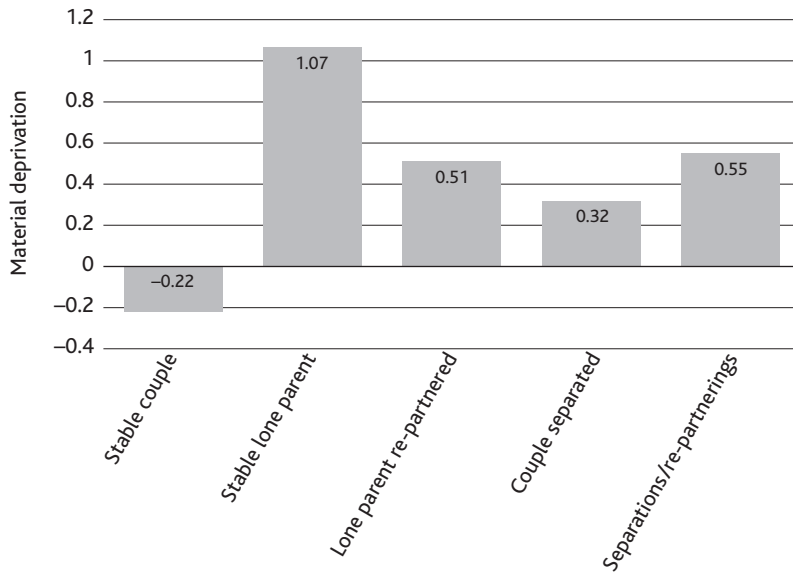
Source: Growing Up in Scotland

from previous disadvantages, that resources and financial burdens are not shared equally with a new partner or that the new partner is equally disadvantaged. This is not tested empirically in this analysis.

Figure 4.1 shows the depth of material deprivation for family transitions. Being a stable lone parent results in a level of material deprivation that is almost six times deeper than those who have never been a lone parent and almost twice as deep as those lone parents who have re-partnered.

So far, stable lone parents have been shown to be most likely to have precarious employment when they have employment, a higher incidence and more persistent experiences of poverty, and far deeper levels of material deprivation. This is in contrast to all other family transitions, including recently separated lone parents, indicating that the length of time spent as a lone parent has an increasingly detrimental effect on employment (as measured by work intensity) and on resources (as measured by income poverty and material deprivation), supporting two facets of the central thesis in this book: that lone parents experience a debilitating bind as regards the adequacy of resources and employment.

To explore the effects that income poverty and material deprivation have on child wellbeing, Figure 4.2 shows the levels of child wellbeing for the four poverty typologies with and without material deprivation.

Figure 4.2: Child wellbeing by poverty and material deprivation
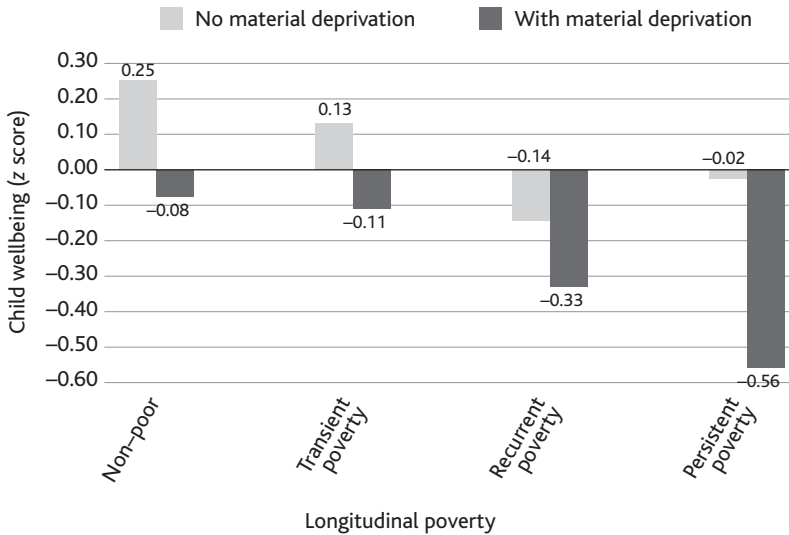
Source: Growing Up in Scotland

The level of child wellbeing for those experiencing recurrent and persistent poverty without material deprivation is below the mean for all children, as one might expect. What is striking, however, is the depth the level of child wellbeing falls to when material deprivation is experienced in combination with recurrent or persistent poverty. When a child lives in persistent poverty and material deprivation, they can expect to have wellbeing up to 28 times lower than those with no material deprivation. This suggests that there is no floor to the effects of income poverty and material deprivation combined on child wellbeing, and that the longer lone parents experience the effects of the triple bind, the greater the detrimental effects on child wellbeing. Whether this relationship holds in the multivariate analysis is tested in the models in Table 4.5.

In Table 4.5, child wellbeing is regressed on family transitions, poverty transitions, work intensity and material deprivation in a series of models. In model 1, all family transitions are negatively associated with child wellbeing compared to a stable–couple family, with stable lone parenthood showing the largest effect size. With control variables added at model 2, lower education, a male child and the youthfulness of the mother are statistically significantly associated with lower child wellbeing. These relationships hold in model 3 when work intensity is added. Higher levels of work intensity are statistically significantly

Table 4.5: Child wellbeing, family transitions, poverty transitions and material deprivation (clustered OLS)

	Model 1	Model 2	Model 3	Model 4	Model 5
Family transitions (ref: stable couple family):					
Stable lone-parent family	−0.560***	−0.368***	−0.263**	−0.143	−0.0697
	(0.081)	(0.081)	(0.081)	(0.086)	(0.084)
Couple who separated	−0.283***	−0.236***	−0.188**	−0.141*	−0.0992
	(0.060)	(0.059)	(0.059)	(0.059)	(0.058)
Lone parent who re-partnered	−0.439***	−0.232**	−0.206*	−0.0957	−0.0739
	(0.080)	(0.081)	(0.080)	(0.082)	(0.082)
Separations and re-partnerings	−0.413***	−0.289***	−0.253***	−0.166*	−0.115
	(0.078)	(0.078)	(0.076)	(0.076)	(0.075)
Mothers' qualification (ref: degree):					
Vocational		−0.175***	−0.158***	−0.119***	−0.108**
		(0.033)	(0.033)	(0.033)	(0.033)
Higher grade/A level		−0.0477	−0.0335	−0.0125	−0.0106
		(0.059)	(0.059)	(0.058)	(0.058)
Standard grade/GCSE		−0.278***	−0.233***	−0.173**	−0.170**
		(0.053)	(0.054)	(0.055)	(0.054)
No qualifications		−0.528***	−0.437***	−0.323***	−0.288**
		(0.090)	(0.090)	(0.091)	(0.090)
Child sex (ref: female)		−0.254***	−0.255***	−0.260***	−0.263***
		(0.029)	(0.029)	(0.029)	(0.029)
Mothers' age at first birth (ref: 30–39):					
Under 20		−0.318**	−0.267**	−0.205*	−0.166
		(0.102)	(0.103)	(0.104)	(0.101)
20–29		−0.160***	−0.144***	−0.120***	−0.105**
		(0.034)	(0.034)	(0.034)	(0.033)
Over 40		0.0865	0.0942	0.0946	0.103
		(0.071)	(0.071)	(0.071)	(0.070)
Work intensity			0.359***	0.183**	0.0750
			(0.057)	(0.061)	(0.061)
Poverty transitions (ref: no poverty):					
Transient poverty				−0.0292	−0.0181
				(0.040)	(0.040)
Recurrent poverty				−0.223***	−0.167**
				(0.051)	(0.051)
Persistent poverty				−0.347***	−0.217***
				(0.062)	(0.063)
Material deprivation					−0.162***
					(0.018)
Constant	0.119***	0.412***	0.153**	0.296***	0.303***
	(0.017)	(0.027)	(0.050)	(0.052)	(0.051)
r2	0.032	0.076	0.084	0.094	0.111
N	8,895	8,895	8,895	8,895	8,895
df_r	3,251	3,251	3,251	3,251	3,251

Notes: Standard errors in parentheses. OLS clustered by ID number over time.
* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Source: GUS, sweeps 4–7

associated with higher levels of child wellbeing. When poverty transitions are added at model 4, recurrent and persistent poverty are highly significantly associated with lower child wellbeing, and the earlier associations with family transitions and child wellbeing are attenuated. Now the only transitions associated with lower child wellbeing are a separated couple and the experience of repeated separations and re-partnerings. Work intensity continues to be significant, however, indicating income poverty and work experience are having a separate additive effect. In the final model 5, material deprivation has been added. Here, the relationships for poverty, education and gender continue to hold, but those for all types of family transitions and for the work intensity rate are no longer statistically significant.

These findings strongly indicate that it is not the state of lone parenthood, nor separations, nor meeting a new partner that is deleterious to child wellbeing, but the impoverished and materially deprived conditions that lone parents find themselves living in. In Scotland, as in the rest of the UK, two thirds of children living in poverty have a parent who is working; this suggests that work is only sometimes the best route out of poverty (see Horemans and Marx, Chapter Nine in this book). The key aspects of employment as a route out of poverty are its quality and stability. This analysis shows that lone parents have lower work intensity rates and greater changes in work intensity rates year-on-year, indicating higher levels of instability in their employment. Coupled with the fact that they also experience higher levels of poverty and material deprivation – even when working in precarious employments – it is clear that for lone parents, work as a route out of poverty is simply not … *working*. That higher levels of poverty and material deprivation are associated with lower levels of child wellbeing, rather than the state of lone parenthood itself, is a matter of urgency for policy.

Discussion

The main points from the analysis are that: the wellbeing of children in lone-parent families is more determined by income and material deprivation than by lone parenthood or changing family formations; the longer the experience of lone parenthood, the lower the levels of employment and work intensity; stable lone parents have a higher incidence and persistence of poverty; lone parents have a higher incidence and deeper levels of material deprivation; and lone parents have greater precariousness in their employment, as shown by the annual changes in work intensity.

The triple bind of lone parents posits that lone parents have a tripartite set of circumstances that disadvantage them: inadequate resources, inadequate employment and inadequate policies. The findings in this chapter empirically test the first two of these and provide support to this theory. They show how inadequate resources and inadequate employment, rather than the status of lone parenthood and family transitions, are associated with poorer levels of child wellbeing. The analysis in this chapter exonerates lone parents, in Scotland at least, from the blame and shame associated with the lower wellbeing of their children, and points the finger of blame instead to the triple bind. In considering that third aspect of the triple bind – inadequate policies for lone parents – it is important to consider not only what can be implemented to improve the circumstances of lone parents and release them from the triple bind but also the policies that may be causing actual harm and should be repealed.

The analysis in this chapter leads to two clear policy recommendations for the position of lone parents in Scotland. The first policy recommendation is to increase the income of lone parents not in paid work, and to support the circumstances and enhance the incomes of those who are working. In Scotland, as in the rest of the UK, there has already been one such policy change. Under the New Labour government (1997–2010), Child Tax Credits were introduced to do just that. The Child Tax Credit policy was successful in that it lifted 900,000 children in the UK out of poverty. It provided those on modest incomes with money for each child, covered up to 70% of childcare costs for working families (not just lone parents), and extra money for those families with disabled children. This policy was rightly criticised for being overly complicated and unwieldy, but wrongly criticised for its efficacy. It was a successful policy, although it did not enable the New Labour government to end all child poverty in a generation as was the stated intention (Hills et al., 2009), and research shows that parents spent this new additional income on their children (Dickens, 2011).

Unfortunately, the Child Tax Credit policy has been incrementally dismantled in Scotland by the two subsequent UK administrations. Its dilution will lead to even higher rates of poverty and material deprivation (Brewer et al., 2011) and even lower levels of child wellbeing in the coming years. A recommendation of this chapter is that steps should be taken to improve the income and material deprivation of lone-parent families.

The second policy recommendation is that lone parents should be supported into work when the time is right. The work ought to be

stable (not precarious with constantly changing hours) and have a decent income (not one that does not allow for adequate provision for families). The UK government believes that work is valuable in and of itself, but the relentlessly poorer circumstances of lone parents and children show that this is not necessarily the case. The take-home message is that poor employment, income poverty and material deprivation are detrimental to the wellbeing of children, especially those of lone-parent families.

Conclusion

This chapter concludes by reiterating the findings that undermine much current thinking in relation to lone parents in Scotland and the rest of the UK. Although lone parents are less likely to be in employment (remembering the young age of children in this study), their annual changes in work intensity are statistically significantly different to their coupled counterparts. Additionally, their low income and higher levels of material deprivation indicate precarious, low-pay employment. They experience exceedingly high levels of material deprivation compared to all other family formations, and have increasing levels of material deprivation the longer they remain a lone parent. When all these factors are taken into account, it is not the state of lone parenthood that is negatively associated with child wellbeing, nor transitions in family formations, but the low levels of income and high levels of material deprivation they experience. To improve child wellbeing, policy needs to begin by securing the financial circumstances of lone parents. This is not an easy ask, given the stigmatised status of lone parents in Scottish and UK society. Policies aimed directly at children will always have an easier transition and garner more support than those aimed at lone parents, but a bold step is required. If the UK government is disinclined to take that step then the Scottish government, with its increasing powers devolved from Westminster, ought to take up the mantle.

Notes
[1] 'Lone' parent is preferred to 'single' parent, as single implies never married and is therefore only one category of lone parent. The status of single (that is, never-married) lone parent is highly stigmatised in Scotland and the UK, and so avoided in this chapter.
[2] http://growingupinscotland.org.uk/.

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Single motherhood and child development in the UK

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In this chapter, we examine how children's experience of single motherhood has changed in the UK over the last 50 years. Children who grow up in single-parent families are widely expected to fare less well than those who grow up with both parents (McLanahan, 2004; Putnam, 2016), although whether this relationship is causal remains debated (Chapple, 2013). The UK has one of the largest shares of children growing up in single-parent families in the OECD (OECD, 2014), with more than 44% expected to spend at least some of their childhood with a single parent (DWP, 2014). In this chapter, we examine how the consequences for children have changed as single motherhood has moved from being a relatively rare experience among children that grew up in the 1960s and 1970s to a social norm among those born in 2000.

There are two main reasons that we might expect to see changes in the relationship between single parenthood and child outcomes over time. First, as single parenthood has become more common, we might expect to see changes in selection into single parenthood; for example, it may have become more common across women in all social classes. Alternatively, as in the US, increased single parenthood may have been disproportionately concentrated among the less educated, as McLanahan (2004) and Putnam (2016) describe. Second, the widespread growth in single-parent families, to the extent that today it is a social norm, may mean there is less stigma associated with single parenthood than in the past, benefiting children's development.

Using data from three UK birth cohorts (1958, 1970 and 2000), we first describe how children's experience of single motherhood has changed. Here, we look at how the experience of single motherhood varies with the mother's characteristics, particularly her age at the time of childbirth and her level of education. We then examine how children's cognitive and emotional development, measured during

early and middle childhood (age 5/7 and 10/11), is influenced by single motherhood. By using a rich definition of single motherhood, we assess how the relationship between single motherhood and children's outcomes varies with the timing and transition to single motherhood. We distinguish between the effects of single motherhood for those who are born to single mothers and those whose parents separate during early (before age 7) and middle (between 7 and 11) childhood. Furthermore, we examine the extent to which differences in the characteristics of single mothers and their children, observed at the time of birth and not directly affected by the transition to single motherhood, influence these outcomes. Conditioning on pre-existing differences in characteristics, we can predict how well children would have done had single parenthood not occurred and compute any deficits in attainment. Finally, we look at the role of contemporary characteristics on children's outcomes, investigating the importance of family income, housing tenure and maternal mental health for explaining deficits in attainment among children in single-mother families.

Literature review

Where parents separate or children are born to single mothers, children are likely to have access to fewer economic, social and emotional resources (McLanahan, 2004). Potential negative effects for children may be a result of: 1) lack of parental time to invest in their children and reduced parenting inputs; 2) lack of economic resources; and 3) increased family stress and instability. These changes may have different effects on children's cognitive and emotional outcomes. The evidence shows that children who spend some time in single-mother families have, on average, poorer cognitive and emotional outcomes than those in coupled-parent families (see Amato, 2005, for a US review; Chapple, 2013, for a review of studies outside the US). However, single parenthood is strongly correlated with low levels of parental education and low income (Lundberg & Pollak, 2007), and once socioeconomic characteristics (such as mothers' education and age) are accounted for, many of the negative effects of single parenthood on child outcomes become insignificant. Joshi et al. (1999) conclude that children living with both natural parents in the US and UK do not differ greatly from those in other family situations, although where differences do show up they tend to be bigger for behavioural than cognitive outcomes. They find many of the differences observed between family types to be mediated by differences in the levels of

human, economic and social capital available to children. In the UK, studies of parental separation find that the loss of fathers' income upon separation, rather than father absence per se, accounts for the poorer educational outcomes of children from nonintact families (Walker & Zhu, 2007). Other studies similarly find that low levels of income and high levels of maternal stress are particularly important factors in explaining why children in single-parent families do less well than children in coupled-parent families across a range of measures (Carlson & Corcoran, 2001; Kiernan et al., 2011; McLanahan, 2004). And while low income is considered an important mediator of poor child outcomes among children in single-parent families, research on the US questions the extent to which partnership would protect these families from low income, as those women who are most likely to partner with low-skill men are also those who are increasingly choosing to remain single (Lundberg & Pollak, 2007). Longitudinal US evidence suggests that the income gains from partnership are substantially smaller than cross-sectional estimates suggest (Page & Stevens, 2004).

Being born to a single parent may have potentially different implications for children's outcomes than entering a single-parent family because of parental separation. Children born to single mothers are likely to have greater exposure to the strain of single parenthood. The absence of a second adult from birth means these children are particularly at risk of chronic poverty (Cappellari & Jenkins, 2004), have little father contact and are more likely to be exposed to multiple partner transitions (Mooney et al., 2009). In addition, if single parenthood does have negative consequences for children, the effects on outcomes during early childhood may be particularly important given the increasing body of evidence linking early childhood disadvantage to later-life outcomes (Cunha & Heckman, 2007). On the other hand, children whose mothers are single at birth, and whose fathers are never present, may experience lower levels of exposure to parental conflict. Parental separation during early childhood may, for similar reasons, be more detrimental for children than separations that happen later. But other factors matter too. For example, because they spend more time with their parents, young children, may do worse than older children because of parental separation; or it may be the opposite: that teenagers are more affected by parental conflict. While children tend to adapt to parental separation over time (Chase-Lansdale & Hetherington, 1990; Rodgers and Pryor, 1998), the timing of separation has a greater influence on measured outcomes the closer parental separation is to the outcome being measured (Ermish & Francesconi, 2001b).

While some studies on the timing of parental separation find it to have little influence on children's outcomes (Haveman & Wolfe, 1995; Hill et al., 2001), other studies show that children born to a single parent, or who experience single parenthood early in childhood, fare less well than those whose parents separate later (Antecol & Bedard, 2007; Casper & Bianchi, 2001; Ermisch & Francesconi, 2001a, 2001b; Hill et al., 2001; Kiernan et al., 2011; Sigle-Rushton & McLanahan, 2002). Persistent low income is an important driver of this effect (Carlson & Corcoran, 2001). Other studies similarly show early parental separation to be more detrimental to educational outcomes and for young adults' mental health and labour-market participation than separations that happen later in childhood (Ermisch & Francesconi, 2001a; Ermisch et al., 2001; Steele et al., 2009).

The much greater prevalence of single parenthood in the UK today compared to the 1960s and 1970s means we may expect the consequences of living in a single-mother family to have changed. While on the one hand the growth in single parenthood may have led to an increased prevalence of single parenthood regardless of social class, studies using US data suggest that the rise in single-mother families has disproportionately occurred among those with lower levels of education and who are young at the time of the first birth. The increase in 'negative selection' to single motherhood has been associated with an increase in the raw gap in attainment between children in single-mother families and those in families where children live with both biological parents (McLanahan, 2004; Putnam, 2016). Similar trends are observed across high-income countries, with an inverse relationship between divorce risk and education (Härkönen & Dronkers, 2006).

Even if single parents are increasingly negatively selected on observable characteristics, such as education and age at first birth, it may be that the consequences of single parenthood have changed. For example, as single parenthood has become more widespread, the associated stigma may have declined, with fewer detrimental effects for children's development. In addition, as single parenthood has become increasingly common, institutions have adapted to accommodate changing family forms. Greater support for single parents through the welfare system – particularly the system of tax credits introduced in 1999, through which financial support for working families on low incomes has increased – may also have mitigated the negative consequences of single parenthood for children.

Data and methods

Data

Data from the three major UK birth cohort studies (cohorts born in 1958, 1970 and 2000) are used. Each of the cohort studies are nationally representative surveys that contain large samples of children and their families, collecting detailed information on the children's cognitive and emotional development, economic circumstances, family characteristics and health and wellbeing. The first cohort, the National Child Development Study (NCDS), collected data on 17,000 babies born in a single week in 1958. These children were followed up at the ages of 7; 11; 16; 23; 33; 42, 46 and 50. The 1970 cohort, the British Cohort Study (BCS), similarly collected data on 17,000 babies born in a single week in 1970, and seven 'sweeps' of data have subsequently been collected at ages 5; 10; 16; 26; 30; 34, 38 and 42. The Millennium Cohort Survey (MCS) is the most recent British longitudinal birth cohort study. It follows a nationally representative sample of 19,000 babies born in 2000 from the age of 9 months, with parental interviews repeated when the children were age 3, 5, 7 and 11. All data are weighted to be representative of children born in 2000, and account for sample nonresponse and nonrandom attrition (weights are not available for the early cohort studies).

Dependent variables

Children's cognitive and emotional outcomes are measured during early and middle childhood, and the measures used are broadly comparable across the cohort studies. A summary of the indicators used is described in Table 5.1. For these measures, age–adjusted standardised scores (mean 0, standard deviation 1) are reported. We measure children's **cognitive development** using verbal abilities test scores, which can be observed in all cohorts at the age of 10/11 and in the 1970 cohort also at the age of 7. In the 1958 and 2000 cohort data, as verbal abilities test scores are not available at age 7, a reading test score is used instead. **Emotional wellbeing** is measured using the Strength and Difficulties Questionnaires (SDQ), which are also standardised with a mean of 0 and standard deviation of 1. The SDQ is composed of 25 questions, five in each of the following categories: emotional symptoms; conduct problems; hyperactivity/inattention, peer relationship problems and prosocial behaviour. Following other studies, the generated measure of emotional wellbeing excludes the

'prosocial behaviour' category. The measures generated for the 1958 and 1970 cohorts aim for consistency with those of the 2000 cohort. Table 5.1 contains further details on these measures.

Table 5.1: Variable definitions

	1958	1970	2000
	Child outcomes		
	Cognitive measure: verbal		
Age 7	Southgate Group Reading Test	–	British Abilities Scale Word Reading
Age 10/11	Verbal Ability section of the General Ability test	British Abilities Scale Verbal Similarities	British Abilities Scale Verbal Similarities

Emotional wellbeing: SDQ (teacher survey). Possible responses are not true, somewhat true or certainly true. **Questions are detailed in Table 5.5.** For detailed information, see www.sdqinfo.com

Age 7			
Emotional symptom scale	Questions 1 to 4	Questions 1 to 4	Questions 1 to 5
Conduct problems	Questions 1 to 3	Questions 1 to 5	Questions 1 to 5
Hyperactivity	Questions 2 and 3	Questions 1 to 3	Questions 1 to 5
Peer problems	Questions 1 and 4	Questions 1 and 3	Questions 1 to 5
Age 10/11			
Emotional symptoms	Questions 1 to 4	Questions 1 to 4	Questions 1 to 5
Conduct problems	Questions 1 to 3	Questions 1 to 5	Questions 1 to 5
Hyperactivity	Questions 2 and 3	Questions 1 to 5	Questions 1 to 5
Peer problems	Questions 1 and 4	Questions 1 and 3	Questions 1 to 5

Family structure variables

Became single mother at birth, during early childhood (between birth and 5 /7), or middle childhood (between 5/7 and 10/11).

Child characteristics (at birth)

Gender, multiple births, low weight at birth (less than 2.5 kg), sibling information (for the 1958 cohort, previous births takes the value of 1 if the biological mum reports a positive length of time between this and previous birth, and 0 otherwise; for 1970, it represents number of births prior to the cohort child; for 2000, we control for whether the natural mother had previous children and for the number of older siblings), and a dummy that takes the value of 1 if the child is white and 0 otherwise; and region of residence at birth.

Mother characteristics (at birth)

Two age dummies, over 30 and under 21, education dummies (left education at 16 or earlier for the 1958 cohort, two dummies left education 16 or earlier and 19 or later for the 1970 cohort, and highest qualification obtained for the 2000 cohort (no qualification or GCSE D or less, O level/GCSE A–C, A/AS/S levels or diploma, degree or higher education, other education). We also control for mother's social class at birth and whether she smoked during pregnancy.

Age 11 controls for the 2000 cohort

At age 11: equivalised net weekly family income and maternal mental health (whether mother is currently treated for depression/anxiety); housing tenure (homeownership).

Explanatory variables

Family structure variables are constructed to reflect whether children remained with both biological parents throughout their childhood ('coupled' families); were born to a single parent (LM_{i0}); have parents who separated between birth and early childhood (LM_{i7}), defined as before age 7 in the 1958 and 2000 cohorts or age 5 in the 1970 cohort; or have parents who separated in middle childhood (LM_{i11}), between early childhood and age 11 in the 1958 and 2000 cohorts or age 10 in the 1970 cohort. Note that we define single parents as those who do not co-reside with a partner (rather than defining single parenthood by marital status). We do not distinguish between cohabiting and married couples. In the regressions, we also control for family and child background characteristics, measured at birth (so not directly affected by the experience of single parenthood), which are expected to influence children's outcomes. The **child characteristics**, measured at birth, which we control for are: gender, multiple births, low weight at birth (less than 2.5 kg), presence of siblings and ethnicity. We control for the following **maternal characteristics** (again measured at birth): two age dummy variables for being over 30 or under 21, education and mother's social class at birth, and smoking during pregnancy. We also include controls for government office regions. For the 2000 cohort, we examine how attainment deficits are influenced by circumstances at age 11. The factors we control for, which are expected to influence age–11 outcomes, are income, maternal mental health and housing tenure. These variables are defined in greater detail in Table 5.1.

Methods

Our analysis is conducted in two steps. First, to assess the influence of single motherhood on children's outcomes, we write children's cognitive and emotional outcomes as a function of single motherhood and children's and family characteristics observed prior to the test and single motherhood. The dependent variables are the tests at ages 5 or 7 and 10 or 11:

$$Y_{it} = \alpha_t + \beta_{10}X_{i0} + \gamma_0 LM_{i0} + \gamma_1 LM_{i7} + \gamma_2 LM_{i11} + \varepsilon_{it} \qquad (1)$$

Events are only controlled for if they take place prior to the test being taken; so, for the early test scores (at age 5 or 7), controls for single mother during middle childhood (LM_{i11}) are not included in the regression. Coefficients, γ_{1t}, are presented in Figures 5.2 and 5.3.

Second, we focus on children in the 2000 cohort to see how cognitive and emotional outcomes at age 11 are further influenced by

circumstances at the time the test is taken. The family circumstances, observed at age 11 or after single parenthood has occurred, are equivalised household income, housing tenure and maternal mental health (anxiety or depression). Following previous studies, we assume the returns to inputs are the same for children living in different household types, whether they live with a single mother or both biological parents. We estimate the following equation:

$$Y_{i11} = \alpha_{11} + \beta_{11}X_{i11} + \beta_{11}Z_{i11} + \gamma_{011}LM_{i10} + \gamma_{111}LM_{i7} + \gamma_{211}LM_{i11} + \varepsilon_{i11}$$

(2)

including family circumstances at age 11 (Z_{i11}).

Results

Changes in children's experience of single parenthood

Table 5.2 shows the proportion of children living in single-mother households, 'intact' families, mother and stepfather households and 'other' family forms at birth (9 months for the 2000 cohort) and

Table 5.2: Family structure by cohort and age of the child (unbalanced)

	Natural parents (%)	Single mother (%)	Natural mother and stepfather (%)	Other (non-natural/ single father and single that rep bio at birth) (%)
1958 birth cohort				
At birth	96.14	3.05	0.00	0.80
Age 7	92.01	3.72	1.31	2.97
Age 11	88.65	5.44	2.25	3.66
Age 16	83.64	8.05	3.41	4.91
1970 birth cohort				
At birth	92.64	5.83	0.00	1.53
Age 5	90.23	5.77	2.06	1.94
Age 10	82.42	8.33	5.36	3.88
Age 16	80.08	7.60	7.70	4.62
2000 birth cohort				
At birth	87.00	10.91	0.09	2.01
Age 3	79.51	17.46	2.20	0.83
Age 5	74.61	20.19	4.07	1.12
Age 7	69.37	22.97	5.80	1.85
Age 11	60.50	26.08	9.84	3.58

Note: Observations of the 2000 cohort are weighted using sample selection and non-response weights.

during early, middle and late childhood for each birth cohort. As expected, there is a sharp decline in the number of children living with both natural parents, not only because more children are being born to single mothers but also because more mothers are becoming single as their children grow older. The likelihood of living with a single parent increases with children's age (with the exception of between age 10 and 16 in the 1970 cohort). Overall, the data shows that while 89% of children born in 1958 still lived with both biological parents by age 11, for those born in 2000 this share had fallen to just 61%.

As Table 5.3 shows, among the 1958 birth cohort, children born to single mothers were frequently adopted out, and the share of children

Table 5.3: Single motherhood dynamics by birth cohort (balanced panel until age 11)

	Single mother at birth (%)	Transition in early childhood (from 0 to 5) (%)	Transition in early childhood (from 0 to 7) (%)	Transition in mid childhood (%)
1958 birth cohort				
% of single mothers	2.25		3.66	2.51
Still single parent				
– At age 7	36.33			
– At age 11	29.96		61.29	
Non-natural parents	47.19		2.07	
Re-partnered bio father	1.01			
1970 birth cohort				
% of single mothers	3.05	4.98		5.28
Still single parent				
– At age 5	59.04			
– At age 10	40.36	51.29		
Non-natural parents	20.78	1.29		
Re-partnered bio father	1.93			
2000 birth cohort				
% of single mothers	7.41	13.36	18.25	5.57
Still single parent				
– At age 5	83.74			
– At age 7	75.42			
– At age 11	65.08	61.63	63.18	
Non-natural parents	1.65	0.68	0.54	
Re-partnered bio father	1.79			

Note: For the 2000 cohort, we use selection and nonresponse weights. Children of Northern Ireland are included. Information of single mothers at birth is constructed using retrospective information obtained in the first wave, at age 9 months.

living with no natural parents was much higher than in either the 1970 or 2000 cohort. However, re-partnering was also relatively rare among single mothers, and the share living in step-parent families was small too. Between 1958 and 1970, the numbers of children living with both natural parents had fallen, but with no growth in the number of single-mother families (indeed, their share had fallen); instead, many more children were growing up in step-parent families than in 1958. The latest birth cohort shows a further change, with single parenthood becoming much more common by 2000 – both because fewer children were living with both natural parents and because living with a step-parent had become much less common.

However, these changes tell us only about children's family structures at certain points in time. Table 5.3 shows the evolution of children's family structure by age. This shows that in the 1958 cohort, 6% (= 2.25 + 3.66) of children had been observed to have spent at least some time living with a single mother by age 7, and 8% (= 2.25 + 3.66 + 2.51) by age 11 (in comparison, 3% are observed to be living with a single mother at 7 and 5% at age 11, as Table 5.2 showed). By 1970, the BCS data show that the share of children ever living in a single-mother family had risen to 8% by age 5 and 13% by age 10 (compared with 6% and 8% living in this family type at these ages). Finally, 21% of children in the 2000 cohort had experienced living with a single mother by the age of 5, 26% by age 7 and 31% by age 11 (and the share of children living with a single mother at these ages is 20%, 23% and 26% respectively). These numbers show that the experience of single motherhood has grown substantially in recent decades.

Other studies using British Household Panel Survey data for children born between 1974 and 1981 found 28% to have experienced single parenthood by the age of 16 (Ermisch & Francesconi, 2001b). These figures are compatible with our findings, as single parenthood grew particularly rapidly over the 1980s and 1990s. Table 5.3 also shows the share of single mothers remaining single at different ages, and the proportion of children who no longer live with either natural parent. For the 1958 cohort, 47% of children born to a single mother were not brought up by either biological parent. By 1970, this figure had dropped to 21%, and in the 2000 cohort just 2% of children did not remain with a biological parent. This, together with changes in the rate of re-partnering (with fewer children living in step-parent families), means that children born to single-mother families in 2000 were more likely to remain in this family form as they grew older. For the 2000 cohort, of children born to single mothers, 84% were still living with just their mother at age 5 (compared to 59% of the 1970 cohort). Of

mothers who were single at childbirth, 75% were still single when the child was 7 (compared to 36% in 1958). By age 10/11, just 30% and 40% of the children born to single mothers in 1958 and 1970 respectively still live just with their mother, while the number for those born in 2000 is 65%. While we are able to observe dramatic changes in the incidence of single parenthood and in family structures since the 1970s, it is notable that, across all cohorts, the vast majority of children who experience single motherhood do so while young.

Education and age differences in single motherhood

Single parenthood is strongly correlated with low levels of parental education and age, with evidence for the US suggesting that this relationship has become stronger over time (McLanahan, 2004). Figure 5.1a shows how children's experience of single motherhood has changed across cohorts by education. Enormous differences have emerged by education level between the early (1958 and 1970) cohorts and the 2000 cohort. For the 1958 cohort, the share of single-parent families was small and showed little variation by education. While a small gap had emerged between those with low and higher levels of education among those born in 1970, by 2000 we see sharply diverging trends. In the 2000 cohort, among those whose mothers left school at 18, 16% were born to a single mother, compared to just 4% of those whose mother stayed on in education after 18. By the age of 11, 16% of those with mothers who were more educated had experienced single motherhood. Among those whose mothers left school at 16, this share was 39%. Figure 5.1b shows even starker differences by maternal age, with these differences having grown rapidly over time. Among those whose mother was under 21 at the time of birth in the 2000 cohort, one third were born to a single mother and a further one third experienced parental separation by age 11. For those with mothers over 30 at birth, fewer than 5% were single at birth and one fifth experienced single motherhood by age 11.

Changes in children's relative cognitive and emotional outcomes

Figure 5.2 shows how differences in cognitive development between those children who live with both biological parents and those who experienced single motherhood have evolved over time. It shows: 1) raw differences in attainment (no controls); and 2) differences after controlling for mother and child characteristics, observed at birth. Results are reported for children at ages 7 and 11 for the 1958 and

Figure 5.1: Children's experience of single motherhood by child age, mothers' education, and mothers' age at birth

(a) Education

1958 and 2000

1970 and 2000

(b) Age

1958 and 2000

1970 and 2000
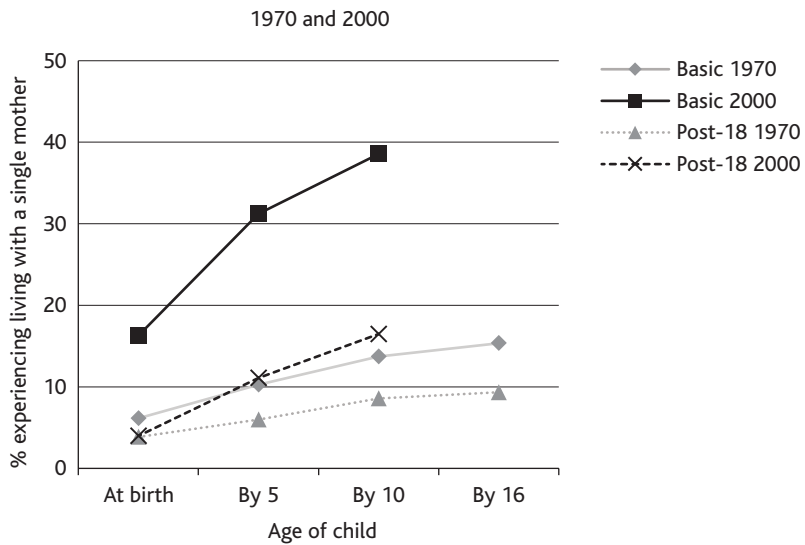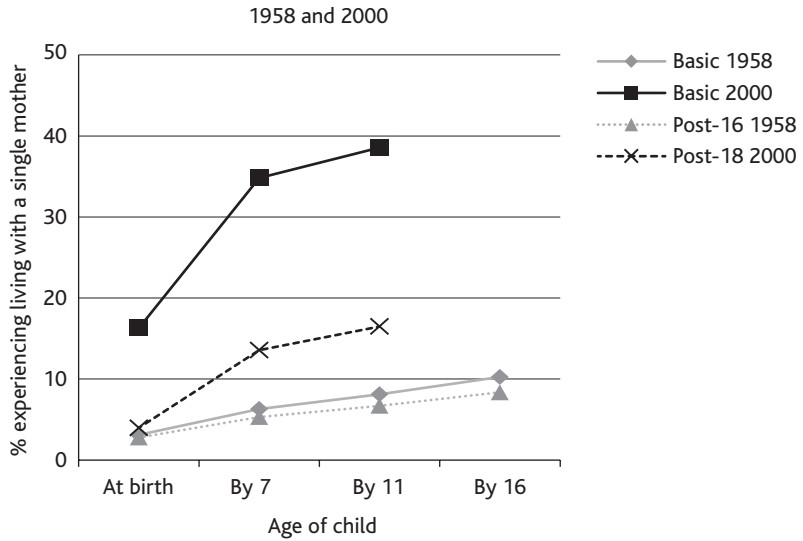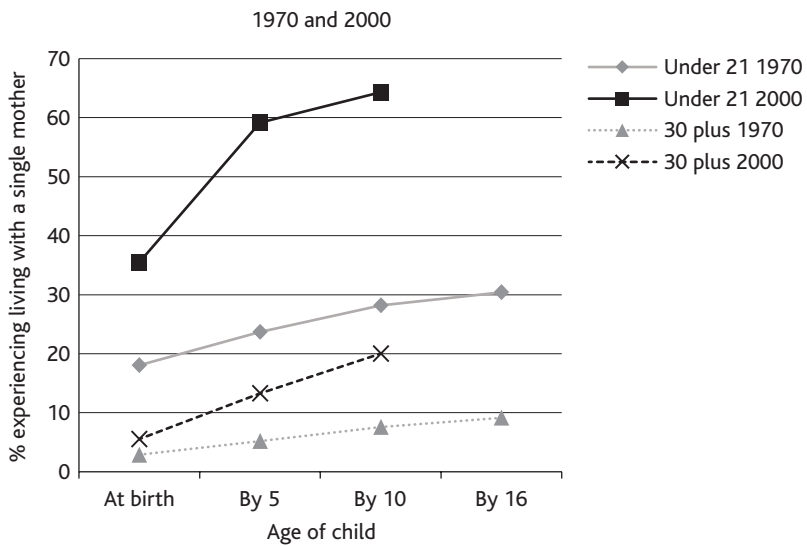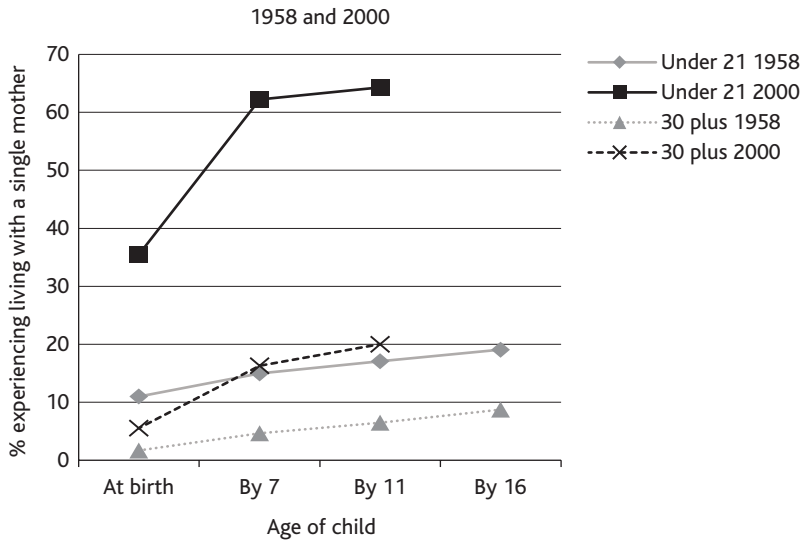
Figure 5.2: Deficits in children's cognitive scores

■ No controls   ■ Mother and child at birth

1958 cohort
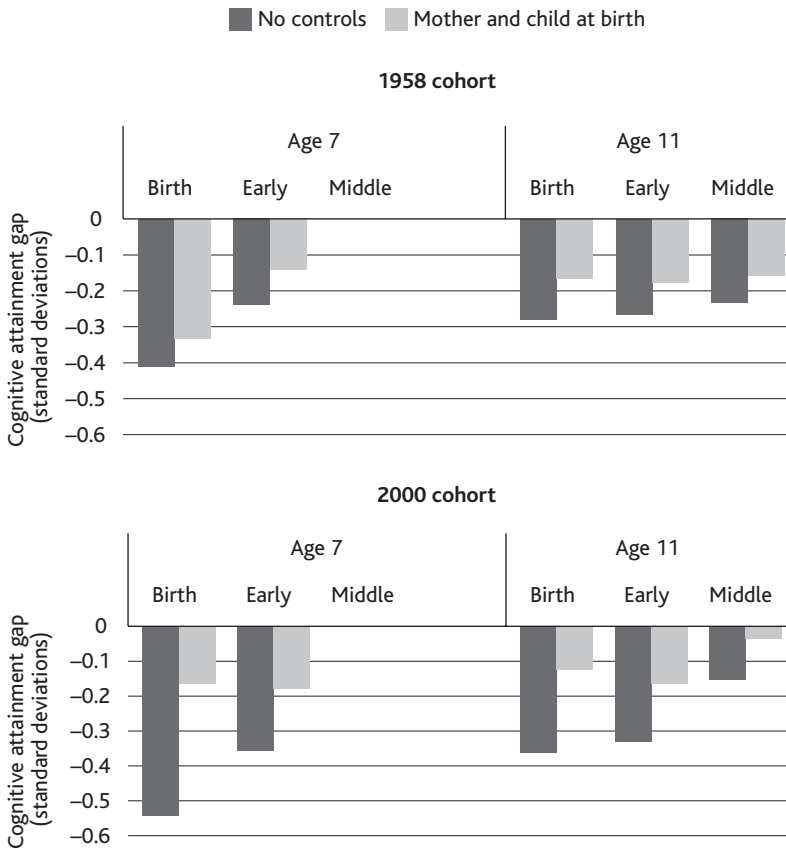
2000 cohort

Note: Bars are intentionally blank for age 7 (middle) outcomes.

2000 cohorts. We allow the results to vary with the time of parental separation. The results show that there are large gaps in attainment for those experiencing single motherhood, with the raw attainment gaps showing large increases over time for those children born to a single mother or who experience single motherhood during early childhood (gaps of up to 0.55 of a standard deviation are observed). We also see a gradient in the gaps, which becomes stronger over time, by age of parental separation. While for children in the 1958 cohort significant attainment deficits remain after controlling for mother and child characteristics at birth, among the 2000 cohort gaps are smaller once we condition on characteristics, and there is no significant difference in attainment for those experiencing later separations (between 7 and 11).

Figure 5.3 also shows significant deficits in emotional wellbeing. The raw gaps are largest for those experiencing early separations, and increase for all those experiencing single motherhood over time. Once we condition on mother and child characteristics, we again see a sharp fall in the size of the deficits, although the deficits remain significant and tend to show an increase over time. Patterns are very similar at ages 7 and 11.

Overall, the results suggest that the growth in attainment deficits is strongly influenced by the increasingly negative selection of single mothers. Children who experience living with a single mother while very young have parents who are particularly adversely selected, and have become more selected over time. Differences in attainment remain even after we condition on characteristics, with the resulting gaps showing no tendency overall to decrease with time as single

Figure 5.3: Deficits in emotional wellbeing
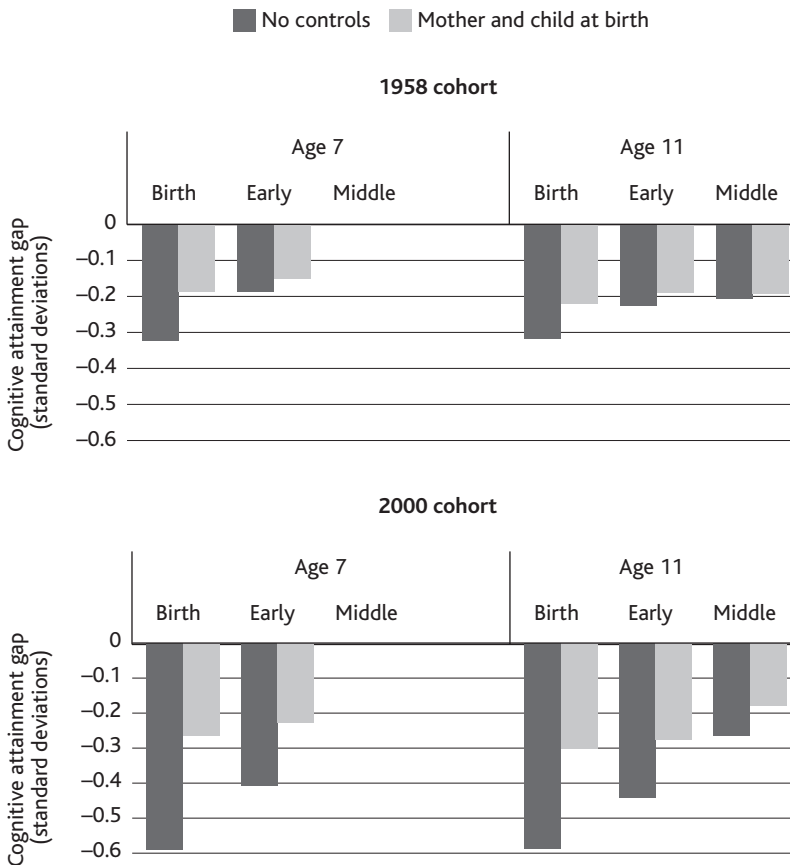
Note: Bars are intentionally blank for age 7 (middle) outcomes.

motherhood has become more common. Deficits in emotional wellbeing tend to be larger, and to have increased more with time, than those for cognitive attainment.

The influence of age-11 circumstances

Unsurprisingly, there are large differences in family income, housing tenure and maternal mental health by family type. For example, in 2011, children whose mothers were single parents at childbirth had an average equivalised weekly income of £352 per week, compared to £558 for those who remained with both parents at age 11. Differences in homeownership are even more striking. While 81% of children living with both parents at age 11 had parents who were homeowners, among those with a single parent at birth this figure was just 14% (equivalent figures for those experiencing single motherhood during early and middle childhood were 34% and 48%). Finally, the share of children whose mothers experienced poor mental health at age 11 was 9% for those whose parents remained together, compared to one fifth of those experiencing separation. Of course, many of these differences may have occurred in the absence of single parenthood, but single parenthood is likely to have exacerbated them.

Table 5.4 reports the coefficients on single parenthood with controls, cumulatively, for: 1) characteristics at birth; 2) employment; 3) income; 4) housing tenure; and 5) maternal mental health. The results show large differences in the effect of adding these additional controls on cognitive and emotional outcomes. For cognitive outcomes, we only observed significant deficits in attainment after controlling for characteristics at birth for parents being single at childbirth and early single parents. Being in employment reduces the size of the deficits, although this appears to be largely a result of the correlation of employment with income. For early single mothers, controlling for low levels of income reduces the size of the cognitive attainment gaps substantially. Indeed, once income is controlled for, adding employment has no effect on improving attainment gaps (the coefficients on the single-parent dummies are identical in models with income and those with income and employment). After controlling for income, for those children born to single mothers, gaps in cognitive attainment cease to be significant. Adding tenure and mothers' mental health further reduces the gaps for those experiencing single motherhood in early childhood, although a significant difference remains.

For emotional outcomes, controlling for mother and child characteristics at birth, employment, income, tenure and mental health

Table 5.4: The effect of age-11 characteristics on children's attainment at age 11 in single-mother families' outcomes

	SM at birth		SM 0 to 7		SM 7 to 11	
Cognitive gap						
Raw	-0.362**	(0.044)	-0.288**	(0.029)	-0.166**	(0.045)
+ Birth characteristics	-0.128**	(0.042)	-0.133**	(0.029)	-0.059	(0.044)
+ Employment at 11	-0.118**	(0.042)	-0.126**	(0.029)	-0.059	(0.044)
+ Income at 11 (no employment controls)	-0.044	(0.041)	-0.089**	(0.030)	-0.032	(0.044)
+ Income and employment at 11	-0.047	(0.040)	-0.090**	(0.029)	-0.034	(0.044)
+ Tenure at 11	-0.029	(0.041)	-0.075*	(0.030)	-0.019	(0.044)
+ Mum's mental health	-0.024	(0.041)	-0.070*	(0.030)	-0.011	(0.044)
Obs	11,417		11,417		11,417	
Emotional gap						
Raw	-0.587**	(0.045)	-0.442**	(0.038)	-0.265**	(0.046)
+ Birth characteristics	-0.322**	(0.042)	-0.277**	(0.037)	-0.174**	(0.048)
+ Employment at 11	-0.308**	(0.042)	-0.0.269**	(0.036)	-0.174**	(0.036)
+ Income at 11 (no employment controls)	-0.235**	(0.043)	-0.234**	(0.037)	-0.145**	(0.049)
+ Income and employment at 11	-0.246**	(0.044)	-0.240**	(0.036)	-0.152**	(0.049)
+ Tenure at 11	-0.215**	(0.045)	-0.215**	(0.037)	-0.129*	(0.051)
+ Mum's mental health	-0.193**	(0.044)	-0.195**	(0.037)	-0.091	(0.051)
Obs	11,079		11,079		11,079	

Notes: * significant at 1%; ** significant at 5%. Controls are described in the text.

Table 5.5: Items in the strengths and difficulties questionnaire (emotional scale)

---

i) Emotion symptoms scale
Complains of headaches/stomach aches/sickness
Often seems worried
Often unhappy
Nervous or clingy in new situations
Many fears, easily scared

---

ii) Conduct problems
Often has temper tantrums
Generally obedient
Fights with or bullies other children
Can be spiteful to others
Often argumentative with adults

---

ii) Hyperactivity scale
Restless, overactive, cannot stay still for long
Constantly fidgeting
Easily distracted
Can stop and think before acting
Sees tasks through to the end

---

iv) Peer problems
Tends to play alone
Has at least one good friend
Generally liked by other children
Picked on or bullied by other children
Gets on better with adults

---

reduces these gaps, but substantial and significant differences remain. Here, income has the largest effect on attainment gaps; notably, parental employment leads to very little improvement in emotional outcomes, and after controlling for income the size of the gaps is actually slightly larger when mothers work. We also examined whether working full or part time had any effect on the observed attainment deficits, but this had little influence on the estimated deficits.

We also investigated the effect of father contact and re-partnering on attainment. The results (not reported here) suggest that while father contact has very little impact on cognitive attainment, children who are born to single mothers have better emotional outcomes when they retain contact with their father (for children experiencing later parental separations, we do not see similar gains). Examining the effect of re-partnering on children's outcomes, we find it to be associated with improved outcomes because of its link to higher income. However, net of income, re-partnering is on average linked to poorer outcomes. This is in line with studies showing that children in step-parent families do not see the same benefits from increased household resources (Case et al., 2000).

Overall, therefore, while poor economic outcomes and maternal mental health at age 11 can go some way towards explaining differences in cognitive attainment gaps at age 11, they cannot explain differences in emotional wellbeing. However, it should be noted that the effect of low income among single-parent families is likely to be overestimated, as those who become single mothers have lower levels of human capital and would therefore have been expected to have lower income and tenure at age 11 even if single parenthood had not occurred.

Discussion and conclusion

This chapter has looked at the changing incidence of single parenthood, and its association with children's cognitive outcomes and emotional wellbeing, from the late 1950s to today. Over this period, we see a rapid rise in single parenthood, with a particularly large rise for those born between 1970 and 2000. We have shown that the growth in the number of children living in single-parent families does not fully reflect changes in family structure; thus, while cross-sectional data shows that around one in five children live in single-parent families, as many as 40% have experienced single parenthood by age 11 among those born in 2000. Changes in rates of re-partnering have an important influence on the number of children in single-parent families at any point in time; for example, between 1958 and 1970, the number of children experiencing parental separation grew but the share of children in single-mother families at age 10/11 fell, as re-partnering became more common. In more recent years, re-partnering rates have declined, which – together with increased rates of parental separation – has driven the growth in single-parent families. The second major observation we make is that a large share of those who experience single parenthood are born to single mothers.

Looking at differences in single parenthood by education and maternal age, we find strong evidence of 'diverging destinies' for British children, echoing the findings of McLanahan (2004) for the US. Children whose mothers are young or less educated at birth are far more likely to experience single motherhood, with sharp differences in the experience of single parenthood emerging over time. We also find that the age of the child at the time of parental separation is increasingly correlated with parental resources, with those being single at childbirth having much lower levels of human capital than those experiencing separation later.

Looking at educational attainment and emotional wellbeing, mirroring the findings above, gaps are shown to have a sharp gradient

with the age of the child at the time of parental separation. A large part of the raw gaps in attainment can, however, be explained by characteristics observed at birth; in other words, these children would be expected to have fared less well even if single parenthood had not occurred. After conditioning on characteristics, cognitive deficits are substantially reduced, and eliminated for those experiencing later single parenthood. These findings suggest that the poor educational outcomes of those experiencing single motherhood are not only a result of single parenthood; rather, the cognitive attainment of these children would have been poor even had their parents remained together. In addition, the substantial increase in the size of the raw attainment deficits over time points to increasing inequalities between all children: those whose parents have lower levels of education or who are young at the time of their birth fall behind, regardless of the number of parents in the household.

The final part of this chapter looked at how circumstances at age 11 influenced child outcomes. Being a single mother has a direct effect on a range of family circumstances – such as income and maternal mental health – which are likely to influence children's outcomes. Conditioning on these circumstances gives us an indication of how much the poor attainment of children is a result of single motherhood per se and how much is explained by, for example, the low levels of income associated with living in a single-mother family. In the 2000 cohort, differences in the cognitive attainment between children born to a single mother, children whose parents separated in middle childhood and children living with both biological parents cease to be significant once circumstances at age 11 are controlled for. Income is by far the most important factor in explaining gaps in cognitive attainment, particularly among children whose mothers are single at childbirth. Employment, on the other hand, has little effect on the outcomes of children in single-mother families once income is conditioned on; indeed, at the same level of income, maternal employment is if anything associated with slightly worse outcomes for children in single-mother families. Where deficits remain, they are greatest for children born to single mothers, and these children face the largest cognitive deficits even after conditioning on characteristics observed at birth. For this group, poor economic circumstances at age 11 are particularly important for explaining low attainment – and while raising employment rates is one route through which income may be improved it is critical that this leads to an *actual* increase in income (which may not be the case if, for example, mothers work short hours or in low-paid work), as employment per se is associated

with very few benefits. We also find that, for children born to single mothers, contact with their father appears to have a particularly important effect on reducing deficits in emotional wellbeing (no such benefits are attached to re-partnering).

Differences in emotional outcomes of children in single-mother families and those living with coupled parents are larger, more persistent and harder to explain than those for cognitive attainment. The family characteristics that we can observe at age 11 do much less to mediate the effect of single motherhood on emotional wellbeing. However, it is likely that there are a host of other factors that we have not included in our controls, which have a much more important influence on children's emotional outcomes. For example, we have not controlled for parental conflict or other measures of the home environment experienced prior to parental separation – factors likely to have an important influence on children's emotional wellbeing (which may, for example, show that separation does not lead to worse outcomes). Nonetheless, our results suggest that children in single-parent families remain at risk of poor emotional wellbeing and that policies aimed at improving child mental health should pay attention to these families.

Overall, we have shown that while single-mother families have become much more common in recent decades, the rise in single motherhood has been disproportionately concentrated among women with lower levels of education or who are young at the time of childbirth. This, together with growing inequalities in educational and emotional outcomes across all children by parental characteristics, has led to an increasing divergence in the outcomes of children in single-mother families and those living with both biological parents. For cognitive attainment, differences between children in single-parent families and those who remain with both parents are largely a consequence of factors other than single parenthood. Differences in family characteristics, such as losses in income and poor maternal mental health, account for much of the observed gap. Emotional deficits cannot be so easily explained, and suggest that for those concerned with child wellbeing, interventions aimed at single-mother families may be particularly helpful.

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Single parenthood and children's educational performance: inequality among families and schools

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Single parents seem to have regained a place in the spotlight of social research, as has been noted in the introduction to this book (Nieuwenhuis and Maldonado, Chapter One). Although there is variation in the prevalence of single parenthood across countries, in most industrialised countries the number of children growing up with a single parent has either remained stable or increased in recent decades. Compared to coupled-parent families, children in single-parent families more often suffer from economic deprivation (Treanor, Chapter Four in this book), a lack of parental support and control and less parental contact (Amato, 2000; Amato & Keith, 1991). This negatively affects their wellbeing and development, and their educational performance is generally lower compared to children who grow up with both biological parents (de Lange et al., 2014; Dronkers, 1992, 1996; Harkness & Salgado, Chapter Five in this book; McLanahan & Sandefur, 1994).

How single parenthood is related to such outcomes among children is still debated. On the one hand, it is argued that a divorce or separation – as the major cause of single parenthood – has a large emotional impact on both children and their parents and reduces the economic, parental and social resources within the family. The change in family composition could then simply explain the negative outcomes of single parenthood. On the other hand, the assumed effect of single parenthood on children's outcomes could in fact be spurious. Families experiencing a divorce or separation often have fewer (financial) resources and more conflicts prior to the divorce or separation, which explains why they separate, but also why their children, for instance, have poorer educational performance (Fischer

& De Graaf, 2001; Harkness & Salgado, Chapter Five in this book). According to this view, it is the disadvantaged position of single-parent families, rather than the family composition as such, that causes inequality between single-parent and coupled-parent families. What both approaches have in common is the relevance of inadequate resources for explaining negative outcomes among children in single-parent households. Resources form one of the three components of the **triple bind of single-parent families**.

In this chapter, we aim to elaborate on the debate on single parenthood and children's educational performance at two levels: the family level and the school level. As single parenthood seems to be an important indicator of socioeconomic inequalities, the question is to what extent such inequality also manifests at the school level, and how this affects children in single-parent households with inadequate resources and children from coupled-parent families. Socioeconomic inequality between the two groups of children could be reinforced at the school level. Most previous research has focused solely on the family context. A few studies have, however, highlighted the importance of the school context for children of both single and coupled parents. Pong (1997, 1998) found that, in US schools, a high prevalence of students from separated families had a negative effect on children's educational performance. De Lange et al. (2014) also showed that a larger share of children from single-parent families at school negatively affected the educational performance of children in the early 2000s, particularly of children from single-mother families.

In this chapter, we study inequality in educational performance between children from single- and coupled-parent families and how these vary across schools with different shares of single-parent families, between 2000 and 2012, in 25 industrialised countries. In addition, we aim to explain the inequality in educational performance across schools by focusing on inequalities in socioeconomic and social resources and on the quality of schools. The research questions we answer are: to what extent does inequality in educational performance exist between children from single-parent families and children from coupled-parent families due to a lack of resources in the family? To what extent is inequality in educational performance between children from single-parent families and children from coupled-parent families larger at schools with higher shares of children from single-parent families? To what extent can the inequality in educational performance be explained by the socioeconomic and social resources and by the educational quality of the school?

Theoretical framework and hypotheses

Single parenthood and children's educational performance

The focus of this chapter is on how the school context influences the effect of growing up with a single parent on children's educational performance. To get a better understanding of this contextual effect, we briefly elaborate on the rationale behind the negative association between single parenthood and children's educational performance, of which the inadequate resources element of the triple bind is an important component. With regard to the debate on how single parenthood relates to negative outcomes among children, available resources in the family are important. On the one hand, a certain loss of resources due to a divorce or separation is assumed. On the other hand, it is also argued that single-parent families are a selective group with a disadvantaged economic position, even prior to a separation. Although we do not directly study divorce or separation effects in this chapter, as we will explain later on we assume that this is the biggest cause of single parenthood among the families we study. Henceforth, when we speak of 'divorce', we also mean 'separation'.

According to McLanahan and Sandefur (1994), there are three types of family resources, connected to family structure, which are important in explaining a child's prospects for success. A divorce usually involves a loss of these resources. First, the **financial resources** in the family decrease due to there now being two households instead of one that need to be supported: a so-called loss of economies of scale. This often results in moving to a poorer neighbourhood, which can include a transfer to schools of lower quality. After a divorce, families might also have less money left for participation in extracurricular activities, such as after-school lessons and summer camps, which usually stimulate children's cognitive development. Single-parent families that are not the result of a divorce or separation might not experience a loss of financial resources within the family, but are still likely to be disadvantaged, explaining worse educational performance of their children too. Finally, Fischer and De Graaf (2001) argue that inadequate financial resources within coupled-parent families negatively affect the stability of the relationship, and can hence explain both the divorce and the poor educational performance among children in these families.

Second, a divorce generally involves the loss of **parental involvement**; that is, the time parents spend with their children on reading, homework assignments or just listening to their experiences at

school (Park et al., 2011). It also includes activities such as volunteering at school events, attending parent–teacher meetings and contacting teachers or school officials. All such involvement positively affects children's educational outcomes, but both the quality and the quantity of parental involvement usually decreases after a divorce, which can have varying causes. For instance, levels of stress and anxiety are expected to increase, but single parents also have to reconcile work and family without a partner to share the work with, and therefore have less time to spend with their children. Again, these same arguments apply to single-parent families in which a partner was never present from the beginning.

Third, a loss of **social resources** might be experienced after a divorce (McLanahan & Sandefur, 1994). Stress or depression might keep single parents from investing in personal relationships, and consequently they may lose friends. A possible move to a new neighbourhood might weaken existing community ties, which reduces social capital and emotional support. Single parents might therefore lack information about the quality of schools in the neighbourhood and the extracurricular activities available.

A divorce will likely lead to a reduction of the three aforementioned types of family resources, which negatively affects children's educational performance within single-parent families. In addition, children in such families have to deal with an increase in emotional problems and stress related to the divorce (Amato, 2003; Fischer & De Graaf, 2001; Wallerstein et al., 2000). As Fischer and De Graaf (2001) point out, conflict, disagreement and communication problems increase the likelihood of a divorce, upon which it is likely that children are hampered by increasing tensions within the family even prior to a divorce. After a divorce, they have to deal with new changes and situations that radically change their lives. Not only do they have to accept that their parents are no longer together and the security of the family partly disappearing but they might also have to move, and hence say goodbye to their friends at school and in the neighbourhood. Furthermore, children might be ashamed of the fact that their parents are no longer together. The financial burden of a divorce – leading, for instance, to a smaller home or less expensive clothes – might lead to feelings of embarrassment among children in single-parent families. All these types of emotional problems are expected to reduce children's concentration at school and impair their educational performance.

To summarise, we expect that *children from single-parent families perform less well at school compared to children from coupled-parent families*

(hypothesis 1a), *which can largely be explained by a lack of financial, parental and social resources in single-parent families compared to coupled-parent families* (hypothesis 1b).

School's context and children's educational performance

Today, children of single parents are much more likely to meet other children from single-parent families at school than in the past, when single parenthood was less common, which might make them feel less 'special' and different from others. With regard to the disadvantaged socioeconomic position of single-parent families, it is more likely that single parents have to choose schools of lower quality in poorer neighbourhoods, which induces a concentration of single-parent families at these schools. This might have a negative contextual impact on the educational performance of children at such schools, especially for children from single-parent families, leading to increased inequality between children from single-parent families and coupled-parent families. Two types of explanations for the negative effect of attending a school with a higher share of children living with a single parent are described in the literature.

First, the quality of schools is largely affected by the type of students attending them (Pong, 1997, 1998; Sun, 1999). The fact that children from single-parent families usually lack different types of parental resources implies that schools with a high concentration of children from such families are characterised by a lower socioeconomic status and less social capital. Schools with a large concentration of children from disrupted families can hence organise fewer activities that require extra money from parents, but can also count on less social support from parents. Additionally, in some countries (as in the US) a school's financial support depends on the socioeconomic status of the neighbourhood in which the school is situated. Schools with more single-parent families are more often situated in neighbourhoods with a lower socioeconomic status, which in turn have lower funding and fewer physical resources for learning (Pong, 1997). The socioeconomic composition of schools is an important determinant of educational performance (Van Ewijk & Sleegers, 2010).

Second, schools with more children from single-parent families deal with less effective teaching and learning time (Dronkers, 2010). At such schools, the number of children with problems directly or indirectly related to divorce is larger, implying more interruption of the teaching and learning process. Children of divorced parents, for

instance, have more emotional problems and are more often late for school (Garriga, 2010). In addition, teachers at such schools might have lower expectations of their students (Scheerens & Bosker, 1997) and put less effort into their educational outcomes. Finally, schools with more children from single-parent families might have added difficulties in hiring qualified teachers, since the work environment might be regarded as less attractive.

Although a higher concentration of children from single-parent families probably affects the educational performance of all children at school, it is expected that children from disrupted families suffer particularly from the negative impact. Because they usually have fewer resources at home, they are more vulnerable to inadequacies in school than children from coupled parents, who to some extent may be able to compensate for this at home. The disadvantaged position of children from single-parent families, compared to coupled-parent families, should hence be even stronger in schools with large concentrations of single-parent families. Accordingly, we expect that *children from single-parent families perform less well in school compared to children from coupled-parent families, especially in schools* (see hypothesis 1) *with more children from single-parent families* (hypothesis 2), *which can be (partly) explained by the fewer socioeconomic and social resources at such schools* (hypothesis 3*) and by the lower teaching and learning time at such schools* (hypothesis 4).

Data and operationalisation

Data

To test our hypotheses, we use data from the Programme for International Student Assessment (PISA). PISA is a collaborative effort among OECD countries and assesses the extent to which students at the end of compulsory education (age 15) have acquired the knowledge and skills essential for full participation in society (OECD, 2005). The main purpose of PISA is not to measure the extent to which students have mastered a specific school subject, but rather to examine the extent to which they are able to apply their knowledge and skills to meet challenges in real life. The first PISA survey was conducted in 2000, and it is repeated every three years. In this chapter, we use pooled PISA data for 2000, 2003, 2009 and 2012. Data for 2006 could not be used, as it does not contain information on family structure. Each school in each wave is treated as a different school. Even though some schools might have participated in different waves, unfortunately these schools cannot be identified.

To perform our analyses, we selected 25 OECD countries that participated in all four PISA surveys. These are: Australia; Austria; Belgium; Canada; Czech Republic; Denmark; Finland; France; Germany; Greece; Hungary; Iceland; Ireland; Italy; Luxembourg; the Netherlands; New Zealand; Norway; Poland; Portugal; Spain; Sweden; Switzerland, the UK and the US. Furthermore, we selected only students who reported living with both parents or with a single parent, and who had a valid score on the dependent variable: mathematical literacy. Our analytical sample includes 641,194 students attending 18,249 schools within 100 country*years (combinations of countries and years) in 25 countries. An overview of the descriptive statistics for the variables included in the empirical analysis is presented in Table 6.1.

Dependent variable

Students' educational performance is measured by **mathematical literacy**, which is defined as 'an individual's capacity to identify and understand the role that mathematics plays in the world, to make well-founded judgements and to use and engage with mathematics in ways that meet the needs of that individual's life as a constructive, concerned and reflective citizen' (OECD, 2003a, p. 15). Mathematical literacy can be divided into four concepts: quantity, space and shape, change and relationships, and uncertainty (OECD, 2003a). We use mathematical literacy as the dependent variable instead of reading or scientific literacy, which are also measured in PISA, because we consider this the most comparable and objective measure of educational performance across countries.

In PISA, five plausible mathematical values are allocated to each student by means of item response modelling. For details on how this specific procedure is applied, we refer to the *PISA 2003 Technical Report* (OECD, 2002). The five plausible scores provide an unbiased estimate of the answers on all items, although in reality the students have only answered a random selection of the items. We calculated the mean score on the five plausible mathematical values as the dependent variable. The average score on this variable is 507.6, with a standard deviation of 88.9. To give an impression of how to interpret differences in PISA scores between students, PISA explains that an average of 41 score points on the PISA mathematics scale corresponds to one school year (OECD, 2003b).

Table 6.1: Summary statistics

	Minimum	Maximum	Mean (SD)
Dependent variables			
Mathematical literacy	21.0	864.3	507.6 (88.9)
Independent variables (year & student level)			
Year of survey			
2000	0	1	0.12
2003	0	1	0.26
2009	0	1	0.31
2012	0	1	0.31
Family form			
Mother and father	0	1	0.86
Single parent	0	1	0.14
Gender			
Boy	0	1	0.50
Girl	0	1	0.50
Educational level			
Lower secondary education	0	1	0.46
Higher secondary education	0	1	0.50
Unknown	0	1	0.04
Immigrant status			
Native	0	1	0.77
Second generation	0	1	0.07
First generation	0	1	0.14
Unknown	0	1	0.03
Parental educational level			
Lower secondary education	0	1	0.21
Higher secondary education	0	1	0.44
Tertiary education	0	1	0.33
Unknown	0	1	0.03
Parental occupational status	−38.8	40.2	0.00 (17.9)
Home possessions	−6.1	3.8	0.00 (0.8)
Independent variables (school level)			
% Single-parent families	−13.0	87.0	0.00 (10.1)
Urbanisation grade of community			
Village/small town	0	1	0.33
Town	0	1	0.33
City	0	1	0.20
Big city	0	1	0.08
Other	0	1	0.06
% Non-natives	−23.9	76.1	0.00 (20.3)
Index of Economic, Social and Cultural Status (ESCS)	−2.4	2.1	0.08 (0.5)
Shortage of qualified teachers	−1.1	3.7	0.00 (0.8)
Student–staff ratio	−12.2	126.7	0.00 (4.1)

Source: Pooled PISA 2000, 2003, 2009, and 2012

Independent variables

Family form is measured by the question of who usually lives at home with the student. Due to changes in possible answers to this question, it is not possible to distinguish biological parents from step-parents in later PISA surveys. Consequently, we only distinguish between coupled-parent families (including biological and/or step-parents) (86%) and single-parent families (biological or step-parent) (14%). All other types of families were omitted from the sample. We would like to emphasise that we do not have information on the cause of single parenthood.

We use several indicators of parental resources. First, we include **parental level of education**, measured as lower secondary education (reference) (21%), upper secondary education (44%), tertiary education (33%) or unknown (3%). We use the highest level of education of both parents for coupled-parent families. Second, we include **parental occupational status**, measured according to the International Socioeconomic Index of Occupational Status (ISEI) (Ganzeboom et al., 1992), with scores originally ranging from 16 to 90. Third, a PISA summary index of family wealth possessions, cultural possessions, home educational resources and number of books in the household is included and called **home possessions**. As this variable was not included in PISA 2000, we calculated our own index for this year based on similar items as the original scale. For each survey year, the home possessions scale is standardised, since different scales were used every year. Missing values on the continuous variables have been replaced by their mean score.

At the school level, several variables are included. The **percentage of single-parent families** was calculated by aggregating the individual-level information on family type to the school level, counting the school's share of all students with a single mother or father. As an indicator of the socioeconomic and social resources at school, individual-level information on the PISA index of Economic, Social, and Cultural Status (ESCS) was aggregated to the school level to calculate the school average of this index for all children. Two school characteristics, measured through a principal questionnaire, indicate the quality of teaching and learning time at school. First, the **shortage of qualified teachers** is a scale based on shortages in different school subjects. Second, the **student–staff ratio** was obtained by dividing the number of full-time-equivalent students at a given level of education by the number of full-time-equivalent teachers at that level of education and in similar types of institutions.

Missing scores on this variable have been replaced by the mean score. Missing values in the school-level variables were replaced by the mean score, after which the variables were centred around their mean at the school level.

Control variables

To control for the different **survey years**, we included dummy variables for 2000 (reference), 2003, 2009 and 2012. We also controlled for **sex** of the student (boys being the reference category), **level of education** the student is currently enrolled in (lower secondary education (reference), higher secondary education or unknown) and **immigrant status** (native (reference), second-generation migrant, first-generation migrant or unknown). At the school level, we controlled for **urbanisation grade** of the community in which the school is located (village or small town (reference), town, city, big city or other) and the **percentage of non-native children** (mean-centred).

Analytical strategy

Since we hypothesised relationships at the individual (student) level and the contextual (school) level, as well as cross-level interaction effects between both levels, we apply multilevel analysis (Snijders & Bosker, 1999). We distinguish four levels: the student level (level 1), school level (level 2), country–year level (level 3) and country level (level 4). The single-parent variable is set random over schools, country–years and countries.

Results

Table 6.2 presents the student-level results. Model 1 is a simple model, including only the dummy variable of single-parent family type (coupled-parent family is reference), controlled for year of survey. With this model, we test hypothesis 1a. From Model 1, we can derive that children living with a single parent on average have a math score that is almost 13 points lower than children living with coupled parents, which is the equivalent to about four months of schooling. This finding supports our hypothesis (1a). Also after controlling for individual background characteristics (such as gender, educational level and immigrant status) in Model 2, the gap in educational performance between children from single- and coupled-parent families is more than 10 points (equivalent to about three months of schooling).

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Table 6.2: Mathematical literacy of children growing up with a single parent, student-level variables (Multilevel regression, Nstudents = 641,194; Nschools = 18,249; Ncountry*year = 100; Ncountries = 25)

	Model 1[a]	Model 2[b]	Model 3[b]
Intercept	503.95 ***	486.04 ***	482.61 ***
Individual level			
Family form (ref. = mother and father)			
Single parent	−12.72 ***	−10.18 ***	2.46 ***
Parental educational level (ref. = lower secondary education)			
Higher secondary education			8.05 ***
Tertiary education			14.54 ***
Unknown			−27.74 ***
Parental occupational status			0.76 ***
Home possessions			16.87 ***
Variance components			
Student level	5,926.01	5,589.51	5,089.98
School level	2,187.73	1,935.14	1,320.11
Country*year level	159.98	315.92	270.57
Country level	380.26	1,110.90	810.05
School level/single parent	94.77	79.60	68.19
Country*year level/single parent	32.49	31.60	40.49
Country level/single parent	23.52	26.38	8.12
REML log likelihood	7,434,108	7,395,548	7,331,124

Notes: *p<0.1. **p<0.05. ***p<0.01. [a] Model controlled for year of survey; [b] Model controlled for year of survey, gender, educational level, and immigrant status.

Source: Pooled PISA 2000, 2003, 2009, and 2012

In Model 3, three types of parental resources have been added to the previous model to test hypothesis 1b. Although the three indicators of parental resources (parental educational level, parental occupational status and home possessions) do not directly correspond to the three types of resources in the hypothesis, they will be indirectly and positively correlated to the financial, parental and social resources in the family – and, in our opinion, sufficient indicators to test this hypothesis. Model 3 shows a clear result: the gap in educational performance between children from single- and coupled-parent families disappeared after adding parental resources to the previous model. In this model, there is even a positive relationship between living in a single-parent family and educational performance. We can conclude that single parents are on average lower educated and have a lower occupational status and fewer possessions at home, which may be one explanation for why their children, on average, have lower educational performance than children from coupled-parent families. The positive effect of having a single parent on educational performance, after controlling for parental resources, might be explained by the fact that single parents try to compensate for their lack of resources at home by supporting their children in other ways than with material or intellectual resources.

We now turn to the school-level explanations, the results for which are presented in Table 6.3. Model 1 shows that the educational performance of children attending schools with higher shares of children growing up with a single parent is, on average, lower (–0.80). Next, Model 2 includes an interaction term showing that the gap in educational performance between children in single-parent and coupled-parent families is larger at schools with more children from single-parent families. The estimate (–0.12) implies that every 1% point increase in single-parent families at school is associated with a 0.77 drop in math scores for children from coupled-parent families and a 0.89 drop in math scores for children from single-parent families. Hence, the maximum growth in the educational gap between both types of children due to the percentage of single-parent families at school – that is, when comparing a school with 0% to a school with 100% of children from single parents – is 12 points, which is the equivalent of about 3.5 months of schooling. This finding supports hypothesis 2.

In Model 3, controls are included for the urbanisation grade of the community in which the school is situated and the percentage of non-native children at school. Model 4 shows that the index of ESCS has a positive impact on the educational performance of children (55.81),

Table 6.3: Mathematical literacy of children growing up with a single parent, student-level and school-level variables

	Model 1[a]		Model 2[a]		Model 3[b]		Model 4[b]		Model 5[b]	
Intercept	481.61	***	481.63	***	472.29	***	491.80	***	492.29	***
Individual level										
Family form (ref. = mother and father)										
Single parent	4.65	***	5.21	***	4.80	***	1.95	**	1.94	**
Parental educational level (ref. = Lower secondary education)										
Higher secondary education	8.12	***	8.12	***	7.79	***	4.62	***	4.65	***
Tertiary education	14.61	***	14.61	***	14.08	***	7.95	***	7.97	***
Unknown	−27.40	***	−27.40	***	−27.27	***	−27.24	***	−27.17	***
Parental occupational status	0.76	***	0.76	***	0.75	***	0.59	***	0.59	***
Home possessions	16.68	***	16.68	***	16.50	***	13.06	***	13.06	***
School level										
% Single-parent families	−0.80	***	−0.77	***	−0.78	***	−0.37	***	−0.36	***
Single parent * % single-parent families		***	−0.12	***	−0.10	***	−0.06	**	−0.06	*
Index of Economic. Social and Cultural Status (ESCS)							55.81	***	55.04	***
Shortage of qualified teachers									−2.53	***
Student-staff ratio									0.27	***

(continued)

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Table 6.3: Mathematical literacy of children growing up with a single parent, student-level and school-level variables (continued)

	Model 1[a]	Model 2[a]	Model 3[b]	Model 4[b]	Model 5[b]
Variance components					
Student level	5073.75	5073.72	5050.78	4866.75	4864.68
School level	1295.20	1294.93	1263.59	895.27	892.23
Country*year level	275.28	274.19	284.10	218.21	218.86
Country level	809.77	808.73	889.20	624.43	609.60
School level | single parent	62.95	63.18	65.94	56.84	57.74
Country*year level | single parent	37.09	32.64	33.57	32.56	32.59
Country level | single parent	8.39	8.84	9.92	11.02	10.94
REML Log likelihood	7,328,731	7,328,720	7,325,568	7,296,992	7,296,686

Notes: Multilevel regression. N students = 641,194; N schools = 18,249; N country*year = 100; N countries = 25. *p<0.1; **p<0.05; ***p<0.01.
[a] Model controlled for year of survey, gender, educational level and immigrant status.
[b] Model controlled for year of survey, gender, educational level, immigrant status, urbanisation grade of community of school and % non-natives at school.
Source: Pooled PISA 2000, 2003, 2009, and 2012

and that it explains a large part of the negative interaction between having a single parent and attending a school with a higher proportion of single-parent families (reduction from −0.10 to −0.06). These results support hypothesis 3.

From the final Model 5, we can derive that a shortage of qualified teachers at school negatively affects the educational performance of children at these schools (−2.53), whereas a higher student–staff ratio (implying that there are more students per teacher) positively affects the educational performance of children at school, which is contrary to our expectations (0.27). With regard to the negative interaction between having a single parent and attending a school with a larger proportion of children from single-parent families, Model 5 shows that this interaction effect is not further reduced by adding the teacher variables to the previous model. Hence, hypothesis 4 cannot be supported.

Conclusion and discussion

In this chapter, we have studied inequality in educational performance between children from single- and coupled-parent families and how this varies across schools with different shares of single-parent families. In addition, we have aimed to explain this inequality by focusing on inequality in socioeconomic/social resources and the quality of schools. In school, it is clear that children from single-parent families lag behind children with coupled parents at school, as their mathematical performance is considerably lower. Important to note, however, is that the disadvantage of children growing up with a single parent can be explained by a lack of parental resources in the family: financial, cultural and social. Although it might be challenging to compensate for emotional problems and stress related to a divorce and hardships associated with growing up with a single parent, this finding suggests that governments or schools should at least try to compensate for inadequate resources in these families in order to improve children's educational performance. For instance, children living with a single parent could be encouraged to take part in extracurricular activities, such as homework classes or summer camps, to stimulate their cognitive development. Another possible measure is to subsidise materials, such as books or computers, access to the library or participation in the aforementioned extracurricular activities.

Second, our findings clearly indicate that children at schools with larger shares of children from single-parent families have lower educational performance, and this particularly pertains to children

who live with a single parent. Children from single-parent families are doubly disadvantaged. Considering that single parents may have to choose certain schools, it is quite likely that some schools have a high concentration of children from single-parent families, whereas other schools have a low share. Children from single-parent families therefore often attend schools with many other children from such families, which impairs their educational performance.

In this chapter, we have offered two types of explanation for the doubly disadvantaged position of children from single-parent families: that children from single-parent families more often attend schools with a higher concentration of children of single parents, and that these schools have less socioeconomic and social capital and less effective teaching and learning time, which are particularly important for children who lack such resources at home. First, our findings clearly indicate that the lack of socioeconomic, cultural and social resources at school are an important explanation of the negative impact of a high share of children from single-parent families at school, especially for children living with a single parent. The data did not support the second explanation of decreased teaching and learning time.

Of course, it should be noted that the single parents examined in this chapter are a selective group, in the sense that they were single when one of their children was 15 years of age. A life-course perspective, as developed more systematically by Zagel and Hübgen (Chapter Eight in this book), points to the importance of the timing of separation and possible re-partnering. This could mean, for instance, that many of these parents have been single for some time and their socioeconomic position has stabilised (see also the results in Treanor, Chapter Four in this book). The results presented by Harkness and Salgado (Chapter Five in this book) further show that compared to younger children, by the age of 11 the cognitive disadvantage of children growing up with a single parent in the UK depends substantially less on the age at which parents separated. Future research could use a life-course perspective to examine how the timing of separation (and possible re-partnering) affects the school performance of children growing up with a single parent.

There are limitations to this study. As previously mentioned, we do consider divorce or separation as the major cause of single parenthood throughout the chapter, which underlies the theories we apply to explain inequality between children from single-parent and coupled-parent families. However, using PISA we are not able to differentiate between different pathways into single parenthood; for instance, a

parent's death or a mother's deliberate choice to have a child on her own. Additionally, as previously mentioned, not all PISA surveys distinguish between biological parents and step-parents; therefore, we are not sure whether we measure the effect of single parenthood with or without step-parents in the family. This could be relevant with regard to the amount of resources in the family, which might be higher when single parents live together with a step-parent. The data did not allow for a direct test of two of the hypothesised explanations for the gap in educational performance at schools with a higher concentration of children living with a single parent, the fewer socioeconomic and social resources and the lower amount of teaching and learning time at such schools. This might explain why these hypotheses are not supported by our data.

Our findings imply that policies – including at the school level – can be designed to reduce the inequality in educational performance between children from single- and coupled-parent families, which are largest at schools with a larger share of children living with a single parent. These policies should primarily focus on compensating for the lack of socioeconomic, cultural and social resources in such schools, rather than improving teaching and learning time. Strategies that schools could carry out to address the inequality between families and schools include, for instance, the provision of free school breakfasts or lunches, which are known to improve school performance for children from lower socioeconomic backgrounds (Vermeersch & Kremer, 2005). Schools could also provide state-subsidised after-school enrichment programmes or free tutoring classes to reduce the inequality between children from different socioeconomic backgrounds. Additionally, schools with large numbers of children from single-parent families could invest in continuous professional development of their teachers, who must be able to teach this 'specific' audience. These are just some examples of what schools could do to reduce the inequality between children from different socioeconomic backgrounds, and future research should investigate how effective these strategies really are.

Note

[1] Sadly, Jaap Dronkers passed away unexpectedly during the preparation of this chapter, which is partly based on previous work of both authors (see de Lange, Dronkers & Wolbers, 2014; Dronkers & de Lange, 2012). I would like to express my sincere gratitude to Jaap for sharing his wisdom and inspiration in the sociology of education with me over the past 11 years.

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Wellbeing among children with single parents in Sweden: focusing on shared residence

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The chapters in Part I have demonstrated the importance of resources for the wellbeing of single parents and their families. In line with the risk of fewer resources among single parents, children living in single-parent households often report lower wellbeing (Chapple, 2009) and tend to have poorer cognitive attainment (Harkness & Salgado, Chapter Five in this book), as well as fewer economic resources and more strains in child–parent relations compared with peers in coupled-parent families (Jonsson & Östberg, 2010). Moreover, children of single parents are overrepresented among those who live in absolute poverty, in terms of low-income standard (Mood & Jonsson, 2014). To these studies, the current chapter contributes the focus on a potential additional resource: **shared residency**.

In the last decade, shared residency (also called 'joint physical custody'), defined as children sharing the time between two custodial parents' homes about equally, has become more common. This development is particularly clear in Sweden. As shown in Figure 7.1, in 1984 about 1% of children in Sweden with separated parents had shared residence, whereas the corresponding proportion in 2013 was about 35% (Statistics Sweden, 2014; Swedish Government Official Report, 2011). However, shared residence is a less common post-separation arrangement among families with non-Swedish backgrounds (Bergström et al., 2013) and low-income families (Swedish Government Official Report, 2011).

An increase in shared residence has also occurred in other western countries, albeit to a lesser extent than in Sweden. Since shared residency is usually not part of official statistics, the exact figures are hard to obtain. However, reports and articles from around Europe, the US and Australia indicate that the proportion of children in

Figure 7.1: Children in Sweden with separated/divorced parents who have shared residence, between 1984 and 2013 (%)

shared residence among children with separated parents is about 25% in Norway and Denmark (Kitterod & Lyngstad, 2014; Ottosen et al., 2014) and 16% in the Netherlands (Spruijt & Duindam, 2009). There has been a reported increase in Belgium, from 10% for families divorced before 1995 to 33% when separation occurred in the 2010s (Sodermans et al., 2013). In the UK, 17% of children with separated parents had shared residence in 2007 (Peacey & Hunt, 2008). Following changes in family legislation, shared residence is increasing in Italy and Australia (Lavadera et al., 2013; Smyth, 2009). In the US, the proportions of children with separated parents who have shared residence vary substantially between states, with the highest rate (27%) in Wisconsin (Cancian et al., 2014; Melli & Brown, 2008).

Sweden has a long tradition of family policies that encourage both mothers and fathers to engage in paid work and care for their children. Since the beginning of the 2000s, the public policy goal has been for parents to share parental leave equally (Daly, 2011; Klinth, 2008; see Duvander & Korsell, Chapter Twelve in this book, for a more detailed description). In line with this, over 80% of Swedish women of working age are engaged in the labour force (OECD, 2014). Since 1976, it has been possible for separated or divorced parents to share legal custody of the child (Government Bill 1975/76: 170). Compared with most other countries, this gender-neutral policy was introduced relatively early. In line with these policies, fewer children of separated parents

lose contact with their fathers. Data from 2009 show that the vast majority of all Swedish 12- and 15-year-olds with separated parents have regular contact with both their parents (Bergström et al., 2013).

Parental separation or divorce has been associated with lower wellbeing in both parents and children compared to families with nonseparated parents (Amato, 2000; Berkman et al., 2015; Weitoft et al., 2004). Shared residence can be seen as a strategy used by separated parents to maintain earlier levels of resources from the nonseparated household. By allowing both parents to have active roles in the children's lives, the parents can reduce some of the negative consequences of the separation. Many parents also view shared residence as a 'natural' arrangement in the best interest of the child, including for preschool-aged children (Fransson et al., 2016). However, a range of potential drawbacks for children have also been pointed out by psychologists and other child professionals. Such potential risks include stress for children from having to move between two homes and from living in two family cultures (Gilmore, 2006; McIntosh et al., 2011). A related concern is the possible difficulties in maintaining social contacts with peers when moving between two homes (Prazen et al., 2011). It has also been suggested that children with shared residence are at risk of being more exposed to parental conflict and feeling torn between parents (Buchanan et al., 1991; Gilmore, 2006).

Yet, despite these concerns, most findings imply that shared residence is associated with better mental health and wellbeing compared with children living full time with one custodial parent (grouping together those who have a step-parent and those who do not; see, for example, Bergström et al., 2015; Fransson et al., 2015, 2017; Nielsen, 2014). In research focusing on children with shared residence, this group has most often been compared with children in nonseparated families or children living with one parent full time. In some studies, step-families have been distinguished as a separate category, although in most studies the relational status of the 'single' parent has been overlooked. Little research on shared residence has considered whether either or both parents have re-partnered. One exception is the study by Breivik and Olweus (2006), where the authors found that externalising problems were more common among adolescents in both full-time single-mother families and step-families than among those in shared residency. A limitation to the study was that only a few participants actually lived in shared residence. Turunen (2013) studied the wellbeing of adolescents in single-parent and step-parent families while controlling for shared residence. However, the patterns of wellbeing were different for boys and girls, and conclusions were not easily drawn.

Single-parent families differ from both nonseparated and step-families, since they include only one adult. Accordingly, single parents are at risk of having a worse economic situation than coupled parents, particularly in societies characterised by a dual-earner model, such as Sweden. The possible strains of single parenthood could be hypothesised to have an impact on children; for example, through fewer resources. Economic hardship has been linked to psychosomatic symptoms in a Swedish adolescent population (Östberg et al., 2006). Another potential strain of being a single parent is less capability of monitoring the adolescent child's whereabouts (Fröjd et al., 2007). In that regard, step-parents could be an asset for children, providing stability and resources. Yet, research has shown that the situation for children of re-partnered parents is more complex, perhaps due to less stability in the new adult relationship, additional changes and the ambiguous status of step-parents (Sweeney, 2010). Indeed, previous research on children living in single-parent families or step-families reported poorer outcomes for both these groups compared with children in nonseparated families (Amato, 2001; Sweeney, 2010). For instance, children in both single-parent families and step-families report more psychosomatic complaints (Låftman & Östberg, 2006) and less inclination to use their parents as sources of emotional support (Låftman et al., 2014), compared with children in nonseparated families.

Earlier studies on family structure and child wellbeing have often presented findings for different groups of children before and after adjusting for socioeconomic status, such as parental employment, education, income and household material standard. In some studies – but not all (Fransson et al., 2015) – the associations between living arrangement and child outcomes attenuate when adjusting for socioeconomic factors (Bergström et al., 2014; Bjarnason et al., 2012).

Aim of this chapter

This chapter examines wellbeing among children in different living arrangements, with a particular focus on children living with single parents with and without shared residence. In total, five living arrangements were distinguished: children in single-parent families who reside only in that household; children in single-parent families who have equal shared residence with the other parent; children in step-families who reside only in that household; children in step-families who also have shared residence with the other parent, and children in nonseparated families (as the main reference category). A

range of outcomes in three key dimensions of child wellbeing were investigated: economic and material conditions, social relations with parents and peers and health.

Data and method

The data were derived from the Swedish Living Conditions Survey (ULF) and its child supplement (Child-ULF). Both surveys cover a broad range of living conditions and are conducted by telephone and administered by Statistics Sweden. ULF is conducted yearly with a nationally representative sample of the adult population in Sweden between 16 and 85 years. Children aged 10–18 years who live in the adult respondents' households at least half of the time are asked to participate in Child-ULF, and the children's answers are then linked to the parents' answers. For the analyses in the present chapter, cross-sectional data collected from 2007–11 were pooled, including responses from children and one adult (most often a parent, but in some cases (6%) a step-parent). The response rates were 59–73% among adults and 63–84% among children. The child's living arrangement and parental characteristics were derived from the adult survey, apart from birth country, which was collected from the Swedish Register of the Total Population (RTB).

Outcome measures: economic and material conditions

Own room was drawn from the question: 'Do you have any of the following?' and the item: 'A room of your own', with response alternatives 'Yes' and 'No'. For children with shared residence, the question was posed in a different way in the surveys of 2009–11, as they were asked to specify whether they have a room in their mother's and/or father's home. Those who replied that they have a room of their own in either of the homes were coded as having their own room.

   Cash margin was derived from the question: 'If you suddenly needed 100 SEK [approximately €10] by tomorrow, e.g., to go to the movies, would you be able to get it? If you can get or if you have 100 SEK, you answer yes.' Those who replied 'Yes' were classified as having a cash margin, and those who replied 'No' or 'Don't know' were classified as not having a cash margin.

   Cannot buy the same things as friends was constructed from the question: 'Has it happened that you've not been able to buy something you wanted, and that many others at your age have, because

you couldn't afford it? Think about how it has been during the past six months.' Those who replied 'Yes, several times' were coded as not being able to buy the same things as friends, and were contrasted to those who answered 'Yes, once' or 'Never'.

Cannot afford to join friends was measured by the question: 'Has it happened that you've not been able to go with your friends to something because you couldn't afford it? Think about how it has been during the past six months.' Children who replied 'Yes, several times' were classified as not being able to buy the same things as friends, as opposed to those who answered 'Yes, once' or 'Never'.

Outcome measures: social relations with parents and peers

Get on well with mother and **get on well with father** were measured by the questions: 'How do you and your mother [father] get on?' Children who reported that they get on 'Very well' or 'Rather well' were classified as getting on well with their mother/father, as opposed to those who replied 'Okay', 'Rather poorly', or 'Very poorly' (respondents who ticked the response category 'Don't have one [mother/father]' were excluded from the analyses).

Friend in class was measured by the question: 'Do you have a close friend in your school class?' Children who replied 'Yes, one', 'Yes, two', or 'Yes, three or more' were categorised as having a friend in class and contrasted against those who reported 'No'.

Bullied was drawn from information on common types of bullying situations. The question was: 'How often do you experience the following things at school?' and the four items used were: 'No one wants to be with you', 'Other students show they do not like you somehow, for example, by teasing you or whispering or joking about you', 'One or more students hit you or hurt you in some way' and 'Other students accuse you of things you have not done or things you cannot help with'. The response alternatives were 'Almost every day', 'At least once a week', 'At least once a month', 'Once in a while' and 'Never'. Children who reported having been subject to at least one type of bullying at least weekly were categorised as being bullied.

Outcome measures: health

Psychological complaints were captured by three statements: 'I often feel sad or down', 'I'm often tense and nervous' and 'I'm often grouchy and irritated'. The response categories were: 'Matches

exactly', 'Matches roughly', 'Matches poorly' and 'Does not match at all'. Children who replied 'Matches exactly' or 'Matches roughly' to two or three of the statements were classified as reporting psychological complaints.

Psychosomatic complaints were based on the question: 'During the past six months, how often have you had the following problems?' and the items 'Headache', 'Stomach-ache' and 'Difficulty falling asleep'. The response alternatives were: 'Every day', 'Several times a week', 'Once a week', 'Sometime during the month' and 'Less often or never'. Children with at least two complaints weekly or more often were categorised as reporting psychosomatic complaints.

Smoking was based on the question: 'During the last six months, how often did any of the following things happen?' and the item 'You smoked'. The response alternatives were: 'Every day', 'Several times a week', 'Once a week', 'Sometime during the month' and 'Less often or never'. Those who reported that it had happened weekly or more often were categorised as smoking. During 2007–08, all children were asked about smoking, but in 2009–11 the question was posed only to those aged 13–18 years.

Exercise weekly was constructed from the same question as above and the item 'You exercised so you became breathless or sweaty'. Those who reported that it had happened weekly or more often were categorised as exercising weekly.

Independent variable and covariates

Living arrangement. This is our main independent variable of interest. It is based on information provided by the adult respondent, and includes five categories:

1. Children in nonseparated families (that is, children who live with two custodial parents in the same household);
2. Children in step-families with shared residence (that is, children who live with a custodial parent and a step-parent in the household of the adult respondent and who reside about half the time with the other parent);
3. Children in single-parent families with shared residence (that is, children who live with a single custodial parent (the adult respondent) and who reside about half the time with the other parent);
4. Children in step-families (that is, children who live full time with a custodial parent and a step-parent, and not with the other parent);

5. Children in single-parent families (that is, children who live full time with a custodial parent and not with the other parent).

The adult respondent provides information on his or her household. This implies that we have a fuller picture of the households of children in nonseparated families, step-families and single-parent families (categories 1, 4 and 5 respectively) than of children with shared residence (categories 2 and 3), for whom we base the categories on the household of the responding adult. Thus, whether the household of the 'other' parent is constituted by a single parent or step-family is not taken into account.

Child gender. The categories are boy and girl.

Child age. Three age categories were formed: 10–12, 13–15 and 16–18 years of age.

Parental education. This variable measures the responding parent's highest level of education and was divided into low (<3 years senior school), medium (≥3 years of senior school, <3 years of university) and high education (≥3 years of university).

Parental employment status. This variable measures whether the responding parent was employed at the time of the survey, and was coded as employed vs. other (unemployed, parental leave, student, retired and unremunerated).

Parental country of birth. Two categories were created: children with at least one parent born in Sweden, and children with two parents born outside Sweden.

Gender of responding parent. The categories are woman and man.

Statistical method

Linear probability models (LPM) were computed using Stata 14. The coefficients can be interpreted as percentage point differences in relation to the reference category, which is here set to children in nonseparated families. Given that some children in the sample were siblings and step-siblings, robust standard errors clustering at the household level were estimated. Since the sample frame of Child-ULF consists of children in households of the responding adults in ULF, the probability for a child to be sampled depended on the number of adults they lived with. For instance, children living with two parents in the same household had a higher probability to be included in the sample compared with children living with a single parent. In the descriptive analyses, a sampling weight that takes these differences in sampling probability into account was used.

Results

Descriptive statistics of the sample, by living arrangement, are provided in Table 7.1. It is observed that both child and parental characteristics differ across categories. Among children with a single parent who have shared residence there is a higher share of boys, while among those living full time with a single parent there is a higher share of girls. For children living full time with a single parent, this parent is a mother in 84% of the cases. In this group, 16–18-year-olds constitute the largest share. High parental education is most common among nonseparated families, step-families and those with shared residence, while high parental education is substantially less common in full-time single-parent households. The share of children with a parent who is currently employed is highest among children in step-families with shared residence and lower among those living with a single parent. Children whose parents are not born in Sweden relatively rarely have shared residence, and they more often live in a step-family or single-parent family.

Child-reported economic and material conditions, by living arrangement, are presented as raw (unadjusted) percentages in Figure 7.2. Table 7.2 presents coefficients from LPM computed for the four outcomes. Model(s) 1 adjust for gender, age group and study year, while model(s) 2 add parental characteristics in terms of education, employment status, country of birth and gender. The results show that children in single-parent families are less likely to have their own room compared with those in nonseparated families in both model 1 and model 2, although the estimate is somewhat attenuated in the latter analysis. Children in step-families and single-parent families are less likely to have a cash margin compared with children in nonseparated families, and they are more likely to not be able to buy the same things as friends and not be able to join friends for activities. Children who live with a single parent and also have shared residence do not differ significantly from those in nonseparated families, with the exception that they have a lower ability to afford to join friends for activities (and to be able to buy the same things as friends, although the difference is statistically significant in model 1 only). Additional tests were performed to assess whether there are any differences between children in the two types of single-parent families; that is, children who live with a single parent and have shared residence, and those who live with a single parent full time. These analyses showed that there are no statistically significant differences between these two groups for any of the four outcomes (results not shown).

Table 7.1: Descriptive statistics by living arrangement, n = 5,125

	Nonseparated family		Step-family, shared residence		Single-parent family, shared residence		Step-family		Single-parent family		All	
	n	%	n	%	n	%	n	%	n	%	n	%
All	3,776	73.7	271	5.3	226	4.4	486	9.5	366	7.1	5,125	100
Gender												
Boys	1,859	49.2	133	49.1	119	52.6	242	49.8	160	43.7	2,513	49.0
Girls	1,917	50.8	138	50.9	107	47.4	244	50.2	206	56.3	2,612	51.0
Age group												
10–12	1,257	33.3	82	30.3	80	35.4	120	24.7	75	20.5	1,614	31.5
13–15	1,307	34.6	102	37.6	83	36.7	156	32.1	122	33.3	1,770	34.5
16–18	1,212	32.1	87	32.1	63	27.9	210	43.2	169	46.2	1,741	34.0
Parental education												
Low	1,475	39.1	96	35.4	93	41.2	236	48.6	162	44.3	2,062	40.2
Medium	1,300	34.4	95	35.1	86	38.0	157	32.3	140	38.2	1,778	34.7
High	1,001	26.5	80	29.5	47	20.8	93	19.1	64	17.5	1,285	25.1
Parental occupational status												
Currently employed	3,437	91.0	254	93.7	194	85.8	430	88.5	290	79.2	4,605	89.9
Other	339	9.0	17	6.3	32	14.2	56	11.5	76	20.8	520	10.1
Parental country of birth												
Sweden	3,405	90.2	259	95.6	211	93.4	416	85.6	296	80.9	4,587	89.5
Other	371	9.8	12	4.4	15	6.6	70	14.4	70	19.1	538	10.5
Gender of responding parent												
Woman	1,953	51.7	151	55.7	110	48.7	283	58.2	307	83.9	2,804	54.7
Man	1,823	48.3	120	44.3	116	51.3	203	41.8	59	16.1	2,321	45.3

Figure 7.2: Economic and material conditions, by living arrangement (unadjusted, weighted %, n=5,075–5,124)

Legend:
- ■ Non-separated family
- ■ Step-family, shared residence
- □ Single-parent family, shared residence
- ■ Step-family
- □ Single-parent family
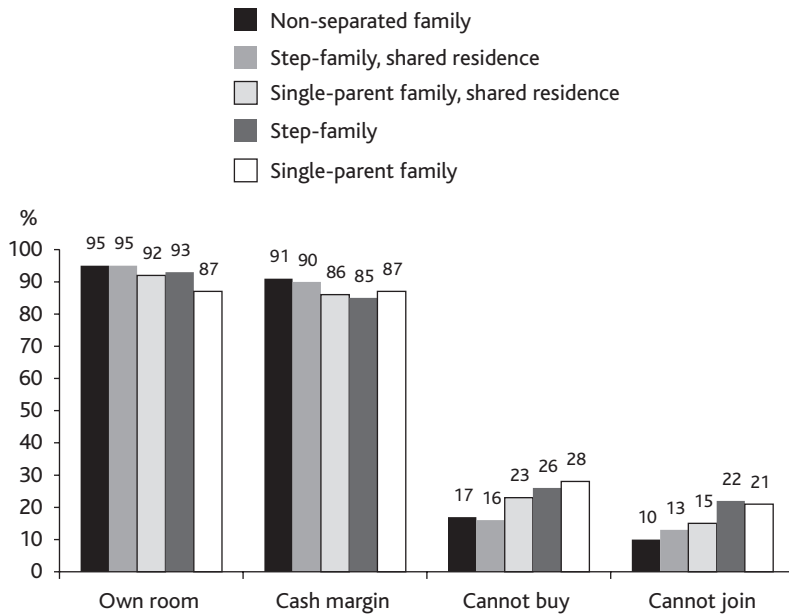
Social relations with parents and peers among children in different living arrangements are demonstrated as percentages in Figure 7.3 and as coefficients from LPM in Table 7.3. Children in step-families, as well as children in single-parent families, are less likely to get on well with their biological mothers compared with children in nonseparated families. The same pattern, but with more substantial differences, is seen for getting on well with fathers. In addition, children who live in a single-parent family and also have shared residence are less likely to get on well with their fathers compared with those in nonseparated families. Furthermore, children in single-parent families are less likely to have a friend in their school class compared with children in nonseparated families. Being bullied is significantly more common among children in step-families and those in single-parent families compared with those in nonseparated families. Overall, while children in single-parent families report consistently worse social relations, there is much less difference between children in single-parent families who have shared residence and children in nonseparated families (with the exception that those in the former group are less likely to claim that they get on well with their father). Tests of differences between children in single-parent families with shared residence and children living with a single parent full time showed that the former group is

Table 7.2: Economic and material conditions regressed on living arrangement, coefficients from linear probability models (LPM), n = 5,075–5,124

	Own room[a]		Cash margin		Cannot buy same things as friends		Cannot afford to join friends	
	Model 1[b]	Model 2[c]	Model 1[b]	Model 2[c]	Model 1[b]	Model 2[c]	Model 1[b]	Model 2[c]
Living arrangement								
Nonseparated family (ref)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Step-family, shared residence	0.01	−0.01	−0.01	−0.01	0.00	0.00	0.03	0.03
Single-parent family, shared residence	−0.02	−0.02	−0.03	−0.03	0.06*	0.06	0.06*	0.05*
Step-family	−0.03	−0.01	−0.07**	−0.07**	0.10**	0.09**	0.11**	0.10**
Single-parent family	−0.09**	−0.06**	−0.06**	−0.04*	0.11**	0.09**	0.09**	0.07**
Parental education								
Low (ref)		0.00		0.00		0.00		0.00
Medium		0.03**		0.01		−0.03		−0.04**
High		0.02		0.00		−0.08**		−0.07**
Parental occupational status								
Currently employed (ref)		0.00		0.00		0.00		0.00
Other		−0.04*		−0.03		0.03		0.07**

Notes: * 0.05, ** 0.01.

[a] In 2007–08, all respondents were asked to answer whether or not they had their own room. In 2009–11, children with shared residence were asked to specify whether they had their own room in the mother's and the father's home, respectively. Children who responded that they had their own room in either one or both parents' homes were coded as having their own room.

[b] Adjusted for gender, age group and survey year.

[c] Adjusted for gender, age group, survey year, parental country of birth and gender of responding parent.

Figure 7.3: Social relations with parents and peers by living arrangement (unadjusted, weighted %, n=5,013–5,103)

Legend:
- Non-separated family
- Step-family, shared residence
- Single-parent family, shared residence
- Step-family
- Single-parent family
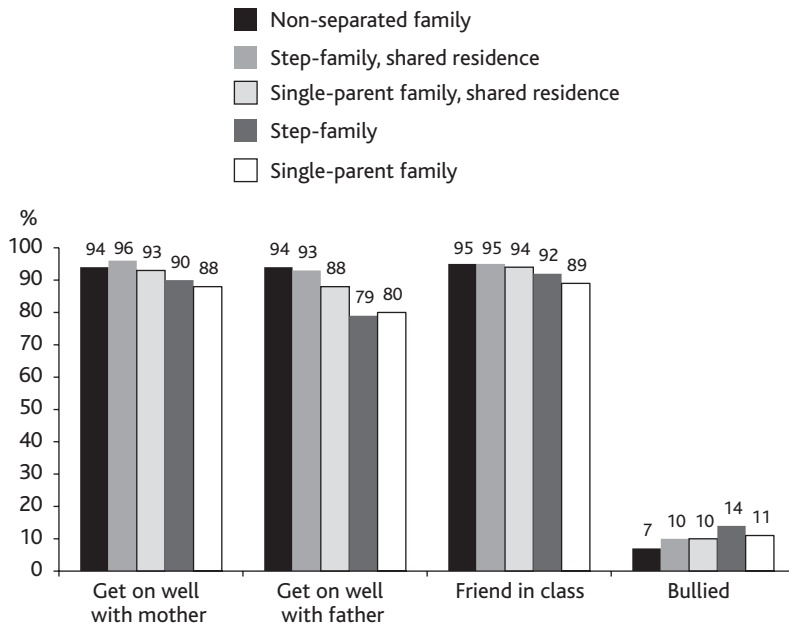
significantly more likely to get on well with their mothers and their fathers and to have a friend in class, whereas there is no statistically significant difference in exposure to bullying (results not shown).

Four types of health outcomes by living arrangement are presented in Figure 7.4. The coefficients displayed in Table 7.4 show that children in single-parent families with shared residence, in step-families and in full-time single-parent families are more likely to report psychological complaints compared with children of nonseparated parents. Excess risks in psychosomatic complaints are seen among children in step-families and single-parent families. The same groups of children are more likely to smoke, and in particular children in single-parent families are less likely to exercise weekly compared with the reference category. Overall, however, children of single parents who have shared residence do not differ significantly from those in nonseparated families with regard to the studied health outcomes, except from the contrasting finding that they are more likely to report psychological complaints. When comparing children in single-parent families with and without shared residence, the only statistically significant difference relates to smoking; those in full-time single-parent families are more likely to smoke (results not shown).

Table 7.3: Social relations with parents and peers regressed on living arrangement, coefficients from LPM, n = 5,013–5,103

	Get on well with mother		Get on well with father		Friend in class		Bullied	
	Model1[a]	Model2[b]	Model1[a]	Model2[b]	Model1[a]	Model2[b]	Model1[a]	Model2[b]
Living arrangement								
Nonseparated family (ref)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Step-family, shared residence	0.01	0.01	0.00	−0.01	0.01	0.01	0.02	0.03
Single-parent family, shared residence	−0.01	−0.01	−0.05*	−0.05*	0.00	0.00	0.02	0.02
Step-family	−0.04**	−0.04**	−0.14**	−0.14**	−0.02	−0.02	0.07**	0.07**
Single-parent family	−0.06**	−0.06**	−0.13**	−0.12**	−0.05**	−0.05**	0.04*	0.04*
Parental education								
Low (ref)		0.00		0.00		0.00		0.00
Medium		0.00		0.00		−0.01		−0.02
High		0.01		−0.01		−0.01		−0.01
Parental occupational status								
Currently employed (ref)		0.00		0.00		0.00		0.00
Other		−0.01		−0.03		−0.02		0.01

Notes: * 0.05, ** 0.01.

[a]Adjusted for gender, age group and survey year.

[b]Adjusted for gender, age group, survey year, parental country of birth and gender of responding parent.

Figure 7.4: Health outcomes by living arrangement (unadjusted, weighted %, n=4,223–5,114)

Legend:
- Non-separated family
- Step-family, shared residence
- Single-parent family, shared residence
- Step-family
- Single-parent family
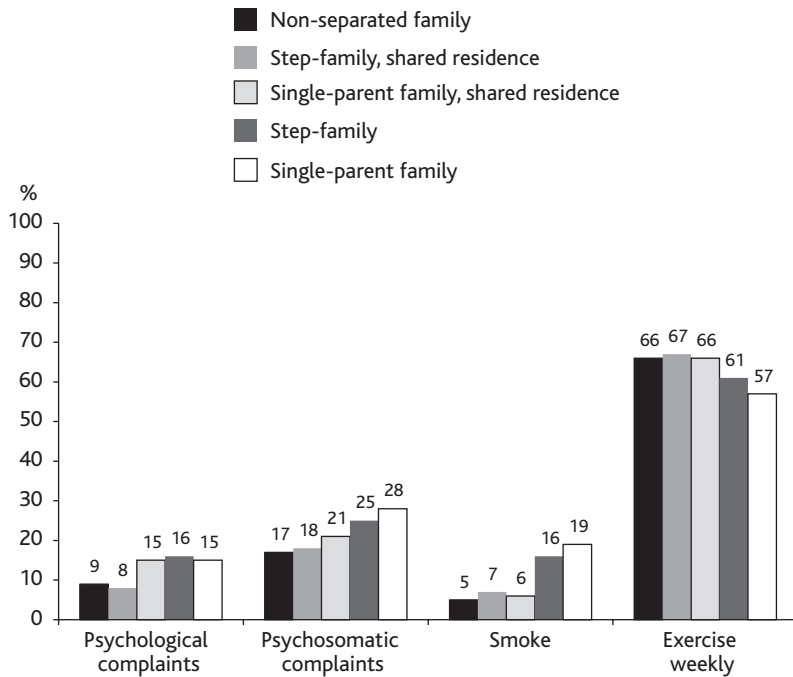
Discussion

This chapter on children with single parents indicates differences in child wellbeing when children are living with a single parent or in shared residence. Compared with children in nonseparated families, children living full time with a single parent most often reported poor economic conditions, social relations and health outcomes. Children with shared residence reported worse outcomes than children in nonseparated families regarding how often they cannot afford to join friends, how well they get on with their fathers and psychological complaints. This is in line with previous research from Sweden showing better outcomes for children in shared residence compared with children living with one parent full time, regardless of whether either condition involved a step-parent (Bergström et al., 2013, 2015; Fransson et al., 2015; Låftman et al., 2014). Similar results are also presented in studies from Belgium and the Netherlands (Vanassche et al., 2013; Westphal & Monden, 2015).

Interestingly, children in step-families (who do not live with the other parent) also tend to report fewer resources compared with

Table 7.4: Health outcomes regressed on living arrangement, coefficients from LPM, n = 4,223–5,114

	Psychological complaints		Psychosomatic complaints		Smoke		Exercise weekly	
	Model1[a]	Model2[b]	Model1[a]	Model2[b]	Model1[a]	Model2[b]	Model1[a]	Model2[b]
Living arrangement								
Nonseparated family (ref)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Step-family, shared residence	−0.01	0.00	0.01	0.01	0.01	0.01	0.01	0.00
Single-parent family, shared residence	0.06*	0.06*	0.04	0.04	0.01	0.01	0.00	0.00
Step-family	0.06**	0.06**	0.07**	0.07**	0.09**	0.09**	−0.05*	−0.04
Single-parent family	0.05**	0.04*	0.09**	0.09**	0.12**	0.12**	−0.09**	−0.07*
Parental education								
Low (ref)		0.00		0.00		0.00		0.00
Medium		−0.03*		−0.04**		0.00		0.02
High		−0.03**		−0.03*		−0.01		0.04*
Parental occupational status								
Currently employed (ref)		0.00		0.00		0.00		0.00
Other		0.00		0.04*		0.02		−0.05

Notes: * 0.05, ** 0.01.

[a]Adjusted for gender, age group and survey year.

[b]Adjusted for gender, age group, survey year, parental country of birth and gender of responding parent.

those in nonseparated families, even after adjusting for parental socioeconomic factors. This was the case for all measures, except for having their own room, having at least one close friend in class and exercising weekly. For these three measures, the results were similar to those of children in nonseparated families. In the literature regarding parents' health, single parenthood has been associated with poorer outcomes compared with outcomes for parents who cohabit with a partner (Burström et al., 2010; Weitoft et al., 2004). Regarding the importance for children of living in a reconstituted family versus living with a single parent, findings are mixed (Sweeney, 2010). For the group of children in step-families and children with shared residence, the patterns were similar to those of children in nonseparated families. Thus, the step-parent seemed to add to the resources and the child's relative wellbeing. As mentioned, this was less clear in the group living full time with one parent and a step-parent. Previous research has also indicated that the health of children and adults in step-families differs by gender (Turunen, 2013). In this chapter, gender was adjusted for, but a possible interaction between gender and living arrangement was not considered. However, it could be important to note that the shares of girls and boys differed across living arrangements. More boys with single parents had shared residence, while there was a higher share of girls than boys among those living full time with a single parent (most often the mother). Previous research has also indicated higher levels of paternal involvement in boys (Morgan et al., 1988).

It is noteworthy that the absolute share of children reporting to have material resources are high, although differences by living arrangement exist. From an international perspective, children in Sweden fare comparatively well. In the European Index of Child Wellbeing (Bradshaw & Richardson, 2009), Sweden is rated as the second highest (after the Netherlands). Despite the generally high standard of living, there are nevertheless areas in which problems are more common among Swedish youths; for example, regarding subjective health complaints (Inchley et al., 2016). The current study also corroborates earlier research, which has shown that inequalities between groups of children in Sweden exist along lines of family structure (Jonsson & Östberg 2010; Mood & Jonsson 2014).

Interestingly, the estimates were not majorly affected when adjusting for parental socioeconomic resources (education and employment) or other parental factors. Furthermore, the impact of living arrangement was generally larger than that of parental characteristics, although parental variables per se showed several associations with the child's material and health outcomes (but not with social relations). Thus,

living arrangement seems to be a valuable study variable regarding the wellbeing of children.

However, there are several possible selection effects that contribute to whether the child stays only with one parent after a separation or a divorce. Such factors include poor health or poor social circumstances of the nonresident/noncustodial parent, and could also be hypothesised to contribute negatively to the wellbeing of the child, including when the child is not living with this parent. Such possible confounders were not included in this study. However, it could be hypothesised that shared residence has benefits in terms of strengthened relationships between child and parents, as well as improved chances of a work–family–leisure balance for the parent, which are not explained by selection effects. In a previous study, parents with children in shared residence reported higher satisfaction with their economic and social situation compared with other separated parents (Bergström et al., 2014).

This study adds to the existing literature regarding children of single parents by distinguishing between different living arrangements. However, for the children in shared residence, we were only able to include the parental cohabitation status in the household of the responding parent. Thus, the two groups of children in shared residence are less clearly defined than the other groups, since the 'other' household could include either a single parent or a parent and a step-parent. Nevertheless, since the results for the children in step-families with shared residence most often mimic the results of nonseparated families, while the results for children in single-parent families with shared residence do so to a lesser extent, we conclude that the categorisation still captures some important family differences. Furthermore, the data lack information regarding the child's age at parental divorce or separation, as well as the duration of the current living arrangement. Another limitation is the lack of information regarding the relationship between separated parents – for instance, the extent to which parents cooperate and get along, or information about interparental conflict – aspects that are likely to influence the wellbeing of children. Studying the relationships between separated parents as well as between parents and step-parents, and how these influence child wellbeing, is an important task for future research.

This chapter stresses the importance of taking the living arrangement into account. When the parent does not have sole responsibility for the child, the parent's opportunities to spend time engaging in work or leisure could increase, as could the child's

opportunities to access the resources of both parents. Implications for policy makers could be to target those single parents who have no (or poor) contact with the child's other parent post-separation. Also, interventions to improve co-parent relationships – such as mediation, conflict management or early interventions pinpointing the importance of parental cooperation for divorced or separated parents – might be beneficial for children. Furthermore, a recent survey pointed out that children in Sweden seldom get involved when mediation is offered for parents (Cederström, 2016). Efficient interventions to support children in families with parental conflict are warranted. Shared residence can be an added resource for many children with separated parents.

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Part 2:
Adequate employment

A life-course approach to single mothers' economic wellbeing in different welfare states

Hannah Zagel and Sabine Hübgen

In this chapter, we suggest that the relationship between the welfare state and single mothers' economic wellbeing should be analysed through a life-course lens. It is widely accepted that the increase in single motherhood, although taking place at different rates across countries, is one of the major demographic developments in societies today and poses new challenges for welfare states (for example, Bonoli, 2005). The fact that single motherhood is rarely a uniform type of family but rather a temporary status, which mothers enter and leave at very different points in their lives, has received far less recognition (but see Treanor, Chapter Four in this book, and Harkness & Salgado, Chapter Five in this book). Single motherhood is the result of such different events as divorce of a married couple, separation of cohabiting parents, the death of a partner, an adult child moving back in to the single parent's house or the birth of a child to a single woman. Hence, single motherhood is associated with varying degrees of socioemotional stress, care responsibilities and economic security, all of which are risks relevant to policy making.

Despite the pluralisation of family forms, single mothers are often treated as a homogenous group in research on single motherhood and social policy. Previous studies show that single mothers' poverty risks are better protected in universal welfare states than in those that use targeting strategies (Brady & Burroway, 2012), by generous targeted child benefit systems (Van Lancker et al., 2015) and work–family reconciliation policies (Maldonado & Nieuwenhuis, 2015; Misra et al., 2012). This research considerably advances our understanding of overall poverty risks associated with single motherhood in different countries. However, it is rarely acknowledged that single motherhood goes together with specific social rights if it is experienced at certain life stages. This means that not all policies are equally relevant for

all single mothers. For example, regulations of alimony payments are often restricted to divorced parents, while social security transfer payments cease when the defined age threshold of the youngest child in the household is reached, and maternity leave policies concern single mothers with a new-born baby. In light of Nieuwenhuis and Maldonado's argument (Chapter One in this book), variations in protection across different life stages could also be understood in terms of different degrees of 'adequate' policy provision for single mothers. With countries varying in the criteria they set in the different policy areas, welfare-state support for single mothers appears much more multifaceted than what is typically discussed in previous research.

Taken together, little is known about how welfare states protect the economic risks of single mothers across different life stages and how this is related to country variation in single mothers' economic wellbeing. In the present chapter, we build on this gap in the literature. We ask how to conceptualise welfare-state provision for single mothers, given that single motherhood is not a static, uniform family status. There are two main advantages of taking a life-course perspective. First, accounting for the life-course context allows for a more nuanced analysis of the circumstances that are particularly detrimental to wellbeing and therefore require specific support. Second, acknowledging the life-course context is important because disadvantage may consolidate or accumulate over time.

The chapter is structured as follows. First, we discuss how single mothers' wellbeing has previously been discussed in comparative welfare-state research. Second, we demonstrate the need for a life-course perspective based on descriptive analyses of single mothers' poverty and employment. Third, we propose our own approach of conceptualising welfare-state provision for conducting country-comparative research on single mothers' wellbeing with a life-course perspective. Fourth, we demonstrate the use of this approach by comparing policies selected according to their generosity and life-course conditionality.

Previous research

There are two main approaches within comparative welfare-state research for explaining differences in single mothers' outcomes between countries. The first draws on the classical distinction between universal and targeting welfare states, while the second addresses the institutional context of adequate employment and focuses on the specific field of family policy. As indicated, previous research has

tended to conceptualise the welfare state in terms of its uniform impact on all persons qualifying as single parents at one point in time. In this section, we demonstrate where adding a life-course perspective would be fruitful.

Universalism and targeting

There is a longstanding debate in comparative welfare-state research on the distinction between welfare states' universal provision of social rights on the one hand and targeted support to individuals and families in need on the other hand. This distinction has also been applied to study variation in single mothers' wellbeing across countries. We will discuss it here because it illuminates a central theoretical idea in the study of welfare states, but has not systematically been integrated with a life-course perspective. The debate on universal and targeted welfare-state support can be summarised as a discussion on efficiency and effectiveness of welfare spending (cf. Brady & Burroway, 2012; Van Lancker et al., 2015). Universalism is sometimes said to be more effective in lowering economic inequalities in a given society. It is associated with a comprehensive approach to welfare, supporting all citizens' high living standards rather than providing support to those who 'fail' to maintain a sufficient living standard in their own right. In a universal welfare state, single-mother families are seen as just one of many possible family types, all of which are valued equally and none of which receives any special treatment. From this perspective, in universal welfare states, single mothers can be expected to have similar risks of poverty as others because generous social insurances, transfers and services provide economic security for all (Brady & Burroway, 2012). However, implications of universal welfare states for single motherhood at different stages of the life course have not been part of the discussion in previous research.

Targeting, on the other hand, is often said to be a more efficient strategy of welfare states in that resources are specifically directed at those with the highest risk of poverty (Barry, 1990). Following this logic, single mothers should receive special attention because they are seen as a particularly vulnerable household type. This implies that single mothers' overall poverty risk should be smaller in targeting welfare states. Arguably, targeting single parenthood is furthermore coherent with a strategy of tackling gender inequality (Orloff, 1993). This is because single parenthood is a gendered phenomenon in the sense that it is mainly experienced by women, who disproportionately carry the disadvantages associated with it. Countries' targeting

strategies differ in the definition of targets (qualifying through unemployment, low income, purely based on household structure or any combination of those criteria) and in the level of transfers to beneficiaries. Targeting single mothers can be defined as the provision of transfers or services to persons who qualify based on their status as single mothers (Van Lancker et al., 2015). Targeting can, however, be understood in two ways. First, it may be a strategy of providing specific transfers only to people who qualify based on a means test (for example, social assistance payments for single mothers). Second, it can be a strategy of providing a higher level of (otherwise universal) transfers to those who qualify. An example would be child benefit, which may be universally paid to all parents but at a higher rate to single mothers than to coupled parents. It should be noted that even if single motherhood is found to be an eligibility criterion for targeted measures in two given countries, the definition of single motherhood might differ; for example, by the age threshold of the youngest child. The idea of targeting can hence easily be applied to a life-course perspective in that age forms a major category of eligibility for welfare support, and it will be covered in our theoretical approach, discussed shortly.

Family policy

The second approach builds on classical works of comparative welfare-state research that specifically discuss common patterns and change in policy for single mothers across countries (Bradshaw et al., 1996; Lewis, 1989; Lewis & Hobson, 1997; Millar & Rowlingson, 2001). The theoretical discussions include assumptions on the mechanisms behind single mothers' wellbeing. For example: 'In the case of lone mothers, there are three main possible sources of income: the labor market, the absent father and the state' (Lewis & Hobson, 1997, p. 4). The welfare state, then, is conceptualised in terms of the degree to which it steps in for the 'male breadwinner' in the case of single motherhood. The state can support single mothers' employment or provide transfers for compensating lacking income – or indeed, both at the same time. In addition, statutory intervention operates not only through targeting mothers but also through regulations directed at the ex-partner (for example, maintenance regulations) or the child (for example, education). This approach may be particularly useful for picking up nuances in welfare-state treatment of single mothers, because generosity of family policy in itself is found to have multidirectional consequences for families (cf. Leitner, 2003). For

example, family policy of a given country may simultaneously foster the employment of mothers and provide transfers that incentivise maternal home care. For single mothers' economic wellbeing, both factors can be crucial (see Nieuwenhuis and Maldonado, Chapter One in this book). Policy directed at families is understood to affect single mothers' economic disadvantage, either directly with transfers or indirectly by supporting maternal employment. Empirical applications of these ideas have shown, for example, that family allowances, generous parental leave and childcare provisions relieve single mothers from poverty risks (Maldonado & Nieuwenhuis, 2015; Misra et al., 2012). However, this perspective does not consider that because single motherhood is experienced at different stages in the life course, the degree to which welfare states impact on single mothers' wellbeing is unlikely to be uniform. For example, parental-leave policy is only relevant to single mothers whose child is below the eligibility age of parental leave. Likewise, the provision of generous early childhood education and care matters for mothers of preschool children, but not for those with older children. Moreover, the effects of the (lack of) these policies can be felt much later in the life course.

Single mothers' economic wellbeing by life stage

In this section, we use data from the EU Statistics on Income and Living Conditions (EU-SILC) to take a cross-national perspective on the uneven distribution of employment and poverty risks. To obtain a reasonable number of single mothers per country, we pool three consecutive cross-sectional waves (2012–14). We compare four countries: Finland, Germany, Italy and the UK. These countries cover a wide spectrum of welfare provision for single mothers and exemplify established welfare-state types. Finland represents a Nordic country with a universal welfare state, although the idea of targeting has crept into the Finnish social protection system more recently (Kuivalainen & Niemelä, 2010). Germany is the classical example of a conservative, social-insurance-based welfare state. More recent changes have implied a weakening of the traditional male breadwinner focus of German social policy (Ostner, 2010). Italy represents a Southern European welfare state with a familialist hands-off approach, and the UK a liberal welfare state with a strong reliance on the market. More recently, the British welfare state has increasingly focused on reducing child poverty, including targeting single mothers.

Single motherhood is defined as follows: a woman who lives with her dependent child(ren) but without a partner in the household.

Dependent children are defined as either being below the age of 18 or up to 24 if economically inactive. Other adult persons (for example, parents or other relatives) might be present. We use this rather broad definition of single motherhood to allow for the diversity of single motherhood across countries. Furthermore, the sample is restricted to single mothers aged 18 to 59. The final sample counts 923 single mothers in Finland, 1,518 in Germany, 1,844 in Italy and 2,457 the UK.

For measuring the life stage in which single motherhood is experienced, we use the age of the youngest child as the central indicator. This is a particularly useful indicator for operationalising the link between life course and policy, because it is both indicative of the different family-life realities of single motherhood and assumed crucial for the eligibility of many policies. We measure the youngest child's age in five categories: 0–2, 3–5, 6–11, 12–17 and 18–24 years. Our two indicators for economic wellbeing are income poverty and employment. In line with the official EU definition, a single mother is at risk of poverty if her annual net household income makes less than 60% of the median of the national net equivalent household income. Single mothers' employment status is measured by two dichotomous variables: 1) being employed at all (1 = full-time or part-time employed; 0 = unemployed or inactive); and 2) being full-time employed (1 = full-time employed; 0 = part-time employed, unemployed or inactive).

Figure 8.1 shows two phenomena. First, the bars show the share of single mothers categorised as being at risk of poverty among the single mothers with a child in the respective youngest child's age group. Second, the dots represent the distribution of single motherhood across child age categories (relative frequencies). Figure 8.1 not only demonstrates that the four countries differ in terms of the distribution of poverty across life stages of single mothers but also reveals that there are differences in how common single motherhood is across life stages. The combination of these factors gives an idea of the scope of the life-stage grading of poverty risks in the four countries. For example, in Germany and Finland, single mothers with babies (0–2 years) face particularly high risks of poverty. But in both countries, this group is comparatively small. In these two countries, and in Italy, single mothers with children between 12–17 years show the highest prevalence. In Finland, this group faces the lowest poverty risk. In Germany, where almost 40% of single mothers with children aged 12–17 fall below the poverty line, the poverty risk of this group is similar to that of mothers with 6–11-year-old children. Italy resembles Germany in

Figure 8.1: Relative frequency and poverty of single mothers by youngest child's age group
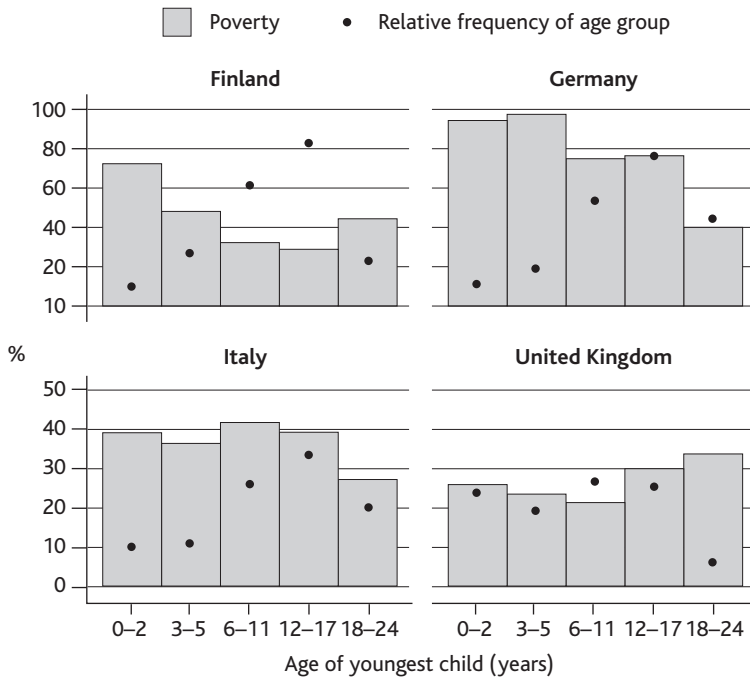
Source: EU-SILC 2012–14, pooled

the distribution of poverty risks across children's age groups in having relatively high levels for all groups instead of the oldest one. The UK stands out in two respects. First, prevalence of single motherhood is relatively evenly distributed across children's age groups. Second, the same can be observed for poverty risks – except for the oldest age group, which has the lowest prevalence but also the highest poverty risk.

Figure 8.2 shows single mothers' total and full-time employment rates, again by age groups of the youngest child. In all countries, total employment rates and full-time employment rates are lowest for single mothers with babies. Also in all countries, total employment increases with the age of the youngest child; but the pattern is less clear-cut in Italy, where even single mothers with very small children have an employment rate of 60%. In Finland (and to a lesser extent in Italy), full-time employment almost matches total employment of single mothers in all subgroups. The strongest divergence to this pattern is seen in Germany and the UK.

Figure 8.2: Employment of single mothers by youngest child's age group

Taking the information from Figures 8.1 and 8.2 together, it seems as if high employment rates, and particularly full-time employment, often coincide with lower rates of poverty risks (especially in Finland and for mothers with older children in Germany). However, the association does not hold for all countries: Italy shows higher rates of poverty risk across the subgroups than the UK, despite also having higher employment rates. The analyses do not allow us to disentangle the causal relationships between employment and poverty in different life stages. However, the country differences observable on the aggregate level draw our attention to the role of policies. How can we conceptualise welfare states if we want to account for life-stage-specific risks?

Welfare states, life course and single motherhood

Our own theoretical approach adds to the perspectives reviewed earlier. It is built on the very idea that welfare states differ in the extent to which they cater for the needs of single mothers at different stages in the life course. In this section, we first discuss life-course settlements and social risks and subsequently specify our own approach to conceptualising welfare states by their focus on specific risk types, which has implications for the way welfare states protect against the risks associated with single motherhood.

Life-course settlements and social risks

The individual life course can be defined as sequentially ordered memberships in social institutions (Mayer, 1998).[1] Welfare states influence the 'temporal patterns of life' (Leisering, 2003, p. 205) and operate as a set of institutions that supports a particular idea of a 'normal' life course, 'mending' the life course where it is interrupted by unemployment, health problems, accidents or family transitions. In addition, in setting the conditions by which people acquire eligibility to state provisions (such as unemployment benefits or health insurance) as workers, husbands or wives, risk management and retirement systems have tended to define the male breadwinner arrangement as the norm (Lewis, 1992, 1997). For women, this life-course settlement implied that their social rights were often derived from their male partners' status in the labour market. Since the 1970s, a postindustrial life-course settlement has emerged (Bonoli, 2005; Mayer, 2004). The sociodemographic patterns of the emerging life-course settlement include overall higher de-standardisation and more discontinuity of individual life courses, which are also decreasingly shaped by the membership in family contexts (Mayer, 2004). The institutional shift towards the postindustrial settlement has meant that labour markets have increasingly provided less secure and less stable jobs compared to the Fordist era (cf. Lessenich, 1995). The traditional male production worker became less common, and with it the idea that a male breadwinner would earn enough to sustain the whole (nuclear) family. At the same time, women increasingly entered the labour markets, although often on a part-time basis.

A prominent approach to describing the complementary role of social policy to increasing destandardisation of life courses is the distinction between traditional ways of protecting 'old social risks' and strategies for protecting 'new social risks' (NSR) (Bonoli,

2005; Jenson, 2008; Taylor-Gooby, 2004). The NSR approach was developed to explain the evolution of welfare-state reforms beginning in the 1980s. It speaks to that specific historical period, in which welfare states faced new social and economic conditions and the established power constellations behind existing policy settlements did not represent those who were typically facing the new risks (Bonoli, 2005). While the 'old' social risk policies have not stopped playing a significant role in the provision of welfare, the NSR concept is illustrative for describing the looming end of a formative era in the development of the welfare state in high-income countries. Single parenthood is considered a prime example for the new dynamics in family life and named prominently alongside other NSRs, such as family–employment reconciliation, unstable and low-paid employment and long-term unemployment (Bonoli, 2007; Jenson, 2008). This reflects that while single motherhood has long been a topic of feminist welfare-state analysis (Lewis, 1989, 1999; Orloff, 1993), with its increasing prevalence in the postindustrial period it has moved more centre-stage in 'mainstream' welfare-state research. However, defining single motherhood as a new social risk seems an imprecise description of what welfare states are protecting against. Social policy rarely directly secures partnership stability or prevents births, but protects against risks evolving from such family transitions. Following our argument that single motherhood is the result of several substantively different family transitions, a more differentiated perspective on its protection as a social risk is required.

A risk-type framework

In this section, we argue that differences in policy support to single mothers can usefully be conceptualised by applying the notion of risk management in welfare states (cf. Leisering 2003). While we will focus exclusively on single mothers, this should be seen as an example case for an argument concerning the welfare state more broadly. As mentioned, risk-management systems are in place for bridging discontinuities in people's lives by protecting against anticipated risks. Risk-management systems gained new importance in the postindustrial life-course settlement. This is because the new model includes a higher prevalence of different kinds of social risks scattered across the life span than in the 'Fordist life-cycle' era (cf. Lessenich, 1995; Myles, 1990), when risks were more predictable due to more secure labour markets and higher standardisation of family life. Going beyond earlier concepts of NSR in postindustrial societies, we define five risk types

associated with single motherhood that form the basis for welfare-state intervention in the postindustrial life-course settlement: lack of skills/ skill depreciation, childbirth/childrearing, union dissolution, low pay and job loss/inactivity. Some of these risk types are analogous to what Nieuwenhuis and Maldonado (Chapter One in this book) categorise as 'inadequate resources' (lack of skills/skill depreciation) and 'inadequate employment' (low pay and job loss/inactivity).

In addition, we suggest that any policy designed to protect against these risks must be analysed in terms its life-course conditionality. Where the timing of social risks is less predictable, how welfare states accommodate to risks at different life stages becomes more important.[2] This means that potential restriction on eligibility regarding the beneficiary's age is considered a particularly relevant dimension in the analysis of postindustrial welfare states. As explained earlier, life stages are less rigidly sequenced in the postindustrial era compared to the Fordist era. Hence, we consider welfare states' closer adherence to the standard life course to be less suitable in responding to a time-variable life event, such as single motherhood. As a consequence, we expect more age-graded policies to create lower economic security among single mothers. We identify the risk types listed in Table 8.1 to be associated with single motherhood at different life stages.

Besides the different risk types, Table 8.1 presents the corresponding policies divided into services and cash transfers. The distinctive feature here consists of the added dimension of life-course conditionality for classifying policies. It refers to different scales of age grading,

Table 8.1: Risk types and policies

Policies	Lack of skills/skill depreciation	Child birth/ child rearing	Union dissolution	Low pay	Job loss/ inactivity
Services	Skill formation and training	Maternity leave Childcare Parental leave	Counselling, mediation, legal support	ALMP Lifelong learning	ALMP
Cash	Funding for education and training	Child benefits Family allowances Home care allowance	Alimony regulations Child maintenance	In-work benefits	Unemployment benefits Social assistance Early retirement schemes
Life course conditionality	Mother's age	Child's age	Child's age	Mother's age, reference period	Reference period

depending on the risk type. In the case of skills of the mother, policies vary in the extent to which they set restrictions on skill-formation measures or funding regarding the mother's age. For policies securing against the risks of family transitions, such as the birth of a child or union dissolution, the age of the child will generally be decisive for eligibility. For policies securing against labour-market risks, on the other hand, either the age of the mother (for example, lifelong learning) or reference periods (previous labour-market attachment) will be considered for deciding eligibility.

Life-stage risks and policies for single mothers

The following analyses aim to illustrate our theoretical argument on the life-course conditionality of policies addressing single mothers. The aim is to look at institutional arrangements through the risk-type lens and evaluate the extent to which policies are likely to contribute to explaining single mothers' outcomes. Table 8.2 illustrates the protection of single motherhood risks in the four selected countries. The scope of this chapter does not allow for a comprehensive description of the policy frameworks covering all risks we identify to be associated with single motherhood. However, we select exemplary policies of risk protection covering the different types of risks: parental-leave legislation (childbirth/childrearing risk), child maintenance regulations (union dissolution risk), in-work benefits for single parents (risk of low pay) and social assistance (risk of job loss). The selected policies speak to the poverty–employment–policy nexus discussed in this book, but also pick up on the main argument of this chapter. For example, parental-leave legislation is a typical example in cross-national research on single-mother wellbeing, and commonly assumed to attenuate difficulties. Despite being a widely used indicator for welfare-state generosity towards single mothers, we consider it undertheorised in the mechanisms by which it improves single mothers' wellbeing. The crucial point was mentioned earlier: parental leave is relevant only at that particular family life stage, which is empirically not the most common one for single mothers (see also Duvander & Korsell, Chapter Twelve, and Van Lancker, Chapter Eleven, both in this book). Child maintenance regulations, on the other hand, is a rarely used example but one that has high relevance for single mothers. In theory, payments of the nonresident parent can be seen as a compensation for the lack of breadwinner or ability to participate in employment. The enforcement or advance payment of maintenance by the state could be seen as a closely targeted measure to alleviate single mothers' economic

needs. As Horemans and Marx demonstrate (Chapter Nine in this book), in-work benefits can be a crucial instrument in mediating the risk of in-work poverty for single parents. Finally, social assistance is often among the most important income sources for single mothers besides their own earnings (see Cantillon et al., Chapter Eighteen, and Bradshaw et al., Chapter Fifteen, both in this book).

The policies have different implications for the economic outcomes we discussed earlier. Parental-leave rights imply that employed mothers will likely leave the labour market for the period granted. Replacement payments increase the likelihood of mothers' labour-market return. And they imply that, on average, incomes of eligible single mothers on leave will be higher than incomes of those who were previously not employed, but will still be lower than incomes of working single mothers. Child maintenance advance payments, on the other hand, are usually not conditional on employment. In theory, the vast majority of children in single-mother households are entitled to child maintenance. However, there is a large empirical mismatch between children's eligibility and actual nonresident parents' payments (Jaehrling et al., 2012; Skinner & Davidson, 2009), which makes advance payment regulations especially relevant. It is a targeted measure stepping in where the liable parent is unable to pay any or the full amount of child maintenance that they are obliged to pay. Where they exist, they have a direct positive effect on single mothers' income. Effects on employment are difficult to predict for this regulation, not least because they depend on the level of payments, which is also mostly contingent on the ex-partner's income (see Eydal, Chapter Seventeen in this book). The general idea behind in-work benefits is that the state subsidises earnings so that the recipient is kept out of dependency on social assistance benefits. This situation often applies to single mothers, which makes in-work benefits a relevant policy instrument for them. In-work benefits come in different shapes and forms; for example, as part of the social assistance scheme or as tax deductions or transfers. Generous in-work benefits can be assumed to increase single mothers' employment and incomes. Social assistance transfers, on the other hand, are designed to secure the risk of no labour income due to job loss. For single mothers, sometimes specific eligibility rules apply. Although many social assistance schemes have increasingly implemented elements of labour-market 'activation', such transfers cannot generally be expected to increase single mothers' employment. As with other cash transfers, they are expected to reduce the economic hardship of people who do not have labour-market earnings. Considering the age restrictions of each of these policies,

Table 8.2: Parental leave and child maintenance regulations as of 2013

Risk	Policy	Finland
	Parental leave for single parents	
Child birth/ child rearing	*Generosity*	
	Total number of months	6.1 (38.1[a])
	Number of paid months	6.1 (38.1)
	Replacement rate	70–75% annual earnings
	Age restrictions	Begins immediately after maternity leave
Union dissolution	**Maintenance advance payments**	
	Availability	
		Yes
	Age restrictions	Paid until child reaches 18 or 20 if still in school
Low pay	**In-work benefits for single parents**	
	Generosity	**Social assistance** Monthly rate (increased SP rate)
	Age restrictions	Rates vary with child age
Job loss	**Social assistance**	
	Generosity	**Social assistance** Monthly rate (increased SP rate)
		Labor Market Subsidy (LMS) long-term unemployed (>500 days) or failed 1st transition into labour market average basic rate + payment per child (No SP premium)
	Age restrictions	LMS: Rates vary with child's age

Notes to Table 8.2 overleaf

Germany	Italy[c]	United Kingdom
36	10	3.25[e]
14	10	0
65-67% of average monthly labour income over last 12 months before birth	30% of previous earnings	0
Eligibility ends with child's 8th birthday	Paid: up to age 3 Unpaid: up to age 8	Eligibility ends with child's 18th birthday
Yes	No[d]	No[f]
Amount varies by child age; not more than 6 yrs. up to age 12		
Unemployment Benefit II (*Kombilohn*) **Child premium** (*Kinderzuschlag*)	No special in-work benefits but most family allowances are reserved for employees (no SP premium)	**Income Support** (IS) Working less than 16 hrs./week: monthly rate +payment per child + family premium **Universal Credit** monthly standard rate + payment per child + housing cost premium **Working Tax Credit** ≥16 hours per week
Child premium: restricted payment for children age 18–25	n.a.	IS: paid until child is age 5; UC: Lower rate for claimant age 18-24
Unemployment Benefit II: Monthly rate + payment per child (SP premium *Mehrbedarf*)	**Social assistance** no nation-wide scheme, responsibility: regions and municipalities (No SP, but family premium)	**Income Support** Working less than 16 hrs/week: monthly rate +payment per child + family premium **Income-based Jobseeker's Allowance** Working less than 16 hrs./week: weekly basic rate (No family supplements)
Rates vary with child's age	No	IS: paid until child is age 5; JSA: lower rate for claimant age 18–24

Notes to Table 8.2:

'SP': single parent; 'No SP targeting': policy does not specifically consider single parents.

[a] Parents are entitled to take childcare leave right after parental leave until a child's third birthday. €341.27 a month, with an additional €102.17 for every other child under three years and €65.65 for every other preschool child over three years, plus a means-tested supplement (up to €182.64 a month).

[b] A reduced rate is paid by the state if the liable parent can only cover the maintenance payment to a certain extent. The state would cover the difference; the minimum amount is €5.

[c] Parental Leave scheme does only apply to employed parents with permanent contracts.

[d] In 2015, Italy introduced a means-tested maintenance advance for poor households (Comma 226-ter, Legge di stabilitá, active from 2016).

[e] Employed parents are entitled to take leave for up to 4 weeks per year.

[f] Exceptions are advance payments to single mothers where the nonresident parent does not pay and who qualifies for means-tested benefits, including access to 'Social Fund' loans (in the case of an emergency, short-term need); *Maintenance advance payment, other restrictions*: Finland: no payment for a) resident child with own income (€764.40/month during a period of 6 months), b) child own household and income ≥€1,092/month; *In-work-benefits*: Housing benefits apply in Finland, Germany and UK; UK: Universal Credit cannot be received together with Working Tax Credit, Income Support, Jobseekers' Allowance, etc.; Social Assistance: Finland: subordinate benefit, child maintenance must be exhausted first; UK: savings: <£16,000 subordinate benefit: child maintenance must be exhausted first.

Sources: Moss (2013) (all countries); Hakovirta and Hiilamo (2012), Salmi and Lammi-Taskula (2013) (Finland); BMFSFJ (2013), Lenze (2014) (Germany); MISSOC (2016) (Italy); Finn (2011), Jaehrling et al. (2012) (UK)

further limits (beyond, for example, previous employment) to the applicability of certain provisions for single mothers become apparent. These are best discussed by drawing on our four example countries. In terms of parental–leave policy, the comparison reveals that Germany has the most generous regulation in terms of time, but that mothers in Finland receive a higher rate of replacement payment. The UK has the least generous leave policy of the four countries in terms of both time and money. As for life–course conditionality, the UK has the weakest age restriction, granting the time rights until the child turns 18. Finland has the strongest age restriction, obliging mothers to take their right to paid leave in the six months directly following childbirth. However, Finland provides a homecare allowance with a monthly flat rate benefit for parents who want to care for the child up to the age of three (Moss, 2013). In Germany, the 14 months of paid parental leave for single mothers can be taken within the first eight years of the child's life. Compared to Germany, the generous Finnish policy can hence be expected to reach overall fewer single mothers (only those with children under the age of three). Similarly, in Italy, only single mothers with a permanent contract are entitled to take

the 10 months of parental leave at a comparatively low replacement rate of 30%.

The comparison of child maintenance regulations again reveals Germany and Finland as the more generous countries among the four. Both grant statutory advance payments if the nonresident parent fails to pay. However, in Germany, age restrictions are stricter. Separated mothers in Finland can draw on statutory advance payment until the child reaches majority age, but in the period under consideration, eligibility is restricted to a maximum of six years of payment until the child turns 12.[3] Neither Italy nor the UK grants advance payment upon noncompliance with parents' payment obligations. The comparison suggests that employed women who become single mothers through the birth of a child are relatively well protected in Germany, at least for the first year. The rights to child maintenance advance payment are comparatively generous in Germany, but with age-graded eligibility and levels of payment. In Finland, protection by child maintenance advance payment is granted until the child reaches majority age. The relatively moderate levels of payment could mean that Finnish mothers with previous low labour-market attachment and prospects of low pay are further incentivised to stay at home. It can also mean, however, a reduction of poverty risks for separated single mothers, who are less likely to have small children than mothers who have a child outside a partnership.

In the UK's labour-market-orientated welfare system, in-work benefits are more widely used policies than in the comparison countries. Parents (coupled or single) receive income top-ups through the Income Support scheme or as Universal Credit if their employment is not full time. Single parents who work more than 16 hours per week but earn less than a certain amount (depending on what else they receive and whether they are paying for childcare) can get a Working Tax Credit. While Italy does not have a federal in-work benefit scheme, single mothers in both Finland and Germany can receive top-ups to their employment income if it keeps them out of social assistance. As for age restrictions, the rates in Finland vary with the children's ages and Universal Credit in the UK is paid at a lower rate for mothers age 18–24. Variations in the level of payments also exist in the social assistance schemes. In the case of Income Support in the UK, once the child reaches the age of five, claimants are transferred to Jobseeker's Allowance, which follows a stricter activation regime. In principle, single mothers in Germany also face stricter activation monitoring after the child reaches the age of three, but here some exceptions exist. Single mothers in

Germany receive additional payments to the basic rate within the social assistance scheme of Unemployment Benefit II, which vary by number and ages of children. In Finland, too, single mothers can receive a single-parent premium to the basic rate of social assistance. Long-term-unemployed single mothers may also receive the Labor Market Subsidy payment, the amount of which is graded by children's ages. In Italy, no special single-parent premium is paid in the federal social assistance scheme.

From this comparison, Finland and Germany emerge as the overall more generous welfare states in securing different risks associated with single motherhood. Italy does not appear to have any specific support strategy for single mothers, which is in line with the idea that the Italian welfare system traditionally relies heavily on family networks (see also Bradshaw et al., Chapter Fifteen, and Byun, Chapter Ten, both in this book). The British welfare state has relatively extensive cash support schemes in place from which single mothers can draw. However, most of the cash support schemes are tied to employment activity. Beyond these findings, which are coherent with previous research, the findings illustrate our argument that welfare states differ in their risk-management systems. The analysis sensitises for differences in how welfare states protect against the risks associated with single motherhood at different life stages. In terms of life-course conditionality of the discussed policies, we found that, in principle, age grading of support payments seems to favour mothers of young children (higher amounts for mothers of younger children). This is perhaps most apparent in the Finnish system – which is, however, also the most generous in terms of duration of maintenance advance payments. Although only a tiny share of single mothers in Finland has small children, these also have the highest risk of poverty (see Figure 8.1). In Germany, the focus of the risk-management system on single mothers with young children is in discord with the poverty risks, which are concentrated at this life stage but also high at later stages. In the UK, despite the relative frequency of single mothers with young children, the risk-management system has only recently begun to focus on this life stage. Italy features high poverty risks across all the life stages of single motherhood, which are not well secured in the country's risk-management system. These findings suggest that it may be worthwhile to open up the commonly used categories of family policy regime or new social risk protection for the analysis of differences in single mothers' economic wellbeing.

Discussion

This chapter has suggested that further insights into the relationship between the welfare state and single mothers' wellbeing may be gained by applying a life-course perspective. First, we showed that previous approaches have tended to discuss welfare-state support to single mothers in terms of catering for a uniform claimant category. We contrasted this observation with the growing empirical evidence describing single motherhood as a diverse family status, which takes different forms and shapes at different stages of the life course. And we complemented these findings with an illustration of the differential distribution of life-course risks among single mothers in four European countries. The analysis also pointed to the importance of considering the prevalence of single motherhood across life stages alongside the distribution of risks. We then asked how we could conceptually account for this heterogeneity of single motherhood in an analysis of welfare-state impact.

Based on a review of the existing work on the relationship between welfare state and life course, we used the notion of risk–management systems (Leisering 2003) to formulate our own risk-type framework. Diverging from the new social risk literature, we found that single motherhood is not one risk but associated with several different ones, which are relevant at different life stages. As an important addition to our framework, we introduced the dimension of life-course conditionality. This implies that the policies often contain restrictions on eligibility that are related to life stages ('age grading'). Using the example of four policies – parental leave, child maintenance advance payments, in-work benefits and social assistance – we illustrated differences in generosity and life-course conditionality of the policies for four selected countries. We found Finland and also Germany to be relatively generous countries, while Italy and the UK were overall less generous. Age restrictions were found in all countries, but with large differences. With this, we were able to point to a crucial fact that is often neglected in cross-national research on single mothers: the life stage in which single motherhood is most common in a respective country is neither necessarily the one with the highest economic risks, nor the one that policy is tailored to protect.

The scope of this chapter only allowed for a broad outline of our argument. For a more sophisticated analysis, more comprehensive measures of child maintenance (such as the proportion and level of payments by liable parents) and the inclusion of other relevant policies would be necessary. We further encourage future research to take

into account single mothers' sociodemographic background prior to becoming a single mother, because this often impacts on eligibility for policy support.

Notes

[1] Further characteristics of individual life courses have been defined first as being inseparable from life courses of related persons (linked lives concept; see Elder, 1994), and second in terms of the temporal dependencies of life episodes (Mayer, 2004).

[2] This assumption should not be confused with the increasing focus on 'social investment' early in the life course (cf. Esping-Andersen, 2002; Jenson, 2008; Lister, 2003).

[3] From 1 January 2017 this restriction was dropped in Germany, where children may be eligible to advance payment until they turn 18.

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Doesn't anyone else care? Variation in poverty among working single parents across Europe

Jeroen Horemans and Ive Marx

It is hard to think of a better litmus test for a society than how it treats its children, and by extension the parents who care for them. Who can possibly be more deserving of adequate collective support than parents who do their best to provide care to children who deserve a fair chance in life and whose talents society can ill afford to waste? Yet, we know that many parents are struggling financially, some severely. In all rich countries, there are significant numbers having to make ends meet on incomes below widely accepted poverty thresholds. It is well-known that this is the case for parents without a job. But even parents who work are not safeguarded against poverty. Most severely affected, of course, are single parents: the main focus of this book. In this chapter, we map poverty among working single parents in Europe. We also try to understand cross-country variation, particularly the role of institutions and policies.

This chapter is, of course, not the first cross-country analysis of poverty risks of working sole parents. One way in which it perhaps adds to the literature is in its focus on the comparative pre-redistribution position of working single parents. A lot of the literature looks at what institutions and policies do to reduce poverty among single parents. But we should not forget that institutions and policies also affect the market incomes that single parents have or can potentially have. The role of employment, including work hours, is perhaps the best explored factor in this equation. Earnings and potential earnings penalties facing single parents have been less explored in a comparative cross-country setting.

We thus start by asking whether single parents face more employment and earnings penalties compared to coupled parents. This is relevant because single parents face particular struggles and constraints. On the one hand, single parents have strong incentives

to work, because they cannot depend on earnings of a partner. Their only alternative is to rely on social welfare provisions, which are often lacking or inadequate. However, because they do not have a partner to share care work with, single parents are also constrained in their ability to put in work effort. In this respect, they lack resources that coupled parents have. Coupled parents, for obvious reasons, have more time and energy to share the burden of reconciling work and care. Then again, because of gender roles and gender inequalities in the labour market, mothers in a couple are more prone to (partial) withdrawal from the labour market. Hence, whether the lack of resources results in less intensive work participation and higher poverty risks among single parents is not as clear-cut as often assumed.

The poverty outcomes of single parents are bound to depend strongly on policies that provide additional support to cope with reconciling work and care. From previous research, we know that cross-country differences in the poverty exposure of single parents are considerable. In large part, these relate to the impact of public policies that supplement the earned incomes of single parents: child benefits, tax credits, housing allowances and other forms of direct or indirect income redistribution (see Bradshaw et al., Chapter Fifteen in this book; Brady & Burroway, 2012; Maldonado & Nieuwenhuis, 2015; Misra et al., 2011; Van Lancker et al., 2015). But then again, it is striking that the 'market income poverty' – or **poverty earnings**, as we define it in this chapter – among single parents also varies so widely. In the absence of redistribution, single parents would be much more exposed to poverty in some countries than others (Barbieri & Bozzon, 2016). These cross-country differences relate to institutional and policy differences. This, in short, is the key point this chapter makes. By analysing the relationship between social policies, labour-market institutions and gender culture on the incidence of earnings poverty among single parents in a multilevel framework, we explore in which setting single parents' pre-redistribution position is more advantageous.

Single parents at work

Do single parents face distinct or additional difficulties in the labour market compared to coupled parents, thus increasing their exposure to poverty? A key argument is that reconciling work and care is harder for single parents because their resources in this respect are more limited (see Nieuwenhuis and Maldonado, Chapter One in this book).

Gauthier et al. (2016), for example, suggest that single mothers are less likely to realise their individual work preferences because they have to cope with both financial wants and caring tasks on their own. Coupled parents can more easily arrange a suitable work–family balance, as they provide time, income and emotional support to each other – even when both parents are working (Baxter & Alexander, 2008; Collet & Legros, 2016; Minnotte, 2012).

Besides the particular challenges single parents face when reconciling work and care, we need to account for overall gender inequalities. Since most single parents are women, gender inequalities in the labour market are likely to account in major part for the work situation of single parents. To start, mothers are generally more likely than fathers to (partially) withdraw from the labour market. Then there is the persistent gender pay gap, more significant in some countries than others. So, mothers who become single parents can be expected to face particular penalties in terms of employment chances and earnings potential.

While single parents have it hard enough as it is to reconcile work and care, gender inequalities may make it even more difficult – especially, of course, for single mothers. The impact of partnership status on mothers' employment, however, is not readily predictable (Harkness, 2016). A first reason for this is that mothers in couples are more likely to reduce their labour attachment to engage in caring activities, resulting in lower labour-market attachment and lower earnings. Single parents, on the other hand, may feel more pressure to work (full time) as no other earner is present in the household. A second element that may blur the impact of partnership on parents' employment is the differential effect that family policies have on employment decisions of single and coupled parents. Yet little is known on this issue, as welfare (dis)incentives are typically studied separately for the two groups (Bargain et al., 2011).

Studies on the effects of the interaction of the presence of children with the number of adults in a family on female labour supply have shown inconsistent results (Bargain et al., 2011; Fouarge et al., 2010; Kalenkoski et al., 2007; Mastrogiacomo et al., 2013; Neri et al., 2012). Different cohorts have been found to show the opposite result with regards to the likelihood of employment after childbirth among single mothers, as compared to mothers in couples (Cohen & Bianchi, 1999; Smeaton, 2006). However, across countries the evidence is not clear on whether the **motherhood employment penalty** is necessarily stronger for singles as compared to couples.

Cross-country variation in single parents' employment outcomes

Even if single parents participate in the labour market, their labour-market position may still differ substantially across countries. Both cultural and structural features determine the degree to which mothers are typically seen as workers or caregivers, and supported by policies to take up a particular role (see also Steiber & Haas, 2012).

Gender climates relate to attitudes towards gender roles (Eicher et al., 2016), influencing cross-country differences in women's labour-market participation through the effect on women's internalised gender attitudes. In gender-equal climates, mothers are expected to work more often, and are often supported by policy makers to do so. It has long been recognised that, in the eyes of policy makers, mothers are to variable degrees seen as 'mothers', 'workers' or an 'uneasy' combination of the two (Duncan & Edwards, 1997). Fathers – even when they are single – are more uniformly seen as 'workers'. Yet even in the most gender-equal climate, mothers are not necessarily more likely to hold a stable full-time job (Mandel & Semyonov, 2006). It is the broader context of cultural norms, social policies and economic necessities that in the end determines gendered employment patterns (Haas et al., 2006).

Work–family policies are typically found to be supportive of women's employment around childbirth (Kenworthy, 2008), and are therefore associated with a lower poverty risk of single mothers as well (Maldonado & Nieuwenhuis, 2015; Misra et al., 2012; Van Lancker & Ghysels, 2010). Work–family support and women's employment outcomes, however, work in complex ways (Van Lancker, Chapter Eleven in this book). They result from the interplay of a variety of policies, such as childcare provisions, working-time regulations, leave entitlements and replacement benefits, as well as financial support through child allowances or tax incentives, such as tax treatment of second earners (Gornick & Meyers, 2005; Jaumotte, 2003; Nieuwenhuis, 2014; Thévenon, 2016). Focusing on childcare as a key element of work–family policies, we know that single mothers' labour-market participation is typically less responsive to changes in childcare prices than married mothers (Gong et al., 2010; Kimmel, 1998). Yet, in some contexts, the work intensity of single parents has been found to be more responsive to childcare prices (Andrén, 2003). According to Thévenon (2016), more spending on childcare increases female employment in general, but longer and/or better care also helps mothers to move from part-time to full-time work.

For single parents, having control over working time is perhaps more important than mere cost considerations when reconciling work and care (Cohen, 2014). Even when care is outsourced, taking care of children requires flexibility in working hours to meet availability of (in)formal care and be able to respond to unforeseen conditions, like sickness. Minnotte (2012) suggests that more control over working time reduces the work–family conflict for single mothers in particular. In other words, in countries where parents can choose their working time more flexibly, single parents are expected to face a lower penalty in terms of labour-market attachment.

Financial incentives affect whether single parents are likely to hold a stable full-time job. Single parents have strong incentives to work, especially when income support from the government or alimony from a previous partner is lacking. On the other hand, benefits to support single parents may result in a **welfare dependency trap**: a situation in which few incentives exist to engage in paid work. This trade-off has been intensely debated, particularly in the US, with respect to the employment and poverty effects of the Earned Income Tax Credits (Blank, 2006; Gabe, 2014). International studies do not draw straightforward conclusions when it comes to how the presence and generosity of benefits affect single mothers' employment (Destro & Brady, 2011). Barbieri and Bozzon (2016) show that pretransfer poverty risks of single parents are particularly high in social-democratic countries. Generous welfare provisions may play a role here, as they provide disincentives to work full time. González (2004), on the other hand, suggests that employment of single mothers is more sensitive to in-work benefits than to out-of-work benefits. At any rate, results regarding this issue are difficult to sum up in a simple way, because a lot seems to depend on how exactly benefits are designed and applied.

The ability to combine work and care for single parents also depends on the types of jobs that are available. More stringent employment protection legislation is sometimes argued to enhance the work situation of vulnerable groups like single parents (Cazes & Nesporova, 2003). However, in rigid labour markets with high levels of employment protection, employers also seem to look for more flexible solutions that especially affect those vulnerable groups (Hipp et al., 2015). Hence, *ceteris paribus*, in more strongly regulated labour markets, single parents – especially single mothers – may have a harder time finding stable full-time 'insider' jobs.

The labour-market position of single versus coupled parents across Europe

Drawing on EU–LFS data for the year 2015, Figure 9.1 shows employment rates of single parents in Europe, as well as the difference between single and coupled parents, by gender.[1] Positive bars in Figure 9.1 indicate that employment is higher among singles compared to coupled parents. We clearly see that much variation exists across countries. Employment rates of single mothers range from just over 50% in Ireland to 75% and more in Hungary; Bulgaria; Croatia; Austria; Sweden; Portugal; Latvia; Slovenia, Estonia and Luxembourg. Employment rates of single fathers are, on average across EU–28, almost 14 percentage points higher than for single mothers. Single fathers are less likely to be at work compared to fathers in a couple. For mothers, as expected from the literature, the figures indicate strong variation across countries. In Hungary, Italy and Slovakia, employment rates are more than 10 percentage points higher for single mothers compared to mothers in a couple, whereas the reverse is true in the UK, Belgium, Ireland and the Netherlands.

Figure 9.1: Employment rates of single and coupled parents, by gender, Europe 2015
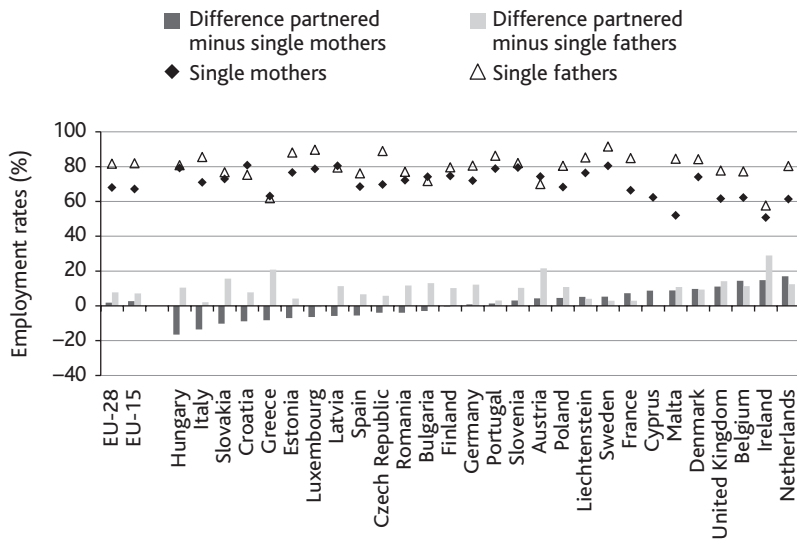
Note: Vertical axis: employment rates in percentages. The difference in employment rates between couples and singles is in percentage points.

Source: Eurostat: EU-LFS

Figure 9.2 shows the part-time employment rate of mothers. Country figures for fathers are not shown, as data for several countries are not reliable; however, on average across Europe, about 10% of single fathers work part time – twice as much as fathers in couples. The positive bars in Figure 9.2 indicate that mothers in a couple are on average slightly more likely to work part time compared to single mothers. Again, variation is noteworthy across countries. In Ireland and the UK – two countries where single mothers are less likely to work compared to mothers in couples (see Figure 9.1) – we see that if they do work, it is more often part time. Conversely, in countries like the Netherlands and Belgium, single mothers are less likely to work part time and less likely to work in general (see Figures 9.1 and 9.2).

To understand the employment outcomes of single parents, we also have to examine whether they face an additional wage penalty. While some studies suggest an additional wage penalty for single mothers (Misra et al., 2007; Pal & Waldfogel, 2016), others find wage penalties to be higher for mothers in couples (Gangl & Ziefle, 2009).

Figure 9.2: Part-time employment rate of single and coupled mothers, Europe 2015
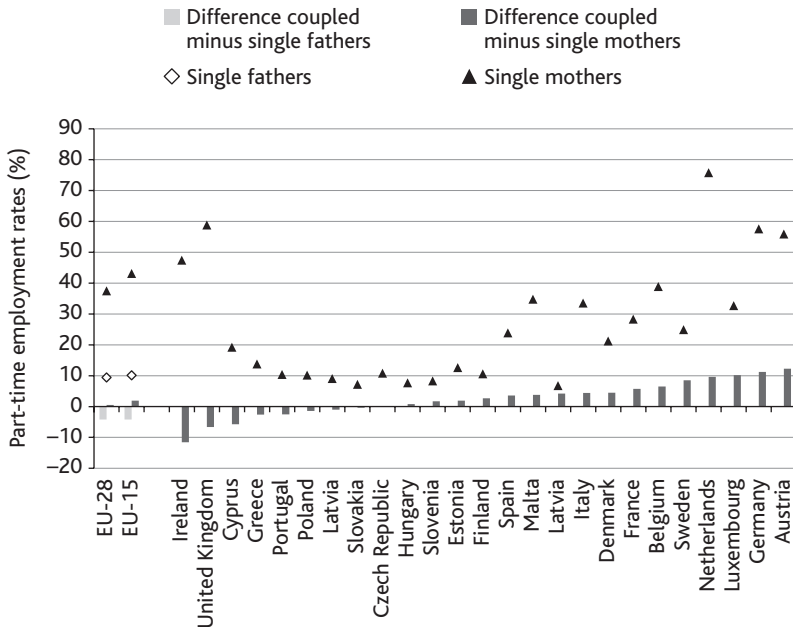
Note: Vertical axis: part-time rate is expressed as a percentage of all employment and difference between couples and singles is expressed in percentage points.

Source: Eurostat: EU-LFS

Furthermore, Harkness (2016) suggests that selection effects and unobservable characteristics may result in higher wage penalties for single mothers compared to mothers in couples. Figure 9.3 shows the raw ratio of hourly wages of single and coupled parents. Negative bars indicate that on average, single parents earn less than coupled parents. The sample has been restricted to those who work full-year full time (FYFT), drawing on EU–SILC 2014 data (as EU–LFS data do not have earnings data for all countries).[2] This, admittedly, is a very selective subsection; but EU–SILC does not contain data on hourly earnings, so we are forced to restrict our analysis to FYFT workers. Even this provides only a rough approximation of earnings per time unit. For fathers, we see that in most countries being single is associated with a wage penalty, while for mothers the picture is again mixed.

Employment is key to understanding the poverty risk of single parents in particular (Maldonado & Nieuwenhuis, 2015; Misra et al., 2012), while for coupled parents, overall household work intensity is more important (Horemans, 2016; Marx & Nolan, 2014). Much of the literature, however, discusses only whether single parents are working or not. To better understand their income situation, we also look at annual earnings, which is a combination of wage rates and work intensity over the year. Contributing to the existing research, and drawing on the literature discussed in this section, in what follows we examine poverty among single parents with a full-time stable job.

Figure 9.3: Hourly wage ratios of full-year, full-time-working single and coupled parents, Europe 2013
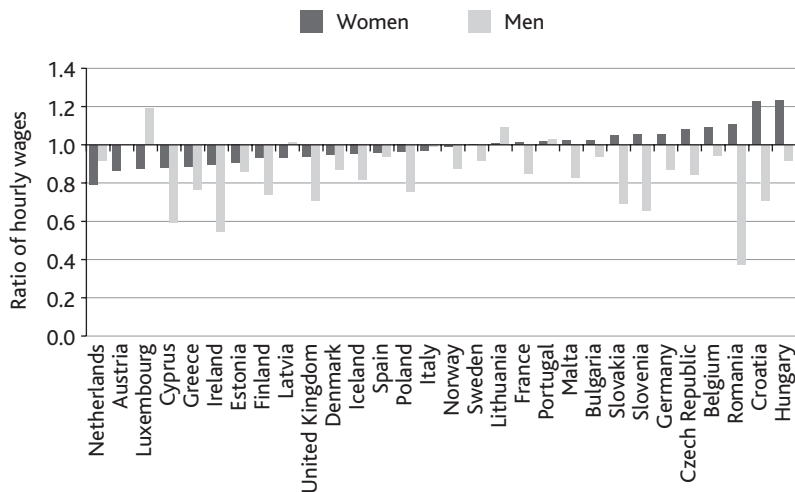
Source: EU-SILC 2014, own calculations

Furthermore, we analyse in which institutional framework a full-time job provides a sufficient income for single parents to escape poverty.

From labour-market position to income situation: definitions, data and method

Several options exist to define single parenthood, depending on whether the household or the family is taken as a reference (Chambaz, 2001; Duncan & Edwards, 1997). If people share the same accommodation, it is considered a **household**. A **family** refers to a personal relationship between people living together: either a single adult or a couple, with or without children. A household can be composed of multiple and interlinked family units when children, parents and grandparents share the same dwelling. Considering single parents as part of a household with multiple adults has important consequences for the income situation of both the household and the individuals in those households (Chambaz, 2001; Chzhen and Bradshaw, 2012). In some countries, relying on the extended family is a coping strategy against poverty for single parents. Yet, this chapter focuses on the protective role of individual earnings against poverty. Therefore, we focus only on **single parents** as single-unit households with one adult and one or more dependent children.[3]

To measure poverty, we adopt the Eurostat at-risk-of-poverty (AROP) indicator. Someone is considered to be AROP if his or her equivalent disposable household income during the income reference period of a year is below the threshold of 60% of the national median (Atkinson et al., 2002; Dennis & Guio, 2003). Figure 9.4 compares the AROP rates for single and coupled parents, drawing on EU–SILC data. From Figure 9.4, we see that, with the exception of Romania and Greece, the poverty risk of parents in a couple is more than 5 percentage points below that of single parents. In several countries, the difference is more than 20 percentage points, including Norway; Ireland; France; Sweden; Luxembourg; Latvia; Belgium, Czech Republic and Lithuania. Figure 9.4 also shows the difference in pre- and post-transfer poverty. Government benefits are clearly a more important protection against poverty for single parents than for couples. In several countries (Denmark, UK, Finland and Ireland), single-parent poverty would, holding all constant, be more than 30 percentage points higher if no government benefits existed.

The next question we need to address is when a single parent can be considered **working**. In the European literature on in-work poverty,[4] one of the key debates is how to define individuals as being 'in work'

Figure 9.4: Pre- and post-transfer poverty risks among single and coupled parents, Europe 2013

- ■ Difference pre and post transfer poverty single parents
- □ Difference pre and post transfer poverty partnered parents
- ◆ Post transfer poverty risk single parents
- △ Post transfer poverty risk partnered parents
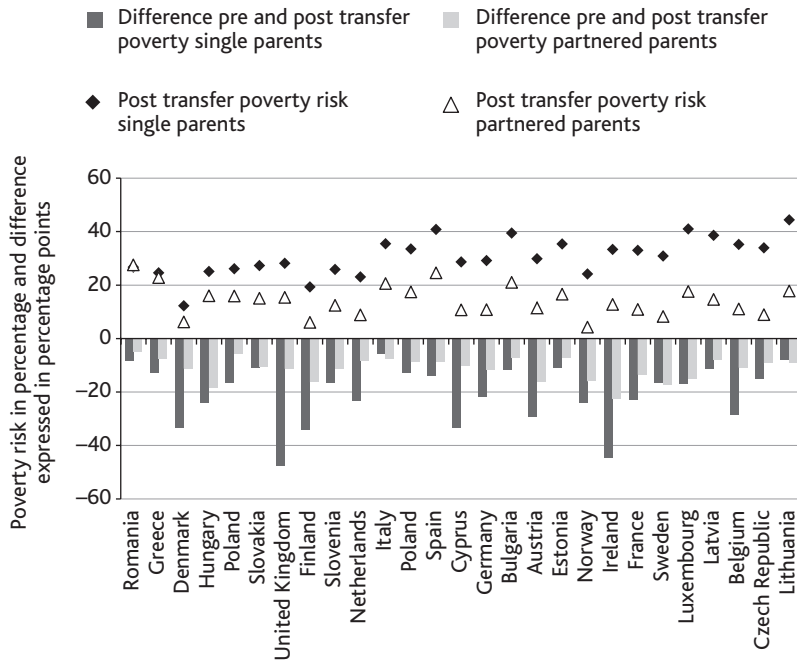
Source: EU-SILC 2014, own calculations

when the AROP indicator is based on the aggregate annual household income (Crettaz, 2011; Ponthieux, 2010). In essence, the question is whether a lack of work, in terms of months and hours worked, is to be seen as an in-work-poverty mechanism (Halleröd et al., 2015). If there are structural limitations to single parents having a stable full-time job, it is reasonable to consider a lack of work – including unstable, not-full-year and part-time work – as an in-work-poverty mechanism for single parents. Consequently, we consider an individual to be 'working' if (s)he declares his/her main activity status at the time of the interview as being employed, if (s)he declares to have been employed at least one month during the income reference period and if (s)he received an income from labour, either as an employee or from self-employment, during the income reference.[5] In addition, we further split those in work as either **working FYFT** or **not working FYFT**, indicating whether the respondent declares (s)he has been working full time all of the 12 months of the income reference period.[6] The empirical analysis in this draws on EU-SILC 2014 data, referring to the income year of 2013. Only single parents (as defined earlier) aged 18–64 are

included. This sample will be used in the remainder of the analysis (see Table 9.1).

Table 9.2 shows the poverty risk of single parents. We see that the poverty risk of single parents strongly depends on whether they are working and whether it is in a full-time, stable job. Noteworthy is that even for FYFT-working single parents, the poverty rates vary from below 5% in the Netherlands and Greece to more than 20% in Lithuania.

To know whether single parents are protected against poverty by relying solely on their own market income we introduce the concept of **poverty earnings**. Poverty earnings are equivalent annual earnings

Table 9.1: Composition of single parents by employment status, Europe 2013

	Not working	Not FYFT workers	FYFT workers	n
Austria	17.1	48.9	34.1	180
Belgium	36.0	26.6	37.3	245
Bulgaria	28.2	14.6	57.3	74
Cyprus	27.4	22.6	50.0	77
Czech Republic	22.5	8.0	69.6	214
Denmark	13.3	29.8	56.9	163
Estonia	14.5	15.0	70.5	171
Finland	14.9	18.0	67.1	303
France	15.3	24.4	60.3	459
Germany	17.2	43.7	39.1	409
Greece	32.9	15.7	51.4	94
Hungary	18.8	9.0	72.2	307
Ireland	49.3	30.4	20.3	187
Italy	14.1	24.3	61.6	499
Latvia	10.8	13.9	75.3	224
Lithuania	11.1	11.1	77.8	152
Luxembourg	13.6	31.5	54.9	184
Netherlands	15.0	63.0	22.0	340
Norway	8.8	13.9	77.4	270
Poland	25.0	10.8	64.2	243
Portugal	25.1	8.8	66.1	179
Romania	13.3	10.5	76.2	91
Slovakia	11.6	6.5	81.9	122
Slovenia	18.0	13.1	69.0	201
Spain	22.3	21.1	56.7	262
Sweden	8.3	21.1	70.6	165
United Kingdom	38.9	34.4	26.7	412

Source: EU-SILC 2014

Table 9.2: At-risk-of-poverty rates and earnings-poverty rates of single parents, by employment status, Europe 2013

	Post-transfer poverty			Poverty earnings[a]	
	Not working	Not FYFT workers	FYFT workers	Not FYFT workers	FYFT workers
Austria	51.2	23.2	8.4	52.5	21.4
Belgium	61.9	29.8	10.4	62.0	17.6
Bulgaria	51.1	80.2	17.5	86.0	22.9
Cyprus	57.2	47.9	6.5	80.2	28.6
Czech Republic	76.1	39.8	12.9	69.2	18.9
Denmark	20.1	8.0	7.2	37.9	19.6
Estonia	92.4	43.3	21.6	72.1	28.3
Finland	43.8	18.1	11.4	73.9	29.1
France	68.6	35.7	10.7	75.9	27.3
Germany	66.6	25.3	9.9	54.9	16.8
Greece	40.5	43.9	2.4	43.9	2.4
Hungary	55.1	50.5	9.3	67.6	27.5
Ireland	55.8	13.7	10.0	85.0	23.8
Italy	87.9	44.4	13.7	54.8	16.2
Latvia	90.6	52.1	22.3	74.0	29.4
Lithuania	95.7	64.9	23.4	84.1	31.0
Luxembourg	73.1	44.7	21.9	69.4	34.8
Netherlands	53.4	13.4	0.0	26.8	3.1
Norway	64.4	51.6	9.7	76.5	29.9
Poland	57.6	39.4	13.3	70.8	20.2
Portugal	61.9	54.2	16.3	78.9	23.1
Romania	66.5	79.0	14.0	88.9	19.2
Slovakia	88.6	5.0	14.9	43.3	21.9
Slovenia	69.5	43.0	7.0	63.7	16.9
Spain	69.3	58.8	14.4	81.6	16.9
Sweden	90.2	41.9	12.5	66.4	25.3
United Kingdom	43.5	23.1	6.9	80.2	28.7

Notes: FYFT = full-year full time: the respondent declares that (s)he has been working full time all of the 12 months of the income reference period of one year.
[a] Poverty earnings = poverty risk for single parents pre-redistribution.
Source: EU-SILC 2014

that are below the 60% AROP line. Essentially, this is the pretransfer income of single–parent households without other market incomes, indicating whether single parents would be poor when they do not receive any transfers. As also noted earlier, benefits cushion the poverty risk of single parents substantially, albeit to a variable degree across countries. For both not FYFT workers and FYFT workers, this can

be seen by comparing the columns 'post-transfer poverty' and 'poverty earnings'. In Table 9.2, we see that for the pre-redistribution poverty risk (poverty earnings) it clearly matters whether single parents are working in stable full-time jobs or not. Furthermore, we see that the poverty earnings rates vary considerably across countries, even for those working FYFT.

As noted earlier, various country-level characteristics potentially affect the employment situation of single parents, as well as the degree to which a job may offer a protection against poverty for single parents. Therefore, we examine several indicators of countries' prevailing conditions regarding gender norms; work incentives; childcare provision; labour-market regulations, working-time culture and structural variables (see Table 9.3 for an overview).

From the 2008 European Value Study, we take indicators on the degree to which people have gender-unequal norms. To analyse the welfare disincentive of benefits on single parents' labour-market outcomes, we draw on EU–SILC data and adopt a similar approach to Destro and Brady (2011). First, we look at the **unemployed single-parent benefit rate**, which is the ratio of the benefits nonworking single parents receive relative to the median equivalent income. This indicator illustrates how much single parents would receive when not working, and can be seen as an indication of the reservation wage. When the ratio is higher, single parents (are hypothesised to) feel less pressure to work. Second, we examine the **employment incentive** derived from the ratio of the benefits received by employed single parents and the benefits received by unemployed single parents. The closer this ratio is to one, the lower the difference in benefits received by working and not-working single parents. Also drawing on EU-SILC data, we take childcare use into account. We look at the share of children younger than three who are in either formal or informal care. Moreover, because the intensity of care matters, we adopt a full-time-equivalent **care usage indicator**, measured as the proportion of children in formal childcare × average number of hours per week (as a percentage of 30 hours per week) (Van Lancker, 2013). For indicators of labour-market institutions that are known to affect employment opportunities and earnings dispersion, we make use of the overview of data on labour-market institutions by Salverda and Checchi (2015). Data for country-specific working-hour cultures and organisation are taken from various sources. These indicators provide a proxy for single parents' opportunities to effectively combine work and care. Lastly, we control for the GDP and the structure of the economy by looking at the **share of dual-earner couples and multi-earner families**. The

Table 9.3: Overview of country-level variables and sources

Gender norm: 'more gender unequal'
Give men priority when jobs are scarce
Important in marriage is to share chores
Women really want home and children
Men should take same responsibility for home and child
Fathers as well suited to look after children as mothers

Incentive from benefits
Ratio median eq. benefits nonworking single parents and median equivalent income
Ratio mean eq. benefits nonworking single parents and median equivalent income
Ratio mean eq. benefits employed and mean equivalent benefits not-working single parent
Ratio mean eq. benefits FYFT employed and mean equivalent benefits not-working single parent

Care usage for children <3 years
Share of children in formal care
Share of children in informal care
Share of children in care total
Intensity of care use if in formal care (full-time equivalent)
Intensity of care use if in informal care (full-time equivalent)
Intensity of care use total (full-time equivalent)

Labour market institutions
Union density
Bargaining coverage
Bargaining centralisation
Unemployment benefit replacement rate (ratio to full-time wage)

Working-hour regulations
Generally possible to take day off for family reasons
Generally possible to adapt working hours for family reasons[a]

Controls: structure of the economy
GDP per capita in PPS in 2013
Share of dual-earner couples
Share of multi-earner families
Share FYFT-working single parents

Note: [a] Data for Latvia is missing.

latter is key to understanding the relative position of single parents, who by definition can only rely on one labour income. Research by Jaehrling et al. (2014), for example, suggests that single parents' relative income position deteriorates with increased female employment. In a single-earner society, single parents could in principle still strive for a living standard similar to that of couples. In dual-earner societies, that is much harder. Furthermore, in dual- (or, in reality, often one-and-

Mean (Std)	Source	Note
17.7 (9.0)	European Value Study 2008 (Q21B)	Share that agrees
12.3 (5.7)	European Value Study 2008 (Q42I)	Share 'not important'
56.0 (17.7)	European Value Study 2008 (Q48C)	Share that agrees
8.3 (5.5)	European Value Study 2008 (Q48H)	Share that disagrees
21.2 (8.4)	European Value Study 2008 (Q48G)	Share that disagrees
0.40 (0.16)	EU-SILC 2014	Average ratio
0.43 (0.13)	EU-SILC 2014	Average ratio
0.26 (0.12)	EU-SILC 2014	Average ratio
0.32 (0.13)	EU-SILC 2014	Average ratio
36.3 (19.3)	EU-SILC 2014	
25.4 (15.8)	EU-SILC 2014	
53.2 (14.0)	EU-SILC 2014	
0.85 (0.12)	EU-SILC 2014	Average intensity
0.52 (0.19)	EU-SILC 2014	Average intensity
0.79 (0.15)	EU-SILC 2014	Average intensity
32.7 (19.8)	Salverda and Checchi (2015)	
61.4 (25.5)	Salverda and Checchi (2015)	
0.38 (0.15)	Salverda and Checchi (2015)	
35.1 (16.1)	Salverda and Checchi (2015)	
0.37 (0.21)	Eurostat (2016a)	
0.49 (0.23)	Eurostat (2016a)	
102.4 (45.2)	Eurostat (2016b)	
68.9 (8.2)	EU-SILC 2014	
66.0 (5.5)	EU-SILC 2014	
71.4 (18.52)	EU-SILC 2014	

a–half-) earner countries, single parents compete with coupled parents in the labour market but coupled parents do not both necessarily need to work full time to make ends meet (Horemans, 2016). Coupled parents are thus more flexible in combining work and care, and could be more attractive to employers for that reason.

To examine the relationship between the macro–level institutions and the micro–level outcomes in the pretransfer poverty distribution,

the next section shows a series of logistic multilevel regression models. All models control for individual characteristics, including sex, age and education of the single parent, as well as the number of children and age of the youngest child (results not shown). We analyse which institutions are associated with the employment outcomes by looking at three models: 1) the likelihood of single parents to work FYFT; 2) whether single parents are able to avoid poverty when relying solely on their own earnings when working; and 3) whether the results of model 2 hold when controlling for FYFT employment at both the individual and country levels. The third model examines, in a similar way as Misra et al. (2012), whether the relationship between country-level indicators and the likelihood of earnings poverty operates through the employment situation – that is, working FYFT – of single parents. Because of data limitations, we add the country-level variables separately and maximally add two macro-level variables when adding the share of FYFT-working single parents as a control in the third model. All individual-level and country-level variables have been standardised before being added to the model.

Drivers of labour-market and poverty outcomes

In this section, we show the results regarding the relationship between the macro-level institutions (gender norms; work incentives; childcare provision; labour-market regulations, working-time culture and structural variables) and the micro-level outcomes in the pretransfer poverty among single parents. Overall, we find little influence of gender-culture norm differences on both the variation in single parents' likelihood to work FYFT and the variation in single parents' ability to make ends meet solely on their own earnings (see Table 9.4). If anything, the labour-market position and employment outcomes of single parents tend to be better in countries with more gender-unequal climates. This may indicate that, in countries with a less equal gender-role culture, single parents with high earnings potential remain in the labour market.

We find more consistently that the incentive structure for single parents is related to their pre-distribution position. Unlike Destro and Brady (2011), who examined whether single mothers work or not, our results suggest that welfare-state (dis)incentives matter for the type of work from a comparative perspective (Table 9.4, second column). The larger the ratio of the benefits of nonworking single parents relative to the median income – representing lower pressure to work – the less likely it is that single parents hold a stable full-

time job. Our results indicate that out-of-work benefits do influence the type of jobs that become feasible options. This finding may be explained by the indirect effect of increased reservation wages. If out-of-work benefits are relatively generous, reservation wages of workers increase. Under the assumption that work pays, higher benefits are also associated with higher wages. This explains why part-time work may become a real option in those countries for single parents, at least from a financial perspective. Furthermore, when work and welfare go hand in hand, we see that single parents' pre-distribution income position tends to be worse. Single parents are more likely to be earnings-poor in countries where work–welfare combinations are more rewarding – read: a higher ratio of benefits received by employed single parents relative to benefits received by unemployed single parents. Hence, the results point towards potential welfare disincentives, as generous benefit systems tend to reduce the ability of single parents to make ends meet solely relying on their own earnings. Yet on the other hand, the benefits may precisely be the reason for single parents to be working in the first place.

Care provisions are typically expected to support labour-market participation of parents. Yet, focusing on the work intensity of single parents, the results indicate that the mere availability of formal care provisions is not necessarily associated with more stable full-time employment. On the contrary, we see that in countries where formal care use is more widespread, working single parents do so less often FYFT. This finding is in line with the idea of a welfare-state paradox in women's employment opportunities (Mandel & Semyonov, 2006). While work–family policies support employment of mothers, it is not necessarily stable full-time employment. For single parents, we expected the intensity of care use to be important, because they cannot rely on other adults to reconcile work and care. The results indicate that where there is a more intensive use of formal care, expressed in FTE (full-time equivalent), single parents tend to work more often FYFT. More puzzling is that the results suggest that in countries where informal care use is more common, earnings poverty tends to be lower among single parents. Informal care is typically unable to support high work intensity, and tends to be associated with a higher in-work-poverty risk on average (Van Lancker & Horemans, 2017). Controlling for FYFT work does not alter the effect much. Perhaps in countries where informal care is more common, parents are not supported to work. Consequently, only those single parents with the highest earnings potential actually work, resulting in a relatively lower earnings-poverty risk on average in those countries.

Table 9.4: Multilevel regression models explaining the labour market and income position of single parents, standardised coefficients of country-level variables[a]

Gender norm: 'more gender unequal'	
Men priority when jobs are scarce	
Important in marriage is to share chores	
Women really want home and children	
Men should take same responsibility for home and child	
Fathers as well suited to look after children as mothers	
Incentive from benefits	
Ratio median eq. benefits nonworking single parents and median equivalent income	
Ratio mean eq. benefits nonworking single parents and median equivalent income	
Ratio mean eq. benefits employed and mean equivalent benefits not-working single parent	
Ratio mean eq. benefits FYFT employed and mean equivalent benefits not-working single parent	
Care usage for children <3	
Share of children in formal care	
Share of children in informal care	
Share of children in care total	
Average hours of care use if in formal care	
Average hours of care use if in informal care	
Average hours of care use total	
Labour market institutions	
Union density	
Bargaining coverage	
Bargaining centralisation	
Unemployment benefit replacement rate	
Working hour regulations	
Able to take day off for family reasons	
Able to adapt working hours for family reasons	
Controls: structure of the economy	
GDP	
Share of dual-earner couples	
Share of workers in multi-earner families	
Share of single parents working FYFT	

Notes: (*) p<0.1, *p<0.05, **p<0.01, ***p<0.001.

[a] Macro-level variables added separately and with every model controlling for individual-level characteristics, including sex, age, education, number of children and the age of the youngest child. [b] Macro-level variables are added again separately in the model, all models control for the same individual-level characteristics as well as working FYFT at the micro-level and the share of single parents working FYFT at the macro-level.

Source: EU-SILC 2014, own calculations

Working FYFT	Earnings-poor	Earnings-poor control for FYFT[b]
0.30	−0.16	−0.13
−0.16	−0.09	−0.15
0.50 **	−0.04	0.05
−0.12	−0.17 (*)	−0.23 *
0.21	−0.18 (*)	−0.17
−0.48 **	0.09	0.01
−0.40 *	0.09	0.03
0.13	0.17	0.22 *
−0.16	0.31 ***	0.34 ***
−0.47 *	0.11	0.07
−0.06	−0.25 **	−0.27 **
−0.41 *	−0.09	−0.16
0.61 ***	−0.07	−0.02
0.29	−0.12	−0.09
0.13	0.05	0.07
−0.15	0.06	0.04
−0.23	−0.06	−0.12
−0.32	−0.03	−0.12
−0.28	−0.05	−0.12
−0.57 **	0.17 (*)	0.12
−0.71 ***	0.14	0.04
−0.47 *	0.18 (*)	0.13
−0.20	0.20 (*)	0.19 (*)
0.24	0.07	0.13
	−0.16 (*)	0.31 (*)

The quality of available jobs is another element that may influence the labour-market position of single parents. More tightly regulated labour markets typically induce employers to create more flexibility at the margins, affecting especially those with looser labour-market ties and more difficulties in combining work and care. We thus expected that more regulated labour markets affect employers' job creation strategies, and therefore make single parents less likely to work FYFT. The results, however, show that labour-market institutions matter little.

The results in Table 9.4 indicate that working-hour regulations matter for single parents' employment situation. When workers can more easily adapt work to family obligations, single parents are less likely to work FYFT. We also see that, in richer countries, single parents are less likely to work FYFT but more likely to be earnings-poor. Also noteworthy is that single parents work less FYFT in more prosperous countries. Adding GDP in the models for working FYFT reduces the effect size of the other incentives of benefits as well as working-hour regulations (results not shown, but available upon request). Note that the composition of the workforce affects the labour-market position of single parents as well. In countries with more dual-earner couples, single parents are more likely to be earnings-poor, probably because the median income is higher in these countries. Lastly, note that when the share of single parents working FYFT is higher on average, earnings poverty among single parents is lower.

Conclusion and discussion

This chapter has looked at working single parents, with a particular focus on their ability to avoid poverty by working.

We find that patterns in this respect vary quite considerably across countries. In some countries, single mothers are more likely to be employed, while in other countries the reverse is true. Also, while there appears to be a single-motherhood wage penalty in some countries, this not the case everywhere.

That said, while working single parents generally face lower poverty risks than nonworking single parents, their ability to live free of poverty through work differs considerably across countries. Even single parents who work FYFT face poverty risks of well above 20% in some countries.

As this chapter has highlighted, cross-country difference in poverty outcomes originate as much at the pretransfer level as through the role of taxes and benefits.

In order to better understand these, we looked at several institutions and policies. The results for gender culture were not consistent, while those for policy (dis)incentives were. We find that single parents, when working, are less likely to hold a stable full-time job if they feel less financial pressure to work in general. Furthermore, the availability of formal care and working-hour flexibility to cope with care responsibilities tends to support the labour-market participation of single parents, albeit primarily in more flexible and not-full-time or stable jobs. This finding is in line with the idea that there is a welfare-state paradox in women's employment opportunities in general (Mandel & Semyonov, 2006). In addition, we find that if formal care is used more intensively, single parents are more likely to work full time.

We also examined whether the same country-level factors drive differences in earnings poverty of single parents across Europe. In other words, to what extent can single parents' earnings alone suffice to avoid poverty? We find that those who are employed but not working FYFT face poverty risks that are about three times as high as those that do. However, even FYFT workers face pretransfer poverty risks upwards of 15%.

Overall, we find little evidence that factors affecting the likelihood of working FYFT are translated into higher earnings–poverty rates among single parents. Interestingly, however, single parents are more likely to be earnings-poor in richer countries and in countries where work–care flexibility is higher and work–welfare combinations are more rewarding. On the other hand, earnings poverty tends to be lower in countries with more unequal gender norms and where parents have to rely on informal care arrangements more often. The key lesson from this explorative research is that welfare-state arrangements affect the pretransfer position of single parents. Hence, simply looking at the impact of policies on the post-transfer income position of single parents, assuming the pre-distribution situation as given, overlooks the point that the pretransfer position is also determined by these same policies.

Future research should look further at how interactions between various institutions matter. Additionally, broader societal factors matter. For example, we find that earnings poverty is typically higher for single parents in countries where the dual-earner norm is stronger. Recall that in this chapter we focused on single parents in the strict sense, and ignored that living with relatives can be a coping strategy against poverty for single parents. Hence, we have looked at a particular subgroup of single parents, perhaps the ones with the highest earnings potential. Future research should certainly look deeper at single parents

in less clear-cut living situations, as various income sources – including those from other household members – may provide an important contribution to lift a single parent above the poverty line.

Notes

[1] Dependent child: a child is defined as a household member aged less than 25 years and fully socially and economically dependent on other household member(s) (parents/adults). All household members aged less than 15 are by default considered dependent, and hence children, whereas an additional check on social and economic dependence is required for household members aged between 15 and 24. For details, please consult the EU-LFS user guide variable, HHCOMP.

[2] For more information on EU-SILC and its potential to analyse hourly wages, see, for example, Matteazzi et al. (2013).

[3] Dependent children are defined as those under 18 years old, and individuals between 18 and 24 years who are economically inactive and living with at least one adult.

[4] For an overview of measurement issues related to in-work poverty in the US literature, see Thiede et al. (2015).

[5] For a more detailed overview of issues when conducting comparative research on work and income with EU-SILC, see Lohmann (2011).

[6] For each month of the reference period, the respondent is asked his/her main activity status.

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Middle-class single parents

Young-hwan Byun

This chapter reports on a country-comparative study that highlights the importance of studying not only single parents in poverty but also single parents who earn a middle-class income. Previous research on single-parent families has largely focused on poverty. Single-parent families, particularly those headed by mothers, have a higher risk of poverty compared to coupled-parent or nonchild families (Ananat & Michaels, 2008; Lichter et al., 2006; Martin, 2006; McLanahan & Percheski, 2008; Musick & Mare, 2004). The literature has examined policies to address group-specific causes of poverty, including the burden of raising children alone (Garfinkel & McLanahan, 1986; Gornick & Jäntti, 2009). For the most part, research in this area has studied the determinants of, and strategies against, single-parent poverty. Much less is known about the economic wellbeing of single-parent families that are above the poverty threshold.

As suggested in Chapter One by Nieuwenhuis and Maldonado, despite the high presence of single-parent families among the poor, the vast majority are not poor. In fact, 70–90% of the single-parent families in most high-income countries have a disposable household income that is above the poverty threshold. Even in the US, which has exceptionally high single-parent poverty rates, more than 60% of single-parent families are not poor. How are these nonpoor single-parent families faring?

This chapter aims to extend the research beyond the scope of poverty to better understand the economic position of single-parent families in the middle class. In doing so, I will analyse the share of single-parent families in the middle class across countries. The **middle class** is defined as households that have an income sufficiently above the poverty threshold (more than 1.5 times the 50% median equivalised disposable household income), yet below the high-income threshold (less than two times the national median household income). This income-based definition of the middle class fits well for this analysis, as it provides direct reference to the income-based poverty measure.[1]

The middle class has been largely neglected in distributive studies, which have assumed income distribution beyond poverty to be mainly the function of individual efforts or general economic conditions. However, recent studies have shown that the relative size of the middle class can also be the result of welfare-state institutions and policies (Byun, 2016; Gornick & Jäntti, 2013; Pressman, 2007). Pressman (2007) suggests that a large portion of the middle class maintains its income levels due to support from the welfare state. Byun (2016) shows that countries with broad collective bargaining coverage and generous social-insurance benefits facilitate a larger middle class.

Therefore, this chapter will describe the share of single-parent families in the middle class and then begin to examine some of the labour-market and welfare-state institutions that facilitate a larger share of single-parent families in the middle class. This chapter aims to answer the following questions:

1. To what extent does the share of single-parent families in the middle class vary across countries?
2. To what extent do labour-market and welfare-state institutions – collective bargaining coverage, unemployment insurance, female labour-force participation, paid parental-leave policies – affect the share of single-parent families in the middle class across countries?

Literature and hypotheses

I expect that three institutional features of the labour market and the welfare state will affect single parents' ability to be in the middle class. These are: collective bargaining coverage, generosity of traditional social-insurance programmes (unemployment) and generosity of social-insurance benefits related to work and work–family reconciliation policies (paid parental leave).

First, broad bargaining coverage can facilitate gainful employment and job protection – especially for those disadvantaged in the labour market, such as single parents. Collective bargaining coverage can facilitate an increase in bargaining power of individual wage earners against employers. Bargaining coverage can increase through not only broad trade-union membership but also legislation. One example is the 1996 Dutch legislation that guaranteed the same collective bargaining agreements as standard full-time jobs to part-time jobs, where female labour was largely concentrated (Thelen, 2014).

With broad bargaining coverage, the detrimental effects of more labour-market outsiders on income inequality can be less significant.

In a bifurcated labour market divided between the protected and the unprotected, female labour tends to be concentrated in service sectors or part-time jobs, in which collective bargaining coverage falls short and employment is less gainful (Rueda, 2005). This has been the case for many high-income countries since the late 1970s. In these countries, deindustrialisation has been accompanied by occupational restructuring: from unionised manufacturing jobs to much less unionised service-sector jobs. The increase of female labour-force participation (FLFP) has been associated with the increase in less protected and/or nonstandard employment (Thelen, 2014).

Second, as job insecurity has extended to broader layers in the population (O'Rand, 2011) and income volatility has increased in all income groups (Hacker, 2006), income protection via social insurance has become more important for the middle-income strata. This is particularly so for the single-earner middle class compared to the dual-earner middle class. In case of one earner's unemployment, dual-earner households can (potentially) maintain their middle-class incomes with less generous insurance benefits due to the other earner's income. However, single-parent families do not have a second earner, and more generous insurance benefits (such as higher income-replacement rates) are therefore needed to maintain income security when unemployed. As for traditional social-insurance programmes such as unemployment insurance, Continental European countries (based on the single-earner model) have maintained more generous benefit levels compared to the Nordic countries (based on the dual-earner model) (Byun, 2016). In this regard, if all else is equal, single-parent families in the middle class will be more secured against unemployment risks in Continental European than in the Nordic countries.

Third, expansion of work–family policies marked a path-shifting feature of recent developments in the welfare state, although the extent of the development varies across countries (Morgan, 2013). Previous research on work–family policies has emphasised the importance of paid parental leave to increase women's labour-force participation (Gornick & Meyers, 2003). Paid parental leave facilitates the ability for parents, especially mothers, to continue their careers without completely withdrawing from the labour market. However, if the leave is too long, it can have negative consequences on women's employment (Nieuwenhuis et al., 2017).

I expect to see positive effects of these three institutional features of the labour market and the welfare state; however, the increase in FLFP may not necessarily facilitate a higher share of single-parent families into the middle class. A higher FLFP indicates more job opportunities

for women in the economy, but is also associated with more dual-earner families. With more dual-earner families, the national median income shifts upward, therefore making it more difficult for a single parent to compete with dual earners. This effect of the median shifting may be higher in labour markets with broad bargaining coverage, because both earners in the household are more likely to have gainful and protected employment.

In sum, I hypothesise that broad bargaining coverage, and generous unemployment and parental leave benefits, increase the share of single-parent families in the middle class – but that the effects of FLFP are not necessarily positive.

Measurement, data and methods

Data are from 18 OECD countries characterised by different types of wage-setting institutions, social-insurance systems and family policies: Australia; Austria; Belgium; Canada; Denmark; Finland; France; Germany; Greece; Ireland; Italy; the Netherlands; Norway; Spain; Sweden; Switzerland, the UK and the US.

The main dependent variable is the **proportion of middle-income households among single-parent families**. Following previous research on income distribution (Atkinson & Brandolini, 2013; Byun, 2016), I define **middle-class** households as having an income between 75% and 200% of the national median household income. Additional dependent variables include the single-parent poverty rate (50% of the median disposable household income threshold), and the population share of the middle- and affluent-income single-parent households (those with more than two times the median income). I measure these for working-age (20–59) single parents with children under the age of 17. The household income is post-tax and transfer income, equivalised by family size according to the Luxembourg Income Study (LIS) equivalence scale.[2] I aggregated these variables from a large number of household-level observations in each country-year dataset based on the LIS Database (LIS, 2016). I analyse 121 country-year datasets from 1973 to 2010.

I include six explanatory variables. First, **bargaining coverage** is the share of employees who are union members and/or covered by union-bargained collective wage agreements. Second, **FLFP** is measured as the share of working-age (15–64) women who participate in the labour market. For these two variables, I draw on the Comparative Welfare State (CWS) dataset (Brady et al., 2014). Third, drawing on the Comparative Welfare Entitlements Dataset (CWED)

(Scruggs et al., 2014), I measure **generosity of unemployment benefits** as the income-replacement rates of benefits, based on the average production worker's annual income. The unemployment benefit includes benefits paid through unemployment insurance programmes only, excluding benefits paid through unemployment assistance. Among three traditional social–insurance programmes, I include unemployment insurance, because sickness benefits are highly correlated with unemployment benefits and pension benefits are not directly relevant for single-parent families with children under the age of 17. Fourth, I include the **legally guaranteed weeks of parental leave**, drawing on the Comparative Family Policy Database (Gauthier, 2011). The length is measured by the number of weeks divided by 52 weeks (one year). The fifth variable is the **benefit level of parental leave**, measured by the income-replacement rate. Among the various types of family leave, I chose parental leave because I expect it to have more direct effects on work–family reconciliation for single parents than childcare leave (for school–age children) or maternity leave (for the immediate period after child birth). Finally, the **GDP growth rate** is included because general economic conditions are widely perceived to influence income distribution. I present summary statistics of these variables in Table 10.1.

Due to the unbalanced nature of the panel data, with varying numbers of observations for each country, I employ random effects (RE) models with robust clustered errors (clustering errors within countries). Statistically, although fixed-effects (FE) analysis is known

Table 10.1: Summary statistics

Variable	Obs	Mean	Std. Dev.	Min	Max
Single-parent poverty rate	121	0.236	0.123	0.043	0.498
Single-parent middle-class share	121	0.424	0.117	0.237	0.807
Single-parent middle and affluent share	121	0.448	0.119	0.248	0.814
FLFP	121	0.635	0.108	0.324	0.794
Bargaining coverage	121	0.686	0.247	0.131	0.990
Unemployment benefit (income replacement rate)	121	0.652	0.139	0.177	0.908
Weeks of parental leaves (weeks out of 52 weeks)	121	0.900	0.981	0	3
Benefit level of parental leaves (income-replacement rate)	121	0.267	0.326	0	1
GDP growth rate	121	0.023	0.023	–0.086	0.091
Country	121			1	18
Year	121	1997	9.425	1973	2010

as more robust than RE analysis, FE analysis cannot be used if there are time-constant factors in the independent variables. This is because there is no way to distinguish the effects of time-constant observables from the time-constant unobservable (Wooldridge, 2010, p. 266). In my models, paid parental leave – a time-constant variable – has been absent in some countries. In addition, Hausman's (1978) chi-square test results prefer RE models to FE models as more efficient estimations for all my regression models. Lastly, RE models perform better when both cross-national and historical variation are essential, because FE models remove variations between countries with country-specific constants (Beck, 2001; Brady & Leicht, 2008).

In a set of four regressions, I estimate the effects of the same institutional variables on three dependent variables – the population shares of the poor, the middle class and the middle and above – for single-parent households. This is to compare the effects of the explanatory variables for different income groups. In the fourth regression, I estimate the effects of the interaction term between FLFP and bargaining coverage on the main dependent variable (the size of the single-parent middle class) to assess if the effect of FLFP is contingent on the degree of bargaining coverage.

Descriptive results

Cross-country comparison

Figure 10.1 depicts cross-national variation in the size of poor and middle-class single-parent families in 14 high-income countries in the mid-2000s (I chose this time period because it provides the largest number of countries, among other time periods). Conventional wisdom is reaffirmed here: Nordic countries had the lowest levels of single-parent poverty while Anglo-American countries had the highest. These poverty rates are consistent with Chapter One by Nieuwenhuis and Maldonado.

Most importantly, Figure 10.1 shows stark differences between the cross-country variation in the share of single parents in poverty and single parents in the middle class. This is particularly so for non-Nordic countries with medium-level poverty rates. In these countries, fairly large shares of single-parent families earned a middle-class income, even though their single-parent poverty rates were much higher than the Nordic countries. By far, Italy had the largest share of middle-income single parents (52%), but its single-parent poverty rate was three times higher (22.7%) than Denmark. Although Denmark marked

Figure 10.1: Poverty rate and middle-class size among single-parent families in 14 high-income countries in the mid-2000s
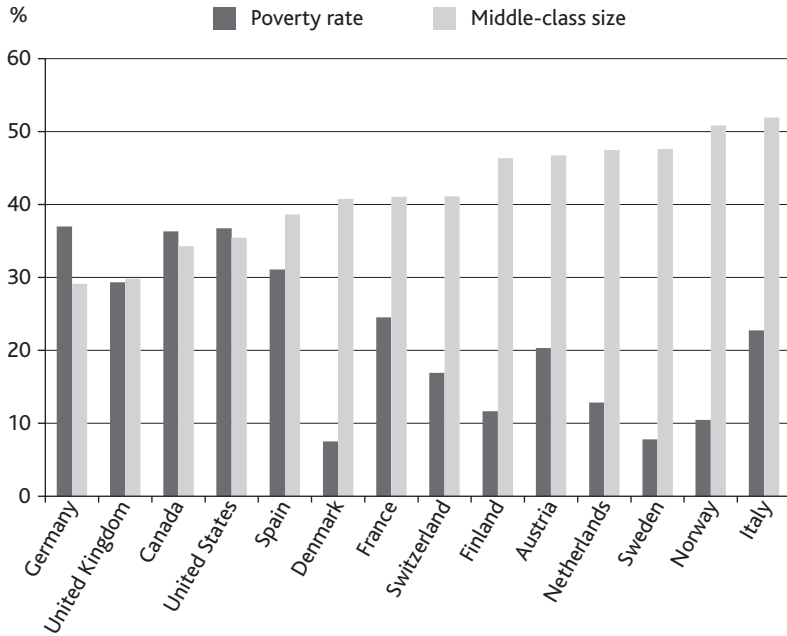
Source: Author's calculation based on the LIS datasets. Except France (2005) and Sweden (2005), all others are data for 2004

the lowest poverty rate, its single-parent middle class (40.8%) was smaller than in the Netherlands (47.5%) and Austria (46.8%). This is somewhat puzzling, as the Continental European countries have been characterised by unfavourable conditions for single mothers' full-time employment.

Figure 10.2 shows the distribution of single-parent families by more detailed income groups in four typical welfare regimes: Austria (conservative), the UK (liberal), Sweden (social democratic) and Italy (Southern European). The vertical axis represents the population share of each income group. Not surprisingly, only a marginal share of single-parent households made an affluent-level income (IG7 and 8) in all four cases. Single-parent families were largely poor (IG1 and 2), or near poor (IG3) in the UK. Single-parent poverty was the smallest in Sweden; yet it is revealing that the share of the middle- and high-income groups (IG5 and above) in Sweden was smaller than that of Austria and Italy. In Sweden, single-parent families are largely concentrated in the near-poor (IG3) and lower-middle (IG4) income groups. Notably, in Austria and Italy, a relatively large share of single-

Figure 10.2: Distribution of single-parent families by income groups in the mid-2000s
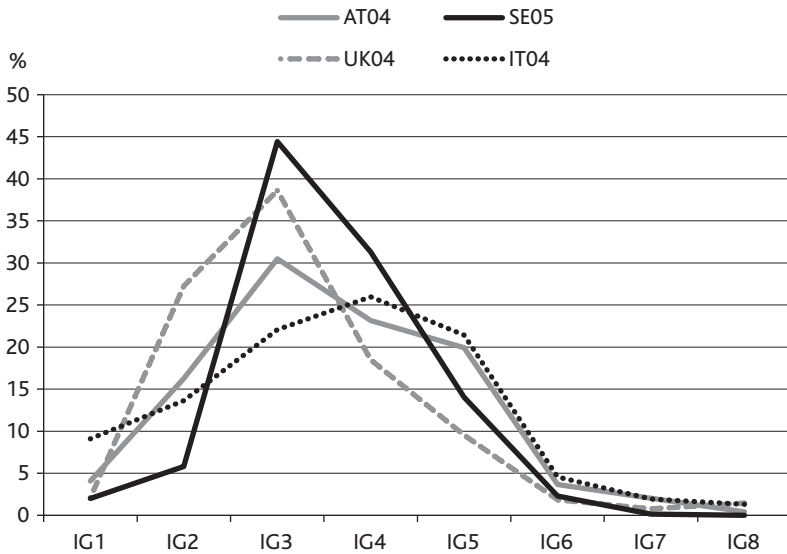
Note: Country abbreviations: AT04 (Austria 2004), UK04, SE05 (Sweden 2005), IT04 (Italy 2004). The income category is classified into eight relative income groups (IG) in continuum: IG1 (the very poor) for those households that have income less than 25% of the median income of the country; IG2 (poor) for income between 25 and 50% of the median income; IG3 (near poor) for income between 50% and 75% of the median income; IG4 (lower middle) for income between 75% and 100% of the median income; IG5 (the middle) for income between 100% and 150% of the median income; IG6 (upper middle) for income between 150% and 200% of the median income; IG7 (the affluent) for income between 200% and 400% of the median income; IG8 (the very affluent) for income more than 400% of the median income.

Source: Author's calculation based on the LIS dataset

parent families are located in the middle (IG5) and upper–middle (IG6) income groups.

Trends

Figure 10.3 shows the change in the share of middle–income single parents between the mid–1980s and the mid–2000s. The vertical axis represents the proportion of single parents with a middle–class income for the two time points in each country.

In the mid–1980s the middle–class shares in Nordic countries were exceptionally larger than those in all other countries. In Sweden, Norway and Finland, more than 65% of single parents had a middle–class income; in contrast, only 30–40% had a middle–class income in

Figure 10.3: Trends in the share of middle class of single-parent families between the mid-1980s and the mid-2000s in 14 high-income countries
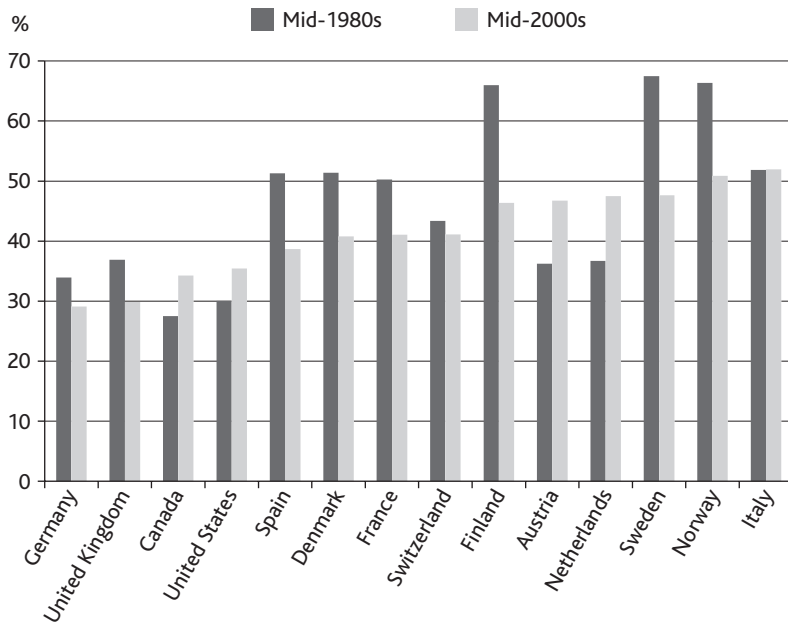
Notes: Except France (2005) and Sweden (2005), all data are from 2004.

Source: Authors calculation based on the LIS dataset

the US, Canada, the UK and Germany. This is the country variation well-explained by previous research.

However, by the mid-2000s, the share of the middle class among Nordic countries had declined to 45–50%, similar to the level of some Continental European countries. This suggests that single-parent families in Nordic countries have become less likely to have a middle-class income. In contrast, single-parent families in Austria and the Netherlands became more likely have a middle-class income in the mid-2000s than in the mid-1980s. Single parents in the middle class increased in Austria (from 36.2% to 46.8%) and the Netherlands (from 36.7% to 46.5%). In Germany and the UK, the share of single parents in the middle class became even smaller. In the US and Canada, with the smallest single-parent middle-class shares, only marginally more single-parent families had a middle-class income than in the mid-1980s.

In sum, countries with the lowest single-parent poverty rates are not necessarily the ones with the largest single-parent middle class, and there is significant variation by country and time.

Statistical results

Table 10.2 presents the estimation results of the analysis of welfare-state and labour-market institutions. In models 1 and 2, collective bargaining coverage negatively affects single-parent families' poverty rate, and positively affects their middle-class share. However, the effects of unemployment benefit generosity on the single-parent middle-class share are significant only in Model 4.

Both measures of parental leave have significant effects, but the signs are the opposite. The effects of lengthy parental leaves are negative,

Table 10.2: Regression estimates of the poor, the middle, and the middle and affluent class in 18 high-income countries, 1973–2010

	(Model 1) The poor	(Model 2) The middle	(Model 3) The middle/ affluent	(Model 4) The middle (w/interaction)
	Coeff.	Coeff.	Coeff.	Coeff.
FLFP	−0.252	−0.279*	−0.342**	0.338
	(0.18)	(0.16)	(0.17)	(0.30)
Bargaining coverage	−0.278***	0.109*	0.135**	0.667**
	(0.07)	(0.06)	(0.06)	(0.28)
Bargaining coverage*FLFP				−0.844**
				(0.41)
Unemployment benefit	−0.117	0.224	0.214	0.225*
	(0.11)	(0.14)	(0.13)	(0.13)
Parental leaves (length)	0.039***	−0.039***	−0.037***	−0.039***
	(0.01)	(0.01)	(0.01)	(0.01)
Parental leaves (benefit)	−0.076**	0.170***	0.172***	0.177***
	(0.04)	(0.05)	(0.05)	(0.05)
GDP growth rate	−0.614*	0.183	0.310	0.002
	(0.35)	(0.29)	(0.30)	(0.00)
Constant	0.660***	0.366***	0.415***	−0.050
	(0.12)	(0.13)	(0.13)	(0.21)
N	121	121	121	121
R^2 within	0.049	0.181	0.200	0.205
R^2 between	0.845	0.624	0.662	0.622
R^2 overall	0.639	0.442	0.469	0.446

Notes: *$p<0.1$, ** $p<0.05$, *** $p<0.01$

Standard errors are in parentheses. Given the small number of observations (121), I included the significance level of $p<0.1$.

whereas the effects of the payment level are positive. These two variables are not correlated at all, and a higher level of parental leave not only helps to reduce the poverty rate but also increases the share of single-parent families in the middle class. However, longer parental leave has a negative effect on the share of single parents in the middle class and positive effects on their poverty rates.

All the effects are similar between the middle class (Model 2) and the middle and affluent groups (Model 3). And except FLFP, all the variables that reduce poverty (Model 1) increase the share of single-parent families in the middle class (Models 2 and 3). While an increase in FLFP is associated with a reduction in poverty (although insignificant), it also reduces the share of single parents in the middle class. This is possible if single parents' income is just above the poverty threshold but insufficient to count as middle-class income.

The interplay between bargaining coverage and FLFP

In Model 4, I estimated the interaction between the effects of bargaining coverage and FLFP on the share of single-parent families in the middle class. With the interaction term, the unique effects of FLFP vary depending on the level of bargaining coverage. The FLFP effects are positive (coefficient of 0.338) with no bargaining coverage, but become negative (coefficient of −0.506) with full bargaining coverage (100%). FLFP has no effects with a medium-level coverage (40%).

To further examine the interaction between bargaining coverage and FLFP, Figure 10.4 plots the predicted single-parent middle-class sizes, by different levels of bargaining coverage and at different FLFP rates. The horizontal axis represents bargaining coverage, and each line represents the predicted single-parent middle-class sizes by different FLFP rates.

At all rates of FLFP, an increase in bargaining coverage leads to a larger share of single-parent families in the middle class, although the positive effects of bargaining coverage become smaller with a higher FLFP rate.

However, the effects of a higher FLFP become negative if the bargaining coverage is higher than 42%. At medium levels of bargaining coverage (between 30% and 50%), there is almost no effect of FLFP on the share of single-parent families in the middle class. This is possible if the labour market is divided between insiders and outsiders, and an increase in FLFP is concentrated into the latter group. In this situation, even if single mothers participate in the labour market they are less likely to earn a middle-class income.

Figure 10.4: Predicted single-parent middle-class sizes by FLFP rates at different levels of bargaining coverage in 18 high-income countries, 1973–2010
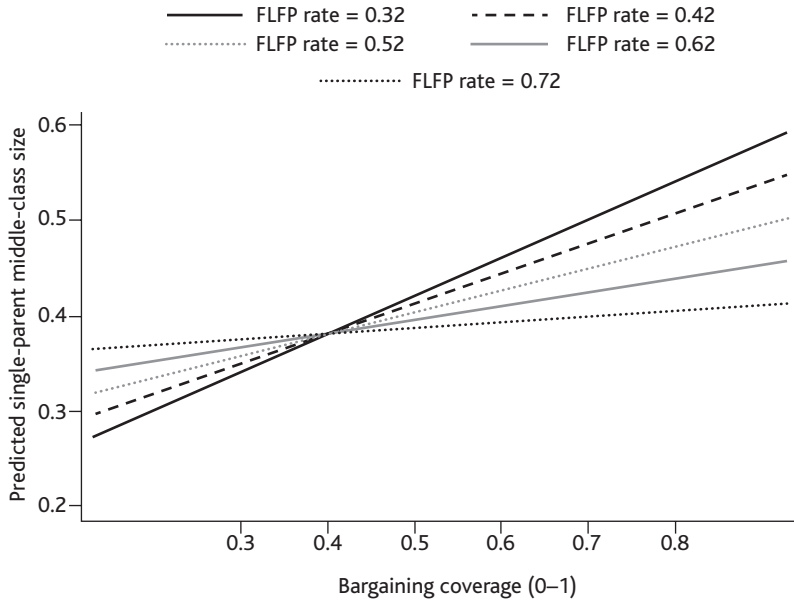
As bargaining coverage increases, an increase in FLFP is increasingly negatively associated with the share of single-parent families in the middle class. As discussed previously, this is possibly explained by the median shift effects of dual earners. It can also be attributed to legislation on rights for reduced working. Particularly in Sweden, a substantial decline in the single-parent middle class between 1995 and 2000 can be explained by this voluntary reduction of working hours among single parents. With the Parental Leave Act 1995 (*Föräldraledighetslag* 1995, 584), Swedish parents became entitled to a reduction of their normal working hours (from 25% to 80%) and to a return to full-time work. Although the payment level of the parental-leave benefit is as generous as 80–90% of the previous earnings, it can still contribute to some single parents ending up slightly below the middle-income threshold. Other Nordic countries followed this Swedish precedent in 2001, but with less strict provisions (Gornick & Meyers 2003, pp. 166–70).

If an increase in FLFP is accompanied by an extension of bargaining coverage, the negative effects of FLFP associated with the median shifting effects can be cancelled out by the positive effects of bargaining coverage. The Netherlands, with its 1996 change in legislation, is one example. In contrast, if an increase in FLFP is accompanied by a

decline in bargaining coverage, the negative effects can be multiplied. This is the case with the UK and Germany, which witnessed declines in their bargaining coverage between the 1980s and 2010.

A surprisingly high share of middle-class single parents in Italy (Figure 10.1) can also be explained by the interaction effects of bargaining coverage and FLFP. In Italy, bargaining coverage was at the highest level (85%), while the FLFP rate remained at the lowest level – with some increases (42% to 52%) between 1986 and 2010. With the highest level of bargaining coverage, employed single mothers can expect relatively gainful and protected employment. Equally importantly, single parents in Italy have to compete with relatively few dual earners; the majority of families have a single earner. In this mainly single-earner-model society, those who earn a middle-class income may have been able to manage work–family conflicts with the support of retired grandparents who live in the household or nearby. To further test this, I measured the proportion of single-parent families with at least one elderly member (aged 65 or older) in the household. The proportion was exceptionally high in Italy. In the mid-2000s, about 14.4% of single-parent families in Italy lived with elderly family member(s), whereas the percentage was as low as 0.6% in Sweden. However, it is not clear if Italy can maintain its high share of single parents in the middle class; if an additional increase of FLFP is accompanied by a decline in bargaining coverage, this share would be substantially reduced.

Conclusion

This chapter demonstrates the importance of studying not only single-parent poverty but also single parents in the middle class. To further emphasise this point, the country variation in the share of single-parent families in the middle class does not correspond to the single-parent poverty rates. Surprisingly, countries with the lowest single-parent poverty rates do not necessarily have the largest share of single-parent families in the middle class.

My findings suggest that institutional differences in the labour market and the welfare state can influence single-parent families' chances of earning a middle-class income. Broad bargaining coverage and generous parental-leave benefits facilitate single parents into more gainful and protected employment that secures a middle-class income. Broad bargaining coverage does this by increasing single parents' bargaining power in the labour market. Generous parental-leave benefits help secure employment to care for children without having to withdraw from the labour market.

The results on FLFP are mixed. Although FLFP has been studied as a key mechanism for reducing single-parent poverty, these findings suggest this is not necessarily the case for the increased share of single-parent families in the middle class. Perhaps this can be attributed to less gainful and protected employment of single mothers, or to the median income shifting as a result of the increase in dual-earner households. Whatever the case might be, the effects of FLFP are contingent on the level of bargaining coverage. The effects of increased FLFP become slightly negative at a higher level of bargaining coverage, mainly due to the increased share of dual-earner households. These negative effects can be larger if an increase in FLFP is accompanied by a decline in bargaining coverage due to the negative effects of smaller bargaining coverage. However, the negative dual-earner effects of FLFP can be cancelled out if an increase in FLFP is accompanied by an extension of bargaining coverage.

This chapter has begun to scratch the surface on single-parent families in the middle class. This analysis accounts only for institutional determinants; it does not account for sociodemographic and labour-market characteristics of single-parent families, which might affect their ability to earn a middle-class income. Future studies could include person- and household-level characteristics with macro-level data to more accurately estimate the precise effects of labour-market and welfare-state institutions on single parents in the middle class.

Notes

1   The European Union uses 60% of median income as the poverty threshold, while the OECD uses 50% of the median income. I also use 50% of the median income, as it fits well with the middle-class definition.

2   The household income is divided by the square root of the number of household members.

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Does the use of reconciliation policies enable single mothers to work? A comparative examination of European countries

Wim Van Lancker

Family policies have undergone a remarkable transformation over the past three decades. Their traditional pillar of 'passive' income support for families with children has been complemented with 'activating' services and measures, such as childcare services and parental–leave schemes. These are designed to reconcile work and family life, to foster female employment and gender equality and to promote child development, all of which are important pillars of the social–investment perspective (for example, Hemerijck, 2017). In that regard, activating family policies (or work–family reconciliation policies) are considered important instruments to deal with the perfect storm of inadequate resources, employment and policies: a triple bind experienced by many single parents.

Childcare services, for instance, are effective in supporting paid work among mothers, which in turn increases their financial resources (Steiber & Haas, 2012). In particular, having access to childcare is indispensable for single mothers, as there is no partner to share the burden of caring for one's children. Being unable to access or afford childcare services, then, acts as a barrier against paid employment for single parents (Forry, 2009). An alternative strategy would be to rely on informal care; yet on their own, these care arrangements seldom offer the stability to sustain a strong attachment to labour (Van Lancker & Horemans, 2017).

Parental–leave schemes are also expected to be conducive to women's employment, since they foster parents' bonds with the labour market by maintaining the contractual link between employers and employees while the latter retreat temporarily from the labour market to take care of their children (Ray et al., 2010). This encourages women to engage

in paid employment before they have children, since parental leave allows them to return to their job and resume their career. Maldonado and Nieuwenhuis (2015) find that periods of well-paid leave are related to higher maternal employment rates and lower poverty rates, and that these associations are stronger among single parents compared with couples.

The problem of inadequate resources and inadequate employment can hence be (at least partly) tackled by these activating family policy measures. In order to be effective in safeguarding employment opportunities, however, they have to be used by single mothers in the first place. Despite large cross-country differences in the availability and generosity of reconciliation policies, as well as in the poverty and employment rates of single mothers, this issue has not been hitherto investigated in a comparative way. Therefore, the use of formal childcare services and take-up of parental-leave schemes among single mothers are the main focus of this chapter.

Analyses presented in this chapter focus on single mothers instead of single parents. Single parents are predominantly women; fathers are much less likely to be the main caregiver (Duncan & Edwards, 1997). Since only a small share of single parents are fathers, comparative exercises based on household surveys are limited due to small samples. After divorce, moreover, men tend to work more hours and return to predivorce living standards in the short term, while mothers tend to reduce their working hours and are more likely to experience significant long-term drops in income levels (Andreß et al., 2006; Jansen et al., 2009) – hence the relevance of reconciliation policies for this particular group.

Drawing on the 2010 *Reconciliation between work and family life* ad-hoc module of the European Union Labour Force Survey (EU-LFS) data and using multilevel techniques, this chapter will:

1. Explore take-up and use of paid parental-leave schemes and formal childcare services among single and partnered mothers across European countries;
2. Test whether and how the use of these measures impacts on the probability to work for single mothers;
3. Drawing on (1) and (2) above, infer policy lessons: what set of family policies is most effective in facilitating the paid employment of single mothers and tackling the triple bind?

Previous research

There is a large body of literature examining the link between family policy and maternal employment. Over two decades ago, Gornick et al. (1997) showed how national policies to facilitate paid employment – including parental-leave policies, tax policies and childcare policies – are strongly related to maternal employment. Pettit and Hook (2005) focused on how state policies impact on employment rates of mothers with young children versus childless women. They found that the 'child penalty' was smaller in countries where public childcare services are sufficiently available and parental-leave entitlements are generous. For parental leave, however, the evidence was less unequivocal than for childcare, since parental leave was only conducive for women's employment up to a certain length.

This body of research shows convincingly how social policy – *a fortiori* family policy – impacts on maternal employment and living standards, and explains cross-country differences in employment to a large extent (see Steiber & Haas, 2012, for a review of the literature). Yet in general, these studies do not focus on single parents specifically. Recent examples of studies that focus on the relationship between social and family policies and single-parent poverty and employment are Brady and Burroway (2012), Misra et al., (2007) and Maldonado and Nieuwenhuis (2015). Brady et al. show that the poverty risk of single parents is lower in countries with universal programmes, instead of social programmes targeted towards single parents. Misra et al. (2007) find that family policies impact on poverty rates of single and partnered women: child benefits and childcare services lower the poverty rates, while long parental leave has more ambivalent effects. Maldonado and Nieuwenhuis (2015) show that parental leave helps in alleviating single-mother poverty through facilitating paid employment, but only if the parental leave is paid. One take-home message from these studies is that single parents generally fare well in a context where *all* families fare well. The poverty risk of single parents is tied to the overall poverty risk in a particular country, and a set of (family) policies effective in reducing poverty and supporting paid employment for all is generally effective in reducing poverty and supporting paid employment for single parents as well (Van Lancker et al., 2015).

However, the majority of these comparative studies draw on macro-level indicators of reconciliation policies, such as legal entitlement to parental leave, duration and remuneration of parental leave, childcare coverage and childcare costs. There are some theoretical reasons why the mere existence of generous reconciliation policies might have a

positive impact on the living standard of single parents. If out-of-home care use is widespread and formal childcare services are readily available, for instance, single parents might be less inclined to reduce their working hours after childbirth, since that is both possible and accepted (for example, Budig et al., 2012; Uunk et al., 2005). Moreover, such an environment usually goes together with more progressive norms on motherhood, which make it easier for women to pursue a career and have children.

Still, drawing on macro-level indicators remains an indirect way to test how parental leave and formal childcare services help single parents avoid the triple bind; being entitled to parental leave does not mean that parental leave is actually used. Even if parental-leave use is widespread, it might still be the case that it falls short in helping specific families, such as low-income families or single parents. The employment effect of leave schemes is complicated, however, as it depends on the length of the leave, the conditions of entitlement and the generosity of the allowance (Akgunduz & Plantenga, 2013). Short periods of particularly well-paid leave have been shown to be beneficial to female employment; young mothers-to-be are encouraged to reinforce their labour-market attachment, being aware that taking leave will induce only minor income losses and that they will subsequently be able to return safely to their jobs (De Henau et al., 2007; Han et al., 2009). Still, if the duration of the retreat out of the labour market is too long, there are fewer incentives for young women to start a career prior to childbirth due to deteriorated career prospects after the leave period (Keck & Saraceno, 2013). The employment impact of leave schemes with a long duration, such as homecare leaves, was even shown to be negative. Under such schemes, caregivers receive a cash allowance beyond the statutory parental-leave period, with the explicit objective of giving parents freedom to choose between using formal childcare or homecare. In sum, duration and payment of leave periods are important features of the design of parental-leave schemes. We will return to these characteristics of leave schemes in the section 'Policy lessons' later in this chapter.

Most studies that examine actual use of reconciliation policies focus on specific countries. For instance, Hardoy and Schøne (2010) (Norway) and Rønsen and Sundström (2002) (Finland) find that cash-for-care schemes yield significantly negative effects on maternal employment rates. Asai (2015) examined two changes in the Japanese parental-leave regulation to estimate its impact on maternal employment. The changes increased the replacement rate from 0% to 25% in 1995, and again from 25% to 40% in 2001. Using a difference-

in–difference regression approach, the authors find no impact of these changes in replacement rates on job continuity around childbirth. Asai suggests that this could be the result of social norms on motherhood and a lack of childcare availability when mothers want to return to work, confirming the importance of interaction effects between different policy measures. Indeed, the context in which leave policies take root – such as the state of the labour market and dominant norms on gender equality – will influence the probability for single parents to actually use these policies as well. As such, even if leave is paid and not too long, its effect on employment can be ambiguous.

A similar reasoning holds for childcare service use. Boeckman et al. (2014) show that higher levels of publicly supported childcare use are associated with lower motherhood employment penalties, in terms of both employment rates and working hours. Yet, even if childcare use is widespread among families with young children, single parents may benefit little if the services are too expensive, opening hours are not flexible enough or admission rules favour dual-earner families. A recent study comparing childcare arrangements between partnered and single mothers working nonstandard hours in Finland, Netherlands and the UK concludes that single mothers face much more challenges to balance nonstandard work with childcare arrangements for young children, related to the inadequate provision of formal childcare services for these parents (Moilanen et al., 2016). This means that macro indicators on childcare policies fall short of untangling the actual impact of using childcare for single parents.

In recent years, an increasing number of studies has exploited policy changes as a natural experiment, which allows us to more reliably estimate the causal impact of changes in the use of childcare on maternal labour supply. Havnes and Mogstad (2011) analyse the large expansion of subsidised childcare in Norway in the 1970s, and conclude that the newly created childcare-scheme places mainly crowd out informal care arrangements; the overall increase in net employment was almost negligible. Lefebvre et al. (2009) estimate the impact the introduction of universal, highly subsidised childcare in Quebec in 1997 on maternal employment. They do find substantial labour-supply effects among mothers with preschool children, although the effect was smaller than anticipated because a substantial share of the new childcare usage was accounted for by working mothers who previously relied on informal care. Both studies find that, in particular, partnered mothers with a working spouse entered the labour market.

Summarising all of this, the extent to which single mothers have access to childcare services and parental-leave schemes, and how this

is related to employment, is relatively unknown (for example, Bakker & Karsten, 2013) – certainly less so in comparative respect.

Data and analytical strategy

The European Union Labour Force Survey (EU-LFS) is a large household survey conducted in all European Union member states (as well as Iceland, Norway and Switzerland) and containing harmonised, cross-country-comparable data on labour-market participation. Its 2010 wave includes an ad-hoc module on 'Reconciliation between work and family life', which contains questions on working-time flexibility, the use of parental leave and the use of formal childcare services. The combination of microdata on actual use of both childcare services and parental leave makes this a unique data source to examine work and care arrangements across European countries.

The key concepts used throughout this chapter are defined as follows. First, a **single mother** is defined as an adult woman living with at least one child below 15 in a private household without a partner; a **partnered mother** is defined as an adult woman living with a spouse and at least one child below 15. In both cases, other adults can be present in the household. Second, **employment** adheres to the International Labour Organization's (ILO) definition of employment, meaning that a mother is employed if she worked during the reference week (that is, the week of the interview) for at least one hour, or if she was not at work during the reference week but had a job from which she was temporarily absent.[1] Third, the use of **formal childcare services** includes paid childminders, preschool, childcare centres and so on, apart from compulsory school. The respondents are asked whether they have used formal childcare services for their youngest child and, if so, how many hours in a usual week. The question hence does not reflect current use of childcare services. For that reason, the figures on childcare services used in this chapter cannot be readily compared with official statistics.

Finally, the **take-up of parental leave** is based on a question gauging whether the respondent has used full-time parental leave for at least one month for his or her youngest child, and further differentiates by the number of months of parental leave used. Similar to the question on childcare services, the question refers to the past experience of respondents. Parental leave excludes maternity or paternity leave, but includes homecare leave. It can be paid as well as unpaid, and is not restricted to public entitlements. Parental-leave entitlements as part of a collective agreement or employer-based leave agreements are included.

The analyses in this chapter are based on a total sample of 256,787 mothers (199,082 partnered mothers and 57,705 single mothers), for whom we have full information on family composition and work status. The question on uptake of parental leave has been asked to only a subset of respondents with a youngest child below 8 years old. The question on childcare has a high share of no answers due to the filter applied in the questionnaire. This means that the analyses involving the formal childcare and parental-leave questions are based on a smaller sample of 116,782 mothers (107,866 partnered and 8,916 single). In the multivariate analyses below, Denmark is excluded (see text), which reduces the final N to 7,343. See European Commission (2013) for further reading on measurement and quality issues.

Single parents' work and care arrangements across countries

Let us start our analysis with a *tour d'horizon* of work and care patterns in European countries. The focus is on differences between single mothers and partnered mothers, both within and across countries. Figure 11.1 shows employment rates, subdivided into full-time and part-time work. In the majority of countries, single mothers with young children are less likely to work compared to partnered mothers with young children. In countries such as Bulgaria; Romania; Slovak Republic; Latvia; Portugal; Slovenia; Poland, France and Denmark, the gap is particularly large (more than a 10 percentage point difference). In contrast, in countries such as Sweden, Finland and Luxemburg, single mothers are more likely to work.

In general, countries with high levels of employment among parents living in couples tend to display high levels of employment among single parents as well (r = 0.70). It is also noticeable that the majority of working single parents are full-time employed (see Horemans and Marx, Chapter Nine in this book). Notable exceptions are Germany, the UK and the Netherlands, where the majority of working single parents are working part time, reflecting the more general work patterns and spread of part-time work in these countries.

We now turn to care arrangements. Figure 11.2 shows the share of single mothers (vis-à-vis partnered mothers) having enrolled their youngest child in a formal childcare service. Cross-country differences are enormous, ranging from less than 20% of single mothers in Ireland, Romania, Lithuania, Cyprus and Spain to over 60% in Sweden and Denmark. While parents living with a partner can rely on each other to share the burden of working and caring, single parents need to find

Figure 11.1: Employment patterns of single and partnered mothers, European countries, 2010
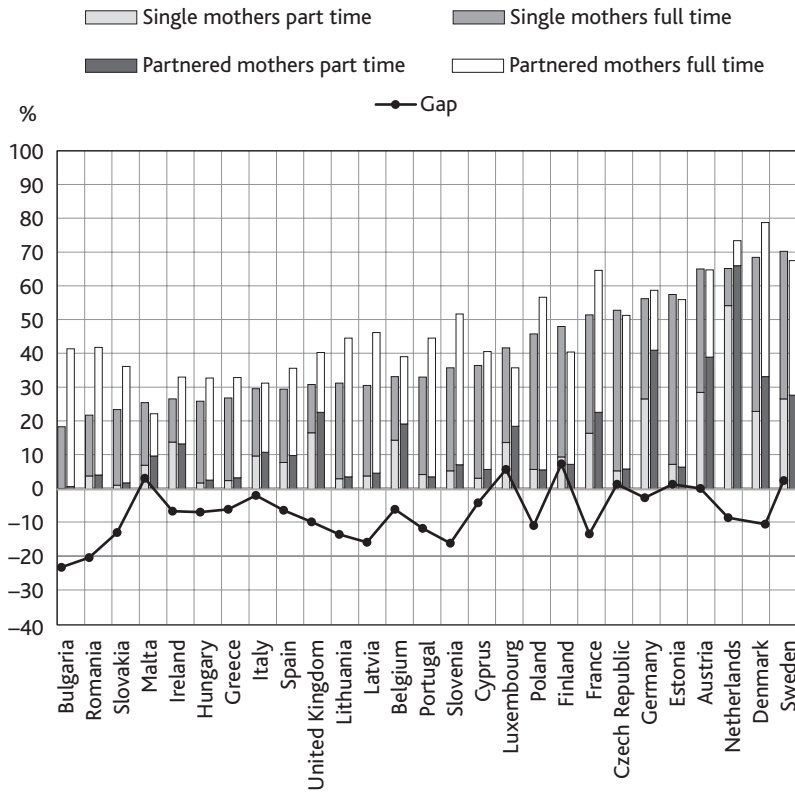
Note: Single mothers are defined as mothers living alone in a private household with at least one dependent child below 15 years old; partnered mothers as living with another adult and at least one dependent child below 15 years old. 'Gap' refers to the combination of part-time and full-time employment.

Source: Own calculations on EU-LFS (2010)

a way to 'outsource' childcare, be it part time or full time, in order to engage in paid employment. In that regard, one would expect single parents to make more use of formal childcare services than one would expect couples to. Figure 11.2, however, shows that this is true only in a handful of countries. The gap in favour of single mothers is largest in Sweden, the Netherlands, Austria, Poland and Germany. In contrast, partnered mothers are much more likely than single mothers to use formal childcare in France; Slovenia; Portugal; Latvia, Cyprus and Ireland. With regards to formal childcare use, single mothers seem to adhere to the general country norm: the correlation between use among single mothers and partnered mothers is very strong (r = 0.94).

Figure 11.2: Share of single and partnered mothers having used formal childcare for their youngest child, European countries, 2010
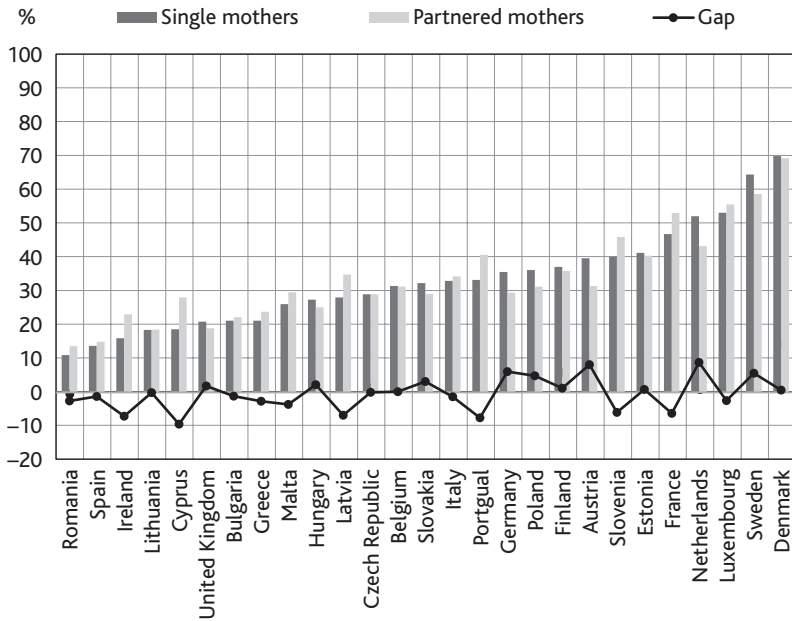
Note: See Figure 11.1.

Source: Own calculation on EU-LFS 2010

Figure 11.3 shows the share of single parents and partnered parents who took full-time parental leave for at least one month to take care of the youngest child in the household. Again, these are not current rates of parental-leave take-up, but the numbers reflect the past experience of parents relating to their youngest child below 8 years old. Maternity leave is excluded from these figures, which is particularly relevant to understand the low Danish number. In Sweden and Denmark, maternity, paternity and parental leave are basically included in one and the same system.[2] Additional analyses (not shown) indicate that the share of mothers with a child younger than one year old currently on maternity leave is 54% in Denmark versus only 2% in Sweden. It thus seems that the phrasing of the questions included in the EU-LFS led to different interpretations of what 'Parental leave (excluding maternity leave)' actually means in these countries. For that reason, Denmark is omitted from the multivariate analyses.

Cross-country differences in take-up of parental leave for single parents with young children are quite large. The shares range from about 5% in Cyprus, Spain, Greece and Ireland to 30–70% in Poland,

Figure 11.3: Share of single and partnered mothers having used full-time parental leave for at least one month for their youngest child, European countries, 2010
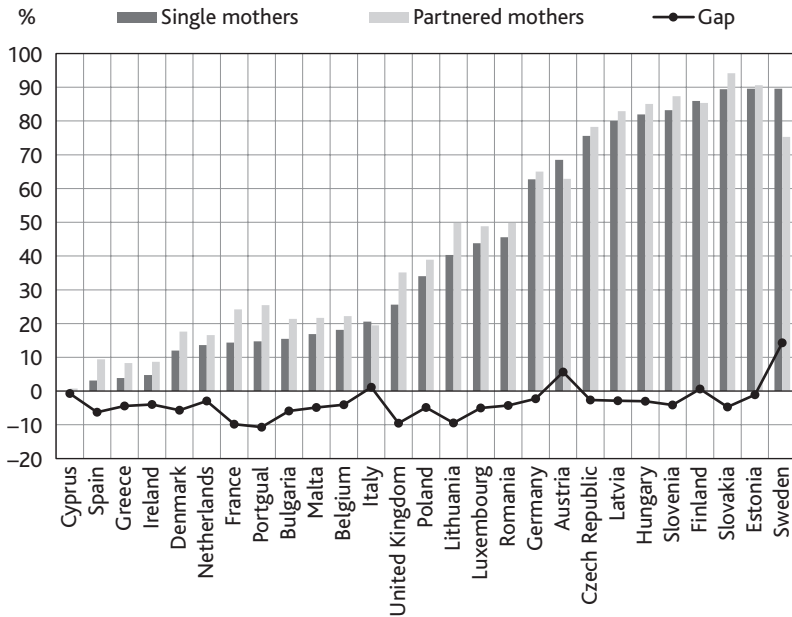
Note: based on single and partnered mothers with at least one child below 8 years old.

Source: Own calculation on EU-LFS 2010

Luxemburg, Germany, Austria, Lithuania and Romania to over 80% in Finland, Sweden, Hungary, Slovak Republic, Czech Republic, Latvia, Slovenia and Estonia. Patterns of parental-leave uptake among single mothers are almost identical to patterns among couples (r = 0.98). In the majority of countries, and in line with the patterns of childcare use surveyed earlier, single mothers are less likely to have used parental leave than partnered mothers. Notable exceptions are Sweden and Austria.

How does the use of reconciliation policies relate to employment?

Theory would predict that the use of formal childcare is indispensable for single parents to be able to be meaningfully employed, while the evidence on parental leave is mixed. Let us now turn to the questions: 1) whether having used formal childcare services or having taken up parental leave is associated with a higher probability to engage in paid employment for single mothers; and 2) how these associations

differ across countries (and hence policy designs). I estimate logistic multilevel models, estimating single mothers' employment probability as a function of formal childcare use and parental leave take-up, controlled for sociodemographic background variables. The dependent and independent variables of interest follow the same definition outlined in the previous section. This means that the model actually estimates the effect of past experiences, in terms of formal childcare and parental leave use, on current employment. Current use of leave would bias our outcomes, since current use of leave in many cases requires an attachment to the labour market. The sociodemographic variables include sex, age and age squared, age of the youngest child and the number of children in the household, as well as educational attainment. Controlling for educational attainment is necessary, since it was shown that single parenthood is more common among those with vulnerable socioeconomic backgrounds. Moreover, being low skilled is a strong predictor for limited employment opportunities in today's labour market (for example, Steiber et al., 2016). To ease the interpretation of the coefficients presented in Table 11.1, the relevant results will be reported as predicted probabilities in the text.

Model 1 shows that having used formal childcare services for one's youngest child significantly increases the log odds to work by 1.1. This means that the employment rate for single mothers who have used formal childcare services for their youngest child is predicted to be 18% higher compared to those who did not, if we assume that all else is equal. The take-up of parental leave is significantly, but more weakly, associated with a higher probability to work: it increases the log odds to work by 0.34. This means that, all else being equal, the employment rate of single mothers who have used parental leave is predicted to be 6% higher than single mothers who have not used parental leave.

Of course, the size of the coefficient is difficult to compare, since the two policy measures are qualitatively different. To obtain a bit more purchase on this issue, Model 2 makes a distinction by intensity of use. The results are revealing: the probability to work is strongest if single mothers used full-time childcare for their youngest child (a coefficient of 1.41 translates into 23% higher compared to no childcare use), and less strong but still positive if they used it only part time (coefficient of 0.86 and 15% higher). The story is different for parental leave. The probability to work becomes lower if one retreats full time from the labour market for a long period of time (over six months). The coefficient for parental–leave use of long duration is 0.17 (3% higher probability compared to no parental leave use), showing that this is only slightly better than not having used parental leave in terms of

Table 11.1: Multilevel logistic regression models estimating the probability to work for single parents

	Model 1	Model 2	Model 3
Age	0.14 (0.03) ***	0.14 (0.03) ***	0.14 (0.03) ***
Age²	−0.00 (0.00) **	−0.00 (0.00) **	−0.00 (0.00) ***
Education (ref = low)			
Medium	0.74 (0.07) ***	0.73 (0.07) ***	0.72 (0.07) ***
High	1.49 (0.09) ***	1.49 (0.09) ***	1.50 (0.09) ***
Number of children in the household	−0.23 (0.03) ***	−0.22 (0.03) ***	−0.23 (0.03) ***
Age of the youngest child	0.13 (0.02) ***	0.13 (0.01) ***	0.13 (0.01) ***
Has been using:			
Formal childcare	1.07 (0.06) ***		1.06 (0.11) ***
<30h/week		0.86 (0.07) ***	
>30h/week		1.41 (0.09) ***	
Full-time parental leave	0.34 (0.07) ***		0.33 (0.19)
<6 months		0.79 (0.13) ***	
>6 months		0.17 (0.08) *	
Random part			
Country-level variance	1.10 (0.37) **	1.07 (0.35) **	1.02 (0.35) **
Formal childcare variance			0.13 (0.08) *
Parental-leave variance			0.58 (0.23) **
Log likelihood	*−3,859.15*	*−3,833.72*	*−3,821.83*
N	*7,343*	*7,343*	*7,343*
Countries	*26*	*26*	*26*

Note: ***p<0.001, **p<0.01, *p<0.05.

Standard errors in parentheses.

Coefficients are reported as average marginal effects in the text. Denmark is excluded from the analyses.

Source: Own calculations on EU-LFS 2010

employment probabilities. In contrast, having used parental leave for a shorter period of time increases one's probability to work (coefficient of 0.79 and 12% higher).

Finally, Model 3 exploits the strength of a multilevel logistic regression model. It adds the variables of interest as random slopes, allowing the effect of formal childcare and parental–leave use on the employment probability to vary across countries. In other words, it tests whether the association between the use of care policies and work differs across countries. Model 3 shows that the effect of using formal childcare on the probability to work is significant, but that the extent of the effect differs significantly across countries as well. In short: having used childcare is associated with higher odds to work, but

the strength of the association differs across countries. The story for parental leave is different: the coefficient of parental leave shows that, on average, having used full-time parental leave is not associated with a higher probability to work. Yet, the variance reported in the random part suggests that there is significant cross-country difference in the effect of parental leave use. To obtain more insight into this matter, Figure 11.4 shows the country variation in the coefficients obtained.

While the use of formal childcare is always positively associated with higher employment probabilities, this is not the case for the use of full-time parental leave. In countries such as Finland; Czech Republic; Estonia; Slovak Republic; Poland, Hungary and Germany, having used full-time parental leave is associated with lower probabilities to work for single parents compared to no use. In some countries – such as Bulgaria; Latvia; Spain, Sweden and Portugal – the effect is negligible, while in other countries – such as Austria; Slovenia; Italy; Romania, Greece and Luxemburg – having used parental leave is associated with much higher probabilities to work. This corroborates earlier findings in the literature that the employment effect of parental leave is much more complicated than that of formal childcare services.

Figure 11.4: Effect of take-up of parental leave and use of formal childcare on the probability to work
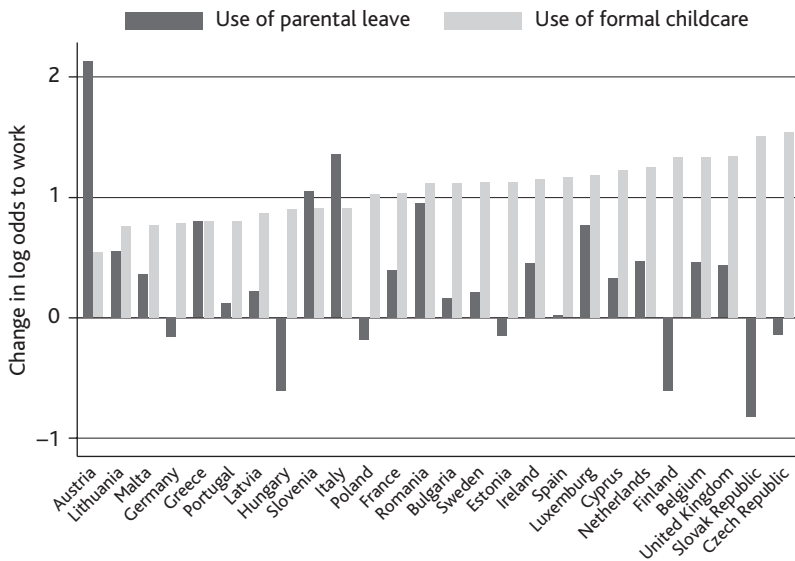
Notes: The coefficients shown are the total effect (fixed + random part) for each country of having used formal childcare or parental leave for the youngest child on the probability to work for single mothers.

Source: Empirical Bayes estimates derived from Model 3, Table 11.1

Policy lessons

The literature predicts that long periods of leave will be detrimental for the employment opportunities of mothers, and in particular mothers from a disadvantaged background. Our results show that this equally holds for single mothers. Figure 11.5 relates the cross–country variation in the effect of parental leave on the log odds to work (the random slope variation in the previous section) to the design of the leave system. It shows a strong negative relationship (r = −0.54) between the length of paid leave entitlement and the country variation in the effect of parental-leave use on work. For countries with the longest duration of paid parental leave, the impact on the probability to work becomes negative. This confirms the assumption drawn from the literature. Yet in the group of countries with leave entitlements between 30 and 50 weeks, the effect of leave usage on the employment chances of single mothers varies strongly. In some countries (Greece, Spain,

Figure 11.5: Association between duration of parental leave and the effect of parental-leave use on the probability to work
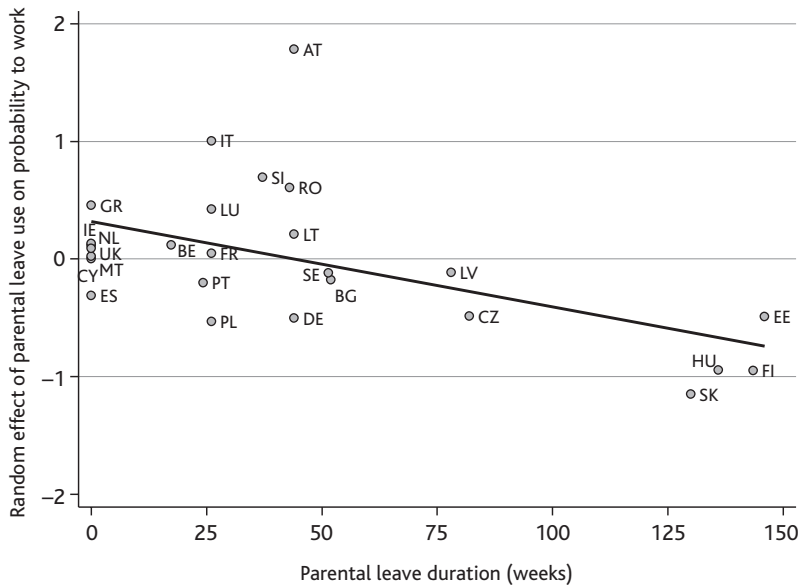
Country abbreviations for Figures 11.5–11.8: Austria (AT), Belgium (BE), Bulgaria (BG), Cyprus (CY), Czech Republic (CZ), Germany (DE), Estonia (EE), Spain (ES), Finland (FI), France (FR), Greece (GR), Hungary (HU), Ireland (IE), Italy (IT), Lithuania (LT), Luxemburg (LU), Latvia (LV), Malta (MT), Netherlands (NL), Poland (PL), Portugal (PT), Romania (RO), Sweden (SE), Slovenia (SI), Slovak Republic (SK), United Kingdom (UK).

Source: own calculations on EU-LFS 2010 and OECD Family database (horizontal axis). The vertical axis depicts the log odds to work derived from the random part of Model 3, Table 11.1

Ireland, the Netherlands and the UK), there is no entitlement to paid parental leave. However, in these countries, paid parental leave can be available as part of collective agreements.[3]

The level of payment was identified as a second important feature of the design of parental-leave schemes. Figure 11.6 shows the relation between the random effect and the average payment rate of the parental-leave entitlement. The association is weak but positive (r = 0.23), showing that the probability for single mothers to work tends to be higher if the parental leave is well paid. The use of unpaid parental leave is usually not conducive to employment, the only exception being Greece. There, however, single mothers hardly use it.

Indeed, for these effects to kick in, parental leave should be used by single parents. It was shown in Figure 11.3 that the actual take-up of parental leave differed greatly across countries. How does that relate to the findings presented here? In Figure 11.7, the use of leave is related to the duration of the leave (panel A) and to the average payment rate (panel B). Panel A shows a close association (r = 0.82) between

Figure 11.6: Association between average payment rate of parental-leave systems and the effect of parental-leave use on the probability to work
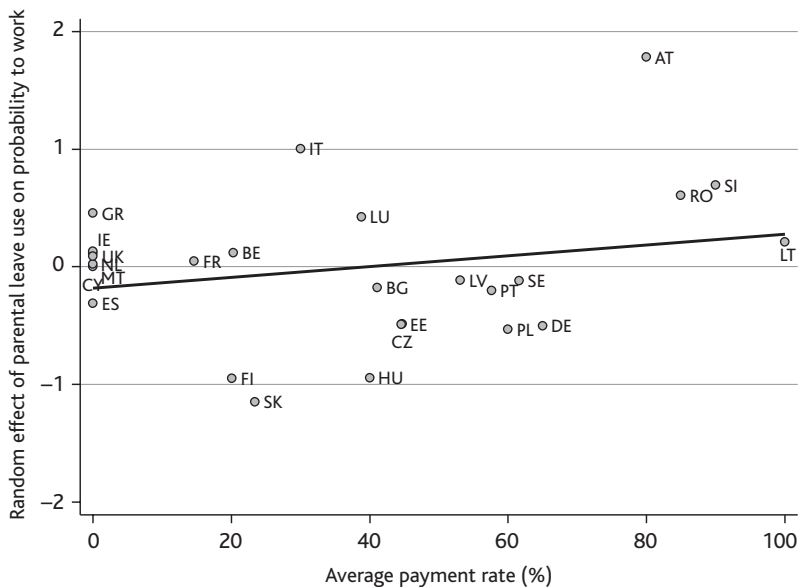
Note: average payment rate is the proportion of previous earnings replaced by the benefit over the length of the paid leave entitlements for a person earning the average wage. See OECD (2016).

Source: own calculations on EU-LFS 2010 and OECD Family database. The vertical axis depicts the log odds to work derived from the random part of Model 3, Table 11.1

Figure 11.7: Association between take-up of parental leave and (a) parental-leave duration, (b) average payment rate

(a) Parental-leave duration
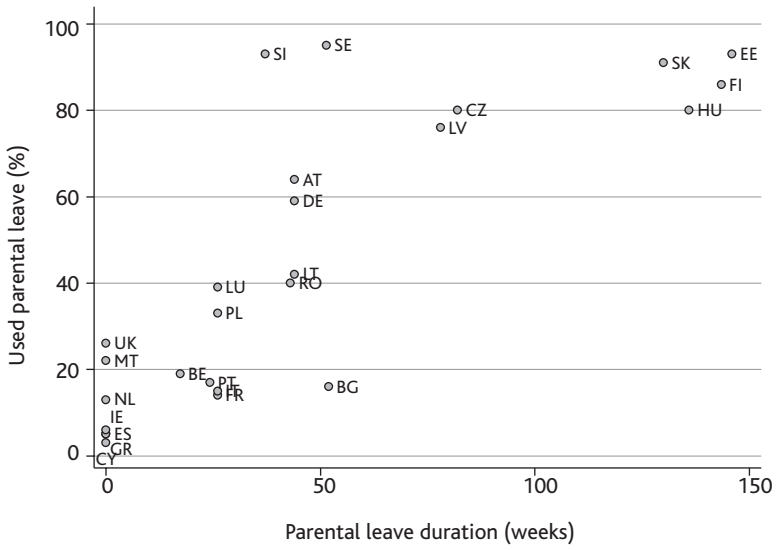
(b) Average payment rate
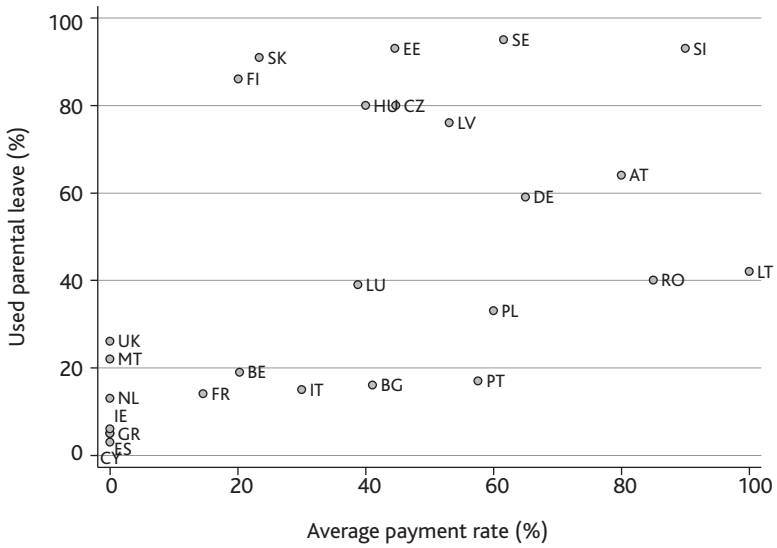
Note: Average payment rate, cf. note Figure 11.6.
Source: Own calculations on EU-LFS 2010; OECD Family database

duration of the parental–leave entitlement and parental–leave use. The longer the entitlement lasts, the higher the share of single mothers that tend to have used parental leave for their youngest child. Panel B shows a strong positive association (r = 0.54) between the average payment rate and parental–leave use: more single mothers tend to use parental leave in countries with higher levels of payment.

In short, the majority of single mothers are using parental leave in those countries where parental leave is not helping their employment chances, while in countries where parental-leave systems are increasing their employment chances, take–up rates are much lower. Slovenia and Austria are notable exceptions to this rule. One take–home message here is that providing adequate pay for parental leave might encourage take–up without hurting employment chances, on the condition that the duration of the entitlement is not too long. In contrast, providing very long parental–leave entitlements with adequate pay is an attractive option for single mothers to leave the labour market altogether.

With regards to childcare, the results from the multilevel model are much more straightforward to interpret: in all countries, using formal childcare is associated with higher probabilities to work. Yet here, too, this requires single mothers to actually be able to use formal care services for their children. Figure 11.2 showed that in some countries, less than one quarter of single mothers with young children used formal childcare services for their youngest child.

The 2010 ad–hoc module of the EU–LFS includes a set of questions on the reasons why respondents do not work, or work only part time. Respondents who were not seeking a job or were only working part time were asked to indicate whether this was due to structural reasons ('suitable care services for children are not available or affordable') or that care facilities did not influence their work arrangement (which suggests a matter of choice). Figure 11.8 shows the share of mothers indicating that they currently do not seek work because of structural constraints in relation to the share of single mothers having used formal childcare for their youngest child. This sheds some light on the barriers single mothers face in accessing formal childcare, which consequently hampers their employment potential.

Figure 11.8 shows a strong negative relationship (r = −0.58) between the share of single parents facing structural constraints and formal childcare use; without outlier Germany, the association is even more clear (r = −0.70). The link between structural constraints and formal childcare use indicates that, in many countries, a substantial margin for improvement exists. In Germany, the UK, Ireland and Austria, for instance, more than 30% of single parents indicate that they do

Figure 11.8: Association between structural constraints and formal childcare use, European countries, 2010
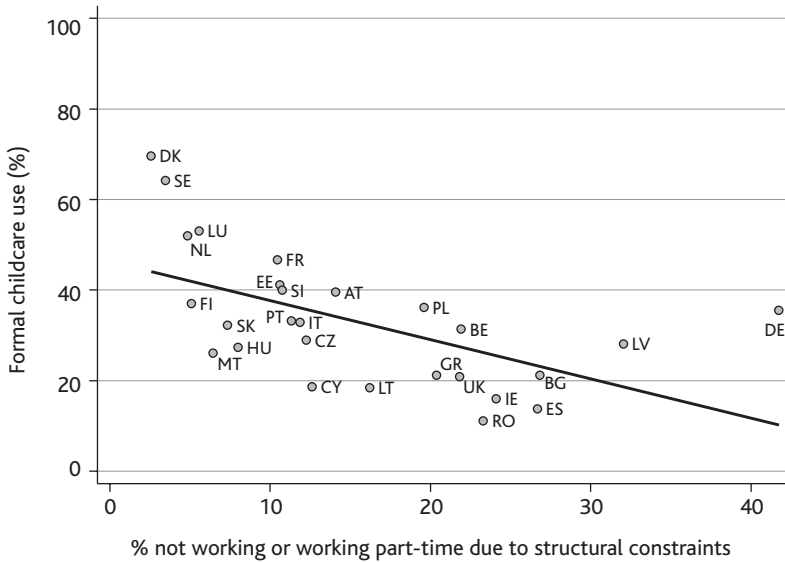
Note: Structural constraints based on all mothers with young children. % formal childcare based on single mothers with young children.

Source: Own calculations on EU-LFS 2010

not work (enough) because childcare is unavailable or unaffordable. Earlier studies have indeed shown that, in the UK and Ireland, childcare prices are a serious barrier for many low-income families to enter employment (European Parliament, 2007). For Germany and Austria, the high share of single parents reporting structural constraints suggests that a large share of part-time work in these countries might be involuntary (Horemans et al., 2016). In general, people seeking to enrol their children in formal childcare services face shortages in supply in almost every country (except for the Nordic countries). Expanding the number of places available to single parents (while keeping costs at bay) is an effective strategy to increase formal childcare use (see Van Lancker & Ghysels, 2016). Yet in expanding the number of available places, governments have to make sure that the newly created places benefit single mothers, which was not always the case in the past.

As well as affordable and available, formal childcare services should be of sufficient quality. Low-quality services are not only harmful for young children's development but also impacts on parents' probability to work. Previous research showed, for instance, that parents are not

likely to use childcare services that are of low quality, or services that they do not trust, even if they are available and affordable (Van Lancker & Ghysels, 2016). However, the quality of services and the regulatory framework imposed by governments differ vastly across countries.

Yet, structural constraints do not explain the whole story. In several Central and Eastern European countries, only a small share of single parents indicate that structural constraints impede them from working (more), while at the same time single-parent employment rates and childcare participation rates are low. Here, other factors are clearly at play. Parents make other considerations as well when deciding upon paid labour, such as the type of jobs they have access to; the wages they can earn; the flexibility of the job, whether they can rely on informal care arrangements and so on. Although the overall picture is one of greater acceptance of working mothers in recent decades, a report on European Union countries suggests that norms on motherhood, employment and care use became more traditional in several Central and Eastern European countries (Plantenga & Remery, 2009). In a context in which the dominant cultural norm is against working mothers, it is difficult to behave differently (Van der Lippe & Siegers, 1994).

Conclusion

It is beyond doubt that single parents need reconciliation policies, and governments should step in to ensure that parental-leave policies and childcare policies are accessible, affordable and useful to them. Without parental-leave entitlements – preferably well paid – single parents often reduce their working hours or retreat from the labour market altogether. Without formal childcare services that are available and affordable, single parents face many difficulties in juggling paid work and care for their children, in particular when their children are young.

The results show that in some countries – usually countries with only limited entitlements and no or limited pay – less than 10% of single mothers took up parental leave to care for their youngest child. Governments of these countries should expand access and increase generosity of parental-leave entitlements. However, this chapter has also shown that the impact of parental-leave use on employment chances for single mothers is not unequivocally positive. In some countries, using full-time leave for a long period of time has a negative impact on the probability to be employed. These are also the countries in which the highest shares of single mothers actually use parental leave, often

extended with so-called homecare leaves. In designing parental-leave schemes, policymakers should be aware of these negative effects.

For childcare services, the results are more straightforward. Using childcare is associated with higher employment probabilities across all countries, be it part time or full time. The policy lesson here is that governments should ensure that childcare services are available, affordable and of sufficient quality. The results show that in many countries a substantial share of single parents does not work due to – or would like to work more, were it not for – lack of available and affordable childcare.

This chapter started with the observation that reconciliation policies are potentially an effective policy lever to remedy the triple bind faced by many single mothers, through the pathway of encouraging employment. The results show that reconciliation policies indeed help to sustain employment among single mothers; but for these expectations to materialise, single mothers need to be able to actually use these policies. Many European countries still have a long way to go to meet that requirement.

Notes

[1] See *EU Labour Force Survey: methodology*: http://ec.europa.eu/eurostat/statistics-explained/index.php/EU_labour_force_survey_-_methodology.

[2] *Barselsorlov* in Denmark and *föräldraförsäkring* in Sweden. See the country notes on the website of the International Network on Leave Policies & Research: www.leavenetwork.org/.

[3] See the International Network on Leave Policies & Research for more information: www.leavenetwork.org.

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Whose days are left? Separated parents' use of parental leave in Sweden

Ann-Zofie Duvander and Nicklas Korsell

To be a single parent is often the consequence of a parental separation, and how economic and care responsibilities are shared after a separation varies greatly over time and between institutional contexts. Typically and historically, the mother takes the main care responsibility, and the degree to which mothers take full economic responsibility varies with the country's legislation (Meyer et al., 2011). Numerous examples indicate that single parents are in a more vulnerable situation, and single mothers even more so than single fathers (Maldonado & Nieuwenhuis, 2015). This vulnerability is foremost economic; here, various set-ups of social policy are crucial. Earnings-related parental leave is a vital part of family policy, and bears relevance for single parents. In earlier studies, parental leave has mainly been analysed as a resource for single mothers: to encourage women's work before childbearing, to ensure economic stability during the first years and to facilitate a return to the labour market after a period of parental leave (Ferrarini, 2006; Maldonado & Nieuwenhuis, 2015). In this chapter, we consider another aspect of parental leave; that is, how separated parents share the leave between the mother and father.

The developments of increasing rates of parental separation and female labour-force participation give reason to nuance the idea of a more vulnerable situation of single parents, between countries, over time and between groups of single parents. This chapter concerns the situation in Sweden, a country where gender-equal responsibility for children is reinforced between parents, regardless of whether the parents live together or not. Separated parents have equal economic responsibility for children and care responsibilities are also increasingly shared, as indicated by the increasing rate of shared residence (see Fransson et al., Chapter Seven in this book). Over time, the design of family policy has become increasingly individual; for example,

giving fathers and mothers the same rights to parental leave and child allowance, with no distinction based on whether the parents live together. The focus on individual rights has not only strengthened the norm of gender equality but also fostered individual rights, and claims rather than rights directed to the family unit. This makes the concept of a single parent in some ways outdated, and reference is instead often made to parents living apart. In Sweden, this can be seen in, for example, official demographic statistics and information directed to parents on parental leave, preschool activities and other parental rights and responsibilities. The concept of parents living apart can obviously only be argued if the individual rights are actually used as such, by both women and men. In this chapter, we use the concept of **separated parents**, as the family policy encourages shared responsibility between mothers and fathers and makes only minor distinctions between parents living together or living apart.

Fathers' parental leave is seen as positive for children; it is the basis for father–child contact during the entire childhood (Duvander & Jans, 2009). Fathers who are involved early in their child's life stay involved (Hwang & Lamb, 1997). When fathers are engaged, their children tend to have positive psychological health and social adaptation (see review in Sarkadi et al., 2007; Fransson et al., Chapter Seven in this book), and reduced risk of cognitive delay (Bronte-Tinkew et al., 2008). At the same time, separation of parents is often found to indicate a sharp reduction in the contact between father and child (Cheadle et al., 2010; Tach et al., 2010; Thomson & McLanahan, 2012). Fathers' parental leave can be a crucial indicator of fathers' engagement and involvement with their children, which is especially important for separated parents. In addition, fathers' parental leave indicates a gender-equal caring for children, which is likely to lead to a more gender-equal sharing of other household tasks as well (Coltrane, 1996, Plantin et al., 2003). In turn, an equal division of unpaid work will facilitate women's engagement in paid work. Thus, we argue that sharing of parental leave, prior to and after a separation, may be interpreted as mitigating limited economic and caring resources for children after a separation.

In this chapter, we focus on the division of parental leave for parents who separate at different ages of the child, in comparison to parents who do not separate. As the leave can be used during the entire preschool period (up to the child turning eight), we are interested in how negotiations over parental leave play out in parental separation cases. Our main question is whether a separation is associated with the father using more or less parental leave. We also examine the

importance of the timing of the separation. These analyses are not causal and do not answer whether separation leads to fathers using more or less parental leave; nor do we account for the selection of couples into separation. Rather, our findings aim to draw policy conclusions on whether Swedish parental leave is successful in reaching subgroups of fathers who separate during the child's preschool years.

What does it mean to be a separated parent in Sweden today?

Separation of parents is relatively common in Sweden. It is less common for mothers to be single from the beginning of the child's life; this applies to around 5% (3–8% depending on measure) of mothers, and does not seem to be increasing over time (Thomson & Eriksson, 2013). However, separations increased until the end of the 20th century but seem to be relatively stable, or even slightly declining, at the beginning of the 21st century (Statistics Sweden, 2013). About one in four children experience a parental separation during their childhood (0–17 years) (Statistics Sweden, 2014). However, today the absolute majority of parents have joint legal custody after separation (Statistics Sweden, 2014).

After separation, the responsibilities for children need to be regulated in a new arrangement. Swedish policy has long encouraged not only shared economic responsibility for children but also shared responsibility for childcare after a separation. The economic compensation – child support – for the parent with whom the child is residing has long been under state responsibility. It has been possible for a parent to require that the Swedish Social Insurance Agency monitors payments. The agency then pays the residential parent on the same date every month and claims payment from the nonresidential parent. However, since 2016, it has been the responsibility of parents to agree on any transactions between them: a change in legislation that builds on the ideas of individual responsibility, collaboration and equal power relations between parents (Government Proposition, 2014/15). Even if the expectations for mothers and fathers after a separation have been – and still are, to a large part – different, since 1976 joint custody has been possible after separation if parents are in agreement (Government Proposition, 1975/76). Since 1998, joint custody has been the default practice (Government Proposition, 1997/98).

Policy developments and legislation may be characterised as increasingly gender neutral and individualised; mothers and fathers are granted the same rights and responsibilities towards their children,

regardless of whether they live together or not. One recent example is the child allowance, which has been shared between parents since 2014; one half is directed to the mother's bank account and the other half to the father's in all cases in which parents have joint custody (Swedish Inspectorate of the Social Insurance, 2016). The most radical change regarding continued shared responsibility over children after separation is the development of shared residence for children, normally defined as children living half the time with the father and half with the mother (Fransson et al., 2015; see also Fransson et al., Chapter Seven in this book). In the mid-1980s, only 1–2% of children of separated parents lived in shared residence; by the mid-2010s, this increased to 35–40% of all children of separated parents (Statistics Sweden, 2014).

In cases where children are not living with both parents, the frequency of contact with both parents is likely to vary across contexts, and in Sweden there is a strong social norm for fathers to take part in their children's lives after a separation. Family policy, such as parental leave and the aforementioned child allowance, make no distinction between whether or not parents reside with their children. The aim of gender-equal sharing of parental leave is an important part of the strong and emphasised ambition of a gender-equal society, not only for family policy but also for all types of policy.

A strong norm of gender-equal sharing of childcare responsibilities leads to an expectation that fathers will be less inclined to transfer 'their' days to the mother after a separation. Parental leave after separation may thus be used more gender equally. Nevertheless, despite the move towards more individual and gender-equal responsibility for children, it should be noted that gendered structures still prevail – including in Sweden. Mothers take the major care responsibility, as indicated by parental-leave use, time-use studies and both parents' reports of who is responsible for various childcare tasks (Neilson, 2016; Swedish Social Insurance Agency, 2013). In cases of separation, even if shared residence is becoming more common, approximately 30% of children live mainly with their mother and less than 5% mainly with their father (Statistics Sweden, 2014). As such, it may also be expected that the mother takes the main responsibility after separation, and thus that fathers' use of parental leave is reduced.

Swedish parental leave

Upon becoming parents, mothers and fathers are each entitled to eight months of paid parental leave for a combined total of 16 months

(480 days). The leave length has been prolonged in several steps since the original six months shared between parents in 1974. For children born before 2014, these parental-benefit days may be used until the child turns eight years old.[1]

The majority of the parental leave is earnings-related at approximately 80% of earlier earnings, and three months are compensated at a low flat rate. Parents with low or no income prior to using leave receive a low flat rate for the entire leave. Originally, parents could share the leave as they preferred, but in 1995 one month was reserved for each parent – often referred to as the 'daddy month' (and 'mummy month') – with the aim of increasing fathers' leave use. At the same time, the leave was made individual, in that the parent wanting to use more than half of the parental leave days needs the other parent to sign over days to them. This was first done on paper, but today it is easily done by electronic signature. A second month was reserved for each parent in 2002, and a third in 2016. Fathers' leave take-up increased substantially due to the reserved months (Duvander & Johansson, 2012). Today, nine out of ten fathers use some parental leave, and fathers use on average 25% of all parental-benefit days taken during a year (Duvander & Johansson, 2014).

Parental-leave legislation also includes the possibility to mix paid and unpaid days and thereby decide on a benefit level and length of leave that fits the parents' preferences and economic restrictions. Using both paid and unpaid leave is a common practice among Swedish families (Duvander & Viklund, 2014; Eriksson, 2014). This means that parental-leave lengths vary considerably between families, and also that many parents save days to use during the child's preschool years. For example, for children born in 2007, fathers used 48 days after the child was two years old and mothers used 54 days (official statistics, Swedish Social Insurance Agency, see www.forsakringskassan.se). In addition, it has to be noted that not all parental-leave days are always used; on average, as many as 30 to 40 days remained unused when the child turns eight, and these are thus forfeited (official statistics, Swedish Social Insurance Agency, see www.forsakringskassan.se).

What may influence the sharing of parental leave?

Theories relevant to the sharing of unpaid work in the household, particularly childcare, are often used when trying to explain the division of parental leave. These include economic theories of specialisation (Becker, 1991) and bargaining (or negotiating) based on relative resources (Lundberg & Pollak, 1996) including time availability,

but also various gender theories – not least the 'doing gender' theory (West & Zimmerman, 1987). However, the theoretical implications are complicated as for parental leave, the preferences of both parents are a major unknown factor; that is, whether the father and/or mother prefer to stay at home or engage in labour-market work. Childcare is not just a preferred task to other household work; it is also an investment for later parent–child contact. Parental leave is a specific form of childcare; it is exchanged for labour-market work, and the loss of income relates to the parent's income level but must also be related to the other parent's potential income loss during leave in cases of a shared household economy (Sundström & Duvander, 2002).

Even when recognising the importance of relative resources for sharing leave, another complication is that negotiations between parents may be very different depending on whether they are a couple or separated. In a couple, negotiations are likely to be in collaboration, and the household economy as well as both parents' preferences are likely to be considered. However, in the situation of separated parents, the costs and gains of different solutions may be scrutinised more at an individual level and the negotiations may be less collaborative. The cost of leave and absence from work is probably evaluated individually, and the other parent's income, potential income loss and work situation may be less relevant.

We know from earlier studies that among parents who share leave the most, fathers and mothers have high education (Duvander & Johansson, 2014; Swedish Social Insurance Agency, 2013). Because of educational homogamy, it is likely that highly educated women and men live together. A high level of education may indicate a better job situation in which fathers are able to negotiate leave and mothers have an incentive to return to work earlier. It seems that mothers and fathers with medium to relatively high income take the longest leave, while those with the highest income take a somewhat shorter leave (Duvander & Viklund, 2014). In the Duvander and Viklund study, parents with the highest income were defined as the ones with income over the ceiling of the replacement rate in the parental-leave benefit. The fathers who use the leave least are the ones who have no earnings and/or no employment. Fathers in the public sector use more leave than fathers in the private sector, and the gender composition of the workplace matters as well (Bygren & Duvander, 2006; Duvander & Johansson, 2014). Attitudes matter: employers' gender-equal attitudes are important to stimulate their employed fathers to take leave (Haas et al., 2002), and fathers who hold the most gender-equal attitudes are more likely to use leave (Duvander, 2014).

To our knowledge, there are no existing studies on leave use after parental separation. This study may thus be seen as exploratory, and we ask the following questions:

- Do fathers who separate use more or less parental leave than fathers who do not separate?
- Is there any difference in parental-leave use (prior to separation) among fathers who separate from their partners during the child's first, third or sixth year of life?

Data

For the empirical analyses, we use register data from the Swedish Social Insurance Agency, covering the parents of all children born in Sweden in 2002 and 2003. These are the most recent cohorts we had access to, as we wanted the observation period to be the full eight years in which parental leave can be used. For these two cohorts, the same regulations of parental leave apply. Data include detailed information on childbearing, annual income and social insurance benefits, including parental-leave benefits. They also include parents' individual characteristics such as sex, age, geographical residence, educational level, country of birth, and for the child: date of birth and birth order of the child. We have excluded parents who emigrated or deceased during the observation period, as well as parents of children who emigrated or deceased. We have also excluded parents of children born abroad, adopted children and multiple births, as special rules for parental leave apply in these cases. In addition, we exclude same-sex couples, as our interest here is in gender equality.

For the selection of children whose parents are to be included in the population of study, we used the following inclusion criteria:

- The child is the first-born child for both parents.
- The parents must have been living together (registered at the same address) during at least the child's first year(s). Most parents are registered at the same address at the birth of the child, but in some cases the lag in registration of address will lead to the father being registered at the same address the year after the birth.
- The parents separated (if at all) only once; parents who separated but then moved back together were excluded.

With the above criteria, the total number of children included in the study population is 63,040.

Our indicator of parents' status as **living together** comes from whether or not they registered at the same address. We assume that parents to a common child registered at the same address are living together as a couple. When a parent moves to another address (or both move to different addresses), we assume a separation between parents. There is a marginal risk of incorrectly registering parents as living together when they are not; for example, if they live in separate dwelling units at the same address (that is, in the same building block with many apartments). There is also some fuzziness in the exact timing of separation, as such processes at times are likely to be gradual, and a change of address is in most cases anticipated.

Our dependent variable is the **number of days of parental-leave benefit used**. For the sample of children born in 2002 and 2003, parental-leave benefit could be used until the child turned eight years old, and we therefore followed the use year by year for eight years.

Results

Descriptive results

We start with four descriptive figures presenting fathers' shares and days used, depending on whether the parents do or do not separate. For clarity, we present parents who separated when the child was 0, 2 or 5 years old, and those who did not separate. In Figure 12.1, we see that fathers' share of all days used is the highest for nonseparated fathers. At the end of the child's first eight years, nonseparated fathers' share of used parental-leave days was about 24%, whereas the corresponding share among fathers who separated during the child's first year of life was 17%. Among the separated parents, it seems that early separation leads to a smaller share of days than a later separation. In Figure 12.2, fathers' share is not cumulated over the child's age but presented annually, showing that fathers with late separations – that is, during the child's fifth year – use a larger share at the beginning of the child's life compared to fathers with earlier separations. However, after the child turns five, these fathers with late separations use a smaller share of days. Figure 12.2 thus indicates a change in fathers' share of all days around the time of separation.

When considering fathers' total numbers of days used, Figure 12.3 indicates the same pattern of nonseparated fathers using the most leave and a later separation leading to more days than an early separation. However, as shown in Figure 12.4, when showing the number of days taken by year, the differences between fathers are small from the

Figure 12.1: Fathers' cumulated share of parental-leave days since the birth of the child for separated and nonseparated parents. Fathers who separate during the child's first, third or sixth year of life
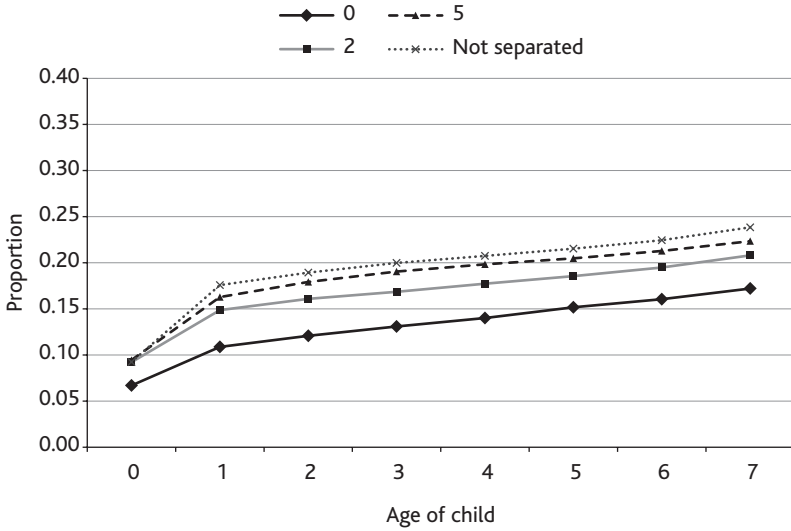
Figure 12.2: Fathers' share of parental-leave days per year since the birth of the child for separated and nonseparated parents. Fathers who separate during the child's first, third or sixth year of life
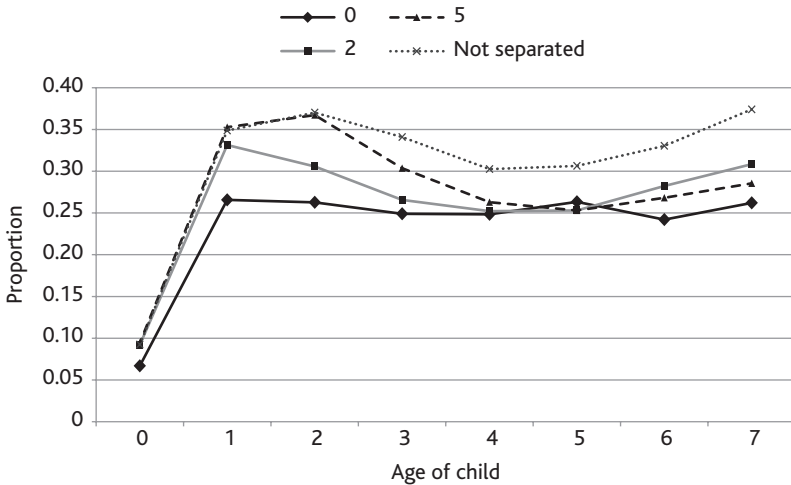
Figure 12.3: Fathers' cumulated parental-leave days since the birth of the child for separated and nonseparated parents. Fathers who separate during the child's first, third or sixth year of life
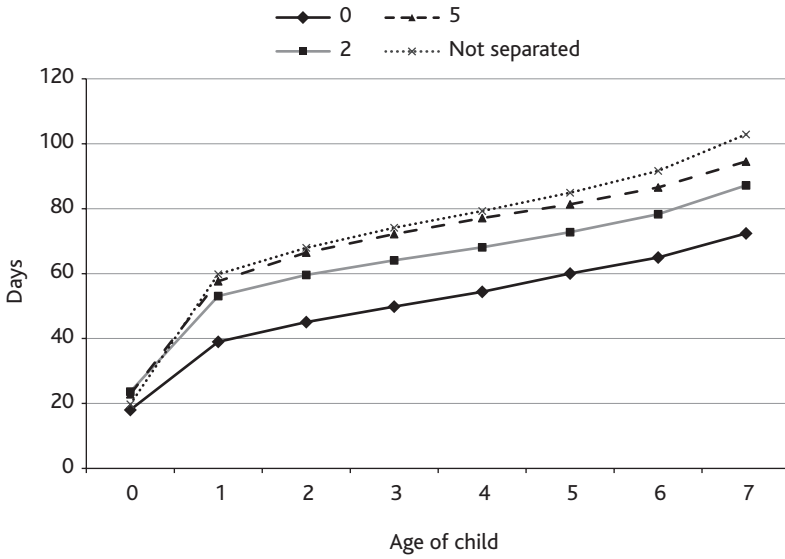
Figure 12.4: Fathers' parental-leave days per year since the birth of the child for separated and nonseparated parents. Fathers who separate during the child's first, third or sixth year of life
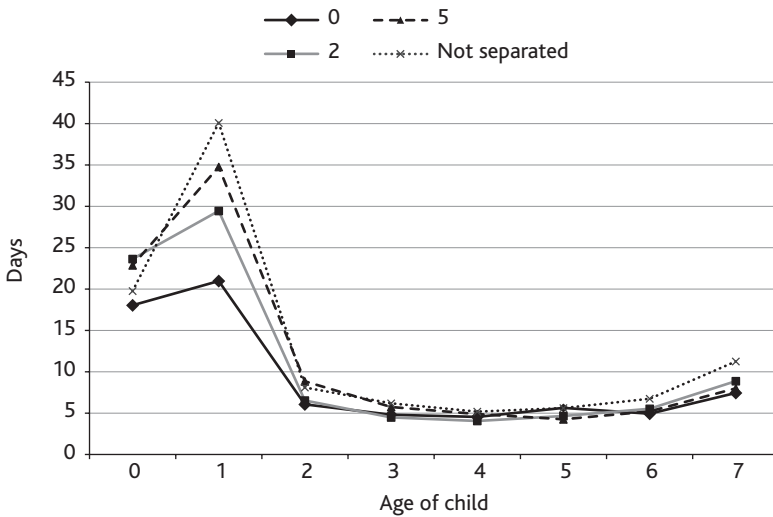
third year onwards. In the child's second year, fathers who do not separate during the period use about twenty days more than fathers who separate during the child's first year. The last year the leave can be used – that is, when the child is seven years old – the nonseparated fathers use about three days more than the separated fathers.

In sum, the descriptive findings indicate some differences between separated and nonseparated fathers, and among separated fathers – mostly that the timing of the separation is very important. We now continue with the multivariate analyses, which will give us a more detailed picture.

Analysis of which fathers use leave when

In the multivariate analyses, we examine fathers' annual number of parental-leave days during their child's first eight years of life. We regard the observations as emanating from a repeated measures design, with child's age as the within-subjects effect and age of child at separation as a between-subjects effect. The reason we use this approach is that it seems likely that the number of days used by a father during his child's year k is correlated with the number of days used in any consecutive year. This assumption can be tested with this approach. The model also controls for various indicators of fathers' leave use: parents' educational level; whether both parents are Swedish born; relative income level, birth cohort of the child and whether the father has another child. We refrain from commenting on these results, as they indicate well-known patterns that are not the focus of this chapter.

Table 12.1 presents the results from fitting the model to our data. We estimated fathers' parental-leave use in days per year from the child's birth to age eight (columns 1–8). Of main interest are the parameters per year of use by the categorisation of fathers into nonseparating and separating at child's age 0, 1 and so on up to age 7 (the first rows in the table). The use (in relation to the reference category of nonseparated fathers) during the year of separation is marked with a grey background. The results show that separation in a specific year of the child's life has significant negative effects on fathers using leave. For example, fathers who separate the first year after birth use 2.6 days fewer the first year (child's age is 0) and 8.9 days fewer when the child is one year old. The individual parameter estimates of separation year indicate a pattern of negative effect for all years at or after separation. The results thus indicate that separated fathers use somewhat fewer days from about the time of separation.

Table 12.1: Estimated effects on fathers' use of parental-benefit days year by year

		Age of child (years)	
Effect	Level	0	1
Intercept	Intercept	14.79***	31.87***
Age of child at separation	0	−2.60**	−8.85***
	1	0.25	−3.68***
	2	2.76***	−1.39
	3	2.62***	0.64
	4	3.71***	−0.83
	5	2.84***	0.45
	6	4.53***	−2.45**
	7	2.14**	−3.21***
	No separation (ref)	–	–
Level of education	1) Both parents ≥ postsecondary	3.89***	24.19***
	2) Mother ≥ postsecondary, father ≤ secondary	3.45***	11.80***
	3) Mother ≤ secondary, father ≥ postsecondary	−2.48***	5.39***
	4) Both parents ≤ secondary (ref)	–	–
At least one parent not born in Sweden?	Yes	−3.12***	−15.63***
	No (Ref)	–	–
Income level of household	A) Others	0.16	−4.99***
	B) Both parents ≤ p40	3.72***	−10.75***
	C) Both parents > p80	−0.44	3.16***
	D) Mother ≤ p40, fathers ≥ p80	−0.62	−11.46***
	E) Mother ≥ p80, father ≤ p40	3.84***	−0.74
	F) p40 < both parents ≤ p80 (ref)	–	–
Birth cohort	2002	−0.14	−0.92***
	2003 (ref)	–	–
Father has new child (age of first child)	0	5.35*	0.48
	1	2.87	3.15
	2	1.89	6.91*
	3	2.21	5.42
	4	4.70	4.19
	5	4.33	2.99
	6	4.56	1.62
	7	3.82	0.41
	No new child (ref)	–	–

Note: Shaded cells represent fathers' use of leave in the year of separation.

Age of child (years) (continued)					
2	3	4	5	6	7
8.98***	4.59***	4.04***	7.19***	4.87***	10.84***
−1.63***	−1.30***	−0.58	−0.03	−1.90***	−3.86***
−1.79***	−1.16***	−1.06***	−1.46***	−1.65***	−3.63***
−1.25***	−1.50***	−1.16***	−1.16***	−1.56***	−2.77***
−0.15	−1.42***	−1.18***	−1.04***	−1.25***	−2.08***
−0.08	−0.91***	−1.07***	−0.75**	−1.77***	−3.26***
0.61	−0.48	−0.15	−1.15***	−1.45***	−3.09***
0.86**	−0.74**	−0.19	−0.49	−1.42***	−3.26***
0.0	−0.07	−0.26	−0.31	−1.39***	−3.14***
−	−	−	−	−	−
−0.92***	−0.73***	−0.09	0.30**	0.73***	1.21***
−0.22	−0.33**	−0.05	0.29**	0.74***	1.56***
−0.45**	−0.27	−0.10	0.20	0.22	1.33***
−	−	−	−	−	−
−0.02	0.67***	0.86***	1.32***	1.03***	0.35
−	−	−	−	−	−
−0.16	0.13	0.42**	0.52***	0.08	−0.05
−0.37	0.40*	0.44**	0.44**	−0.17	−1.06***
−2.13***	−1.02***	−0.04	0.44**	0.47**	0.64*
−0.12	0.38*	0.93***	1.02***	0.77***	0.78**
−0.97***	0.26	0.76***	0.66**	0.39	−0.13
−	−	−	−	−	−
−0.31***	−0.29***	−0.04	0.02	0.0	−0.17
−	−	−	−	−	−
−1.05	1.07	0.53	−2.43**	2.03*	1.48
0.94	1.57	0.35	−2.46**	0.87	−1.23
0.76	2.05*	0.03	−2.85***	0.93	−0.53
−0.29	3.18***	1.66*	−2.89***	0.69	−0.61
−0.53	1.90*	2.37**	−1.24	0.59	−0.74
−0.73	1.41	0.79	−0.31	2.85**	−0.53
−0.74	1.10	0.73	−1.67	4.0***	1.45
−0.23	2.41*	1.17	−0.40	3.68***	4.84
−	−	−	−	−	−

A result that is perhaps less expected is that separated fathers used more days than nonseparated fathers during the child's first year of life. This was found in the descriptive figures, and is here found to hold up after accounting for statistical controls. This is indicated in Table 12.1 by the positive sign of estimated effects of separation during the child's first year of life (before turning one year old). We interpret this finding to be caused by these fathers starting to use the leave earlier in the child's life – whereas the fathers who do not separate start using the leave later, and also spread out the leave days over the entire preschool period. This interpretation is further supported by the findings presented in Figure 12.3, which show that the cumulative number of days taken by fathers who separated early is lower than among fathers who separated later or never.

Next, we relate fathers' total number of days depending on year of separation to nonseparating fathers, as well as the days prior to and after year of separation. In Table 12.2, the results of such models (with the same control variables as in Table 12.1) are presented. When we follow fathers for the entire eight years in which parental leave can be used, we find that fathers who do not separate (reference) use significantly more leave than all groups of separated fathers, regardless of year of separation. However, the difference in days is largest when the separation is early and diminishes for later separations, perhaps caused by the fact that nonseparating fathers may have an easier time using the days that would otherwise be forfeited. The only exception to this pattern is fathers who separate during the child's seventh year, who use slightly more days than the nonseparating fathers (3.2 more days, but only significant at 10%),

To further test the timing of differences between subgroups of fathers, we performed tests of differences in usage before and after separation (see the subsequent rows of Table 12.2). The use during the year of separation is thus not included in any of these calculations. Considering the number of days used before the year of separation, we find no clear differences between fathers who will separate and those who will not during the coming years. Slightly more days are used by all fathers who separate, except those who separate during the child's seventh year; but only in some cases are the differences significant. This lack of difference may be expected, as separation has not yet occurred. But when we consider the use from the year after separation, we do find differences between groups. Fathers who separate use fewer days after separation, and the difference is largest when separation occurs early. The results reported in Table 12.2 are visualised in Figure 12.5.

Table 12.2: Separated fathers' use in relation to nonseparated fathers in total number of benefit days, days prior and after separation

Child's age at separation	0	1	2	3	4	5	6	7
Total number of days	−20.75	−14.19	−8.02	−3.86	−4.97	−2.44	−3.15	−6.24
p-value	<0.0001	<0.0001	<0.0001	0.0220	0.0030	0.1380	0.0590	0.0002
Days prior to separation		0.25	1.37	3.11	1.89	3.26	1.53	−3.09
p-value		0.794	0.347	0.050	0.244	0.039	0.345	0.062
Days after separation	−18.15	−10.76	−8.14	−5.55	−5.79	−4.55	−3.26	
p-value	<0.0001	<0.0001	<0.0001	<0.0001	<0.0001	<0.0001	<0.0001	

Notes: Tests of hypothesis is Wilks' Lambda, Pillai's Trace, Hotelling-Lawley Trace and Roy's Greatest Root multivariate analysis of variance (MANOVA) test as implemented in the SAS (Statistical Analysis Software) program PROC GLM.

Column for age 0 is empty for the measure 'Days prior to separation', as separation is measured from birth and the measure is annual. The column age 7 is likewise empty for the measure 'Days after separation', as parents who separate at child's age 7 cannot use parental leave after this.

Figure 12.5: Difference in fathers' leave use before and after separation by year of separation
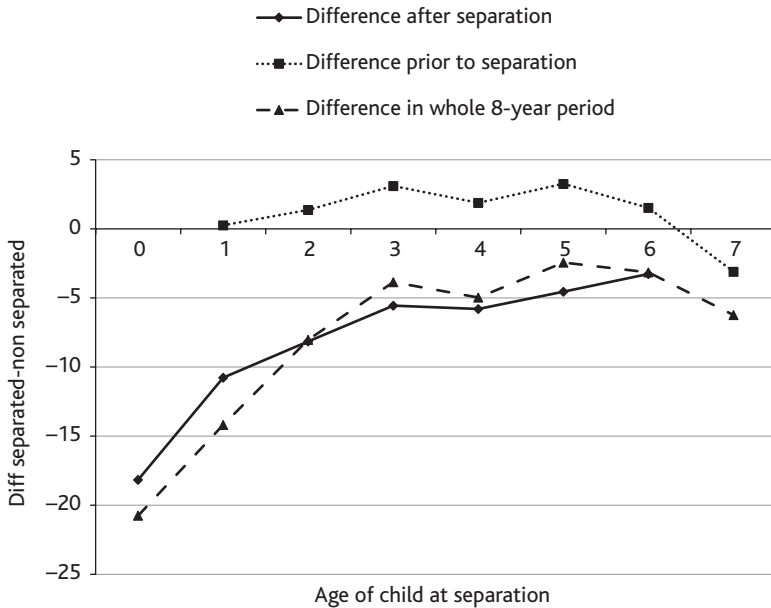
In some cases, the mother can compensate for the lower leave use among fathers after a separation. At least in those cases when the father has used his reserved part of the leave, the mother may be able to use the father's days if he transfers them to her. As a sensitivity test, we therefore estimated the number of unused days per child when the child turned eight years old. When considering the year of separation, the total number of used days is somewhat lower for parents who separate some years, but not consistently so. We conclude, although tentatively, that fathers' lower use of leave after a separation is generally not compensated by the mother's higher use.

Discussion and conclusion

There is overwhelming evidence that the Swedish parental–leave system has been successful in promoting fathers' leave, especially through the introduction of the reserved months (Duvander & Johansson, 2014). We know that the reforms led to a situation where the majority of fathers use at least some leave. We also know that fathers use leave to varying degrees; highly educated fathers with relatively high incomes use the most leave. This study set out to initiate an investigation into parental–leave use among separated parents, with a specific interest

in how separated fathers use the leave. There is a risk that separated fathers fall outside the paradigm of gender-equal parental-leave use and that, after a separation, mothers take the major share of childcare – and thus also the remaining parental-leave period. However, as rights to parental leave are individualised in Sweden, a separation may also lead to a questioning of typical gender norms, fathers claiming rights to childcare and parental leave, and/or mothers claiming a sharing of rights and obligations in relation to the child. For an international audience, it is paramount to point out the uniqueness in Swedish family policy's emphasising of shared and gender-neutral responsibility over children – a system based on collaboration between parents, even when parents are separated. The question in this chapter was whether Swedish parents have started to act like this: sharing the parental leave after separation.

We find that separated fathers use fewer parental-leave days than nonseparated fathers. Fathers who separate early use the least days. The major difference in using leave occurs after the separation, or from the time related to the separation. These findings indicate that after separation, Swedish parents act in a more gendered way and are more specialised into a traditional division of labour. We obviously do not know whether this behaviour is in line with the preferences of the father, the mother or both, or how the relative resources between the father and mother are played out.

We also find a major difference among separated fathers and the timing of *when* they start to use the leave. During the child's first year, the fathers who separate use more days – especially the ones who separate early. During the child's second year, the pattern is reversed: it is the fathers who do not separate during the child's first 8 year who use most leave. The difference is greater during this second year, and the leave use of the nonseparating fathers is substantially higher. The results on timing and extent of leave use during the first years have to be interpreted in relation to the flexibility in the leave system and variations in capability of using that flexibility. Even in models controlled for income level, education and age of parents there is a large amount of unobserved heterogeneity, which influences the potential to use parental leave flexibly and to extend the leave and the period at home for children. It thus seems that parental separation is related to restrictions in leave-use flexibility in the beginning of the child's life.

So far, this chapter concludes that separated fathers have used less leave than nonseparated fathers in Sweden, and that early separation especially restricts fathers' leave use. These differences are substantial

in cases of early separations. The parental leave may thus be seen as less accessible to early-separated fathers – a finding that may call for more information to be provided to these fathers on their rights and responsibilities. It seems that parental-leave use is still female dominated, and that Sweden has not completed the aim of bringing fathers into childcare responsibilities. In the end, it is the children of separated parents who are getting a shorter leave period and less access to their fathers, which is an obvious policy concern to be dealt with.

We want to conclude by turning the perspective around, and by pointing out that the differences between fathers who separate later in the child's life and nonseparated fathers are moderate. This may be understood by referring back to the outspoken policy paradigm of individual rights and gender-equal responsibility over children regardless of whether parents co-reside or not. In Sweden, separated parents are not one homogenous, disadvantaged group; most children of separated parents have access to parental-leave periods with both parents in a similar way to children of nonseparated parents. Fathers who separate are not in general excluded from the benefits of parental leave, either before or after separation. It is also likely that these differences may further diminish with increasing awareness of rights and responsibilities for children, as well as with more gender-equal negotiations over paid and unpaid work between parents regardless of living arrangements. Future research should be directed towards the trend of fathers' leave use for separated and nonseparated fathers to find out whether this prediction is correct. Furthermore, research should aim to find out whether separated fathers started to take leave at the same time as others – that is, at the time of introducing the reserved months – or whether leave use for this group increased more gradually. But perhaps most importantly, future research needs to investigate in greater depth the barriers to gender-equal sharing of parental leave, as well as continued childcare responsibility. Here, the subgroup of parents living apart is a very important group to study.

Note

[1] See www.forsakringskassan.se.

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Matched on job qualities?
Single and coupled parents
in European comparison

Ingrid Esser[1] *and Karen M. Olsen*

Well-functioning matching processes in the labour market are crucial to individual, organisational and societal prosperity. As sole providers, single parents' participation in the labour market is especially critical to their economic and social wellbeing. Single parents are not only consistently overrepresented in poverty across countries (Chzhen & Bradshaw, 2012; Maldonado & Nieuwenhuis, 2015) but also their socioeconomic disadvantages are reflected in generally lower health levels (for example Esser, forthcoming, 2017; Nieuwenhuis et al., Chapter Fourteen in this book; Whitehead et al., 2000). While participation in employment itself is crucial to avoiding poverty and ill health, the *quality* of jobs is increasingly recognised as an important health factor (Drobnič, 2011; László et al., 2010). For single parents, the majority of whom are women, the presence of specific job qualities may also be crucial for both the possibility to participate and the extent of participation in paid work. In a European comparison, more control over one's work schedule was found to significantly relieve women of work–family strain (Lyness et al., 2012). This points to the importance of understanding how single parents' job preferences are matched with job qualities in their current jobs.

Research on job matching has so far focused on objective measures – such as education, skills or qualifications – and has uncovered substantial country differences in matching (Aleksynska & Tritah, 2013; Barone & Ortiz, 2011; Brynin, 2002; Groot & Brink, 2000; Handel, 2003; Tåhlin, 2006), while national studies have found a mismatch on these dimensions associated with lower job satisfaction and wellbeing (Angrave & Charlwood, 2015; Kalleberg, 2008; Loughlin & Murray, 2013). A Swedish study also found that employees in jobs better matching their preferences had better long-term physical health (Aronsson & Blom, 2010). Broader studies of matching on job quality,

however, remain largely uncharted grounds (Esser & Olsen, 2016). To date, the related comparative research has addressed these issues separately, comparing on job preferences (Clark, 2005b; Gallie, 2007c; Gallie et al., 2012; Wielers et al., 2014) or central job qualities, such as job security (Anderson & Pontusson, 2007; Esser & Olsen, 2012; Gallie, 2007a) and work–family balance (Abendroth & Den Dulk, 2011; Edlund, 2007). Generally, job preferences are more similar across countries, whereas job qualities differ substantially across countries.

Single parents generally have fewer resources to use as bargaining power; as such, their chances of accessing jobs that have their preferred qualities may be lower, and they may therefore experience a worse match. Yet, their employment and matching opportunities may vary distinctly across countries in relation to how policies and regulations facilitate participation, matching and the availability of quality jobs (for example, Esser & Olsen, 2012). For employees, but arguably even more so for parents, two principal job qualities include job security and jobs that facilitate work–family balance via control over one's schedule and flexible work hours (Clark, 2005a; Edlund, 2007; Kalleberg, 2008). This prompts two questions:

1. To what extent do single parents' jobs offer security and control over their working hours to facilitate work–family balance?
2. How do policies and labour-market regulations affect single parents' matching on these job qualities?

To answer these questions, this study addresses all three conditions of the **triple bind** – inadequate resources, employment and policies – that single parents may face, by taking into account socioeconomic resources and quantity as well as quality of employment and directing attention to the adequacy of policies for single parents' matching, relative to the situation of coupled parents.

The matching process: power resources and institutional buffering

Essentially, job-quality matching captures how an individual's *preferred* job qualities are matched by the (perceived) presence of such qualities in their current job. Sociological and social policy approaches emphasise how institutions represent opportunity structures that may offer quality alternatives in relation to market forces; affect quality of employment; promote matching in the labour market, coordinate wage levels and provide social security through times when unable

(temporarily) to provide for oneself in the labour market (Esping-Andersen, 1989, 1990; Korpi, 2006).

Drawing on the power-resource perspective, the institutional analysis is based on the understanding of how power resources have been invested in central labour-market and welfare-state institutions that serve as essential mediators of opportunities for matching in the labour market (Korpi, 2006). As such, institutions provide employees with varying degrees of independence in the labour market vis-à-vis employers, and in this way influence individuals' life and work prospects. In encompassing welfare states with more extensive social insurances (Korpi, 2006) and more regulated labour markets (for example, Gallie, 2007b), the power balance is shifted further towards the employee. Employers can be expected to compete for employees more often by providing job conditions of higher quality. In contrast, in extensively unregulated labour markets, where social insurances are more residual, employers can be expected to compete for employees (and market advantages) with job *quantity* as opposed to job *quality*, and employees can more often be expected to be liable to take the first available jobs. Although organisational structures (at the firm level) can be expected to play an important mediating role for the development of job qualities, the country-specific institutional context is expected to provide an overarching structure that will guide the development of job qualities in qualitatively different ways across countries (Hall & Soskice, 2001); for example, in the case of organisations' adoption of workplaces' work–family arrangements (Den Dulk et al., 2012).

It is recognised that the idea of single parents being in a *triple bind* aligns well with the power-resource perspective, as all these assets constitute essential power resources with potentially important bearing on single parents' matching on job qualities. From this perspective, a number of institutional factors crucial to matching in the labour market can be identified, based on two mechanisms. First, institutions provide employees with employment and unemployment protection, which essentially may 'buy them time' in the search process. Second, the power relations between employees and employers may also enforce employers to structure employment arrangements more according to workers' job preferences. Five institutions of particular relevance to matching are identified: unemployment protection; active labour-market policies (ALMPs); employment protection legislation (EPL), union strength and family policy.

First, the extent to which individuals are covered by a social security net influences the conditions when searching for a job. Previous research examining the impact of unemployment benefits

on matching outcomes either found little impact on job duration (Belzil, 2001) or positive effects of skilled-based matching processes and occupational mobility (Gangl, 2004). By constituting collective resources, unemployment benefits also provide security to employed individuals by decreasing stress around unemployment (Sjöberg, 2010).

Second, ALMPs aiming to (re)training and (re)educate may facilitate matching in relation to how continuous training serves as a buffer when unemployed individuals may be retrained. For example, Chung and van Oorschot (2011) found that both passive and ALMPs were more important for perceived employment security as compared to EPL. Also, opportunities for continuous training upgrade skills, which influences opportunities for better-matched employment.

Third, the EPL goes to the core of mobility and rigidity of labour markets by quantifying how easy or difficult it is for employers to hire and fire workers. Stricter EPL has been shown to prevent job losses in the initial stages of the economic crisis (Heyesm & Lewis, 2014). In addition, countries that maintained relatively strong employment protection experienced fewer labour-market disruptions (Heyes, 2011). On the other hand, stricter EPL may hinder hiring, which may have distinct effects for different groups of workers. Negative lock-in effects can be anticipated, especially through times of high or increasing unemployment, if employees tend to stay longer in relatively secure, but in other dimensions less-preferred, jobs (Aronsson & Göransson, 1999). In sum, stricter EPL protects employees and provides them with power vis-à-vis their employers, which may facilitate matching on preferred job qualities – at least for employees in permanent (and preferred) positions.[2]

Fourth, unions may influence matching by providing workers with power relative to the employers. Comparative research has shown how organised labour partly explains cross-national differences in job qualities, including job security (Esser & Olsen, 2012; Holman, 2013). Union density is expected to be of direct importance for the employee in negotiating job quality in the current job, but also an indirectly important influence on matching by increasing the availability of high-quality jobs related to their core concerns, such as income, training, flexible working time and job security.

Fifth, family policies aiming to promote more equal sharing of paid and unpaid work are expected to facilitate better matching – not only immediately following childbirth but also generally in the labour market – by means of incorporating more equal and flexible work conditions into the labour market. As a proxy for such family policies, we draw on a measure of the generosity of parental-leave benefits promoting dual-earner/dual-carer families (Korpi et al., 2013).

Lastly, the state of the economy is also expected to influence both the matching process and the availability of preferable jobs. During times of high unemployment it is generally more difficult to switch jobs, and people are more likely to stay in their jobs (Pichler & Wallace, 2009). When employers typically have more workers to recruit from, the bargaining power of workers decreases with higher unemployment (Greenan et al., 2014). Thus, probability of matching is expected to be inversely related to the level of unemployment.

Country-level characteristics

The five institutional dimensions categorised are shown in Table 13.1. Countries are grouped geographically, which to some extent mirrors welfare and employment regime types. Data in Table 13.1 refer to averages for 2004 and 2010.[3]

The Nordic countries combine higher measures in all dimensions, with the exception of intermediate strictness of EPL. In Western European countries, the levels of unemployment-benefit duration and employment protection are almost as high as in the Nordic countries, combined with lower measures in the remaining dimensions. The Anglo-Saxon countries, as typical cases of residual welfare states and unregulated market economies, display the lowest measures across all institutional dimensions. The trademark of Southern Europe is strict employment protection, while unemployment-benefit duration is intermediate and measures on ALMP spending and family policy are low. Eastern European countries combine intermediate (EPL and family policy) and low (unemployment-benefit duration, union density and ALMP spending) institutional scores. Notably, there is nontrivial variation in all country clusters on all institutional dimensions. This is yet another important reason for taking an institutional approach and using continuous measures of specific institutional dimensions – as compared to taking a regime approach relying on grouping country clusters, which may conceal important institutional differences.

Individual characteristics

Generally, individuals' power resources differ significantly in relation to socioeconomic characteristics. Groups with fewer resources are typically more vulnerable to worse matching in the competition for quality jobs. Also, jobs requiring less education and fewer occupational skills are more often of lower quality in terms of autonomy and job security (Esser & Olsen, 2012). Opportunities to find jobs matching

Table 13.1: Country characteristics, averages for 2004 and 2010

	Unemployment rate (%)	Unemployment-benefit duration (weeks)	EPL reg. (index)	Union density (%)	ALMP (expenditure/ GDP)/unemployed)	Dual-earner/dual-carer family policy (proxy, 0–100)
Denmark	6.0	80.0	2.5	72.0	7.9	48.6
Finland	8.5	38.5	2.0	72.0	3.4	56.0
Norway	4.0	40.0	2.4	55.0	5.7	82.8
Sweden	7.7	23.1	2.6	78.0	2.1	78.8
Average Nordic countries	6.5	45.4	2.4	69.3	4.8	66.5
Belgium	8.3	100.0	2.9	53.0	1.3	20.1
Switzerland	4.3	30.8	2.2	20.0	2.7	24.3
Germany	8.4	20.0	3.0	22.0	0.2	43.8
Netherlands	4.7	15.5	2.9	22.0	1.8	24.7
Average Western EU	6.4	41.5	2.7	29.3	1.5	28.2
Ireland	8.7	18.5	1.9	38.0	4.1	20.8
United Kingdom	6.2	10.0	1.7	30.0	0.0	24.2
Average Anglo-Saxon countries	7.5	14.3	1.8	34.0	2.1	22.5
Greece	10.7	20.0	2.9	19.0	0.3	13.7
Spain	14.4	31.1	2.8	16.0	0.2	30.8
Portugal	9.3	30.0	3.8	16.0	1.0	42.7
Average Southern EU	11.5	26.9	3.2	17.0	0.5	29.0
Czech Republic	7.6	10.0	2.9	22.0	0.4	32.5
Poland	13.7	10.0	2.4	19.0	0.2	37.1
Slovenia	6.5	10.0	2.9	38.0	4.0	92.6
Slovakia	15.3	10.0	2.7	24.0	0.4	29.8
Average Eastern EU	10.7	10.0	2.7	25.8	1.3	48.0
Total	8.1	29.0	2.6	35.6	2.1	41.2

Notes: Unemployment rates are averages for 2004, 2005, 2009 and 2010 (EUROSTAT, 2016). EPL for regular employment contracts include individual and collective dismissals, and ALMP data exclude public employment services (OECD, 2016). Unemployment-benefit duration and family policy data are averages for 2005 and 2010 (SPIN, 2016). Data on union density is from Visser (2015).

employee preferences are expected to be more constrained with lower education and social class.

To the extent that women are weakly attached to the labour market (for example, by part-time work) or prone to lower-quality jobs in the gendered service and care sectors, mothers can be expected to be worse matched than fathers. However, to the extent that part-time work facilitates a work–family balance based on more traditional gender roles and women's work preferences, this could neutralise

gendered differences. Ethnic minorities have been found to be more susceptible to skill mismatches in the labour market, although work experience narrows the gap relative to natives (Aleksynska & Tritah, 2013). Employees with temporary employment contracts are more likely to experience greater insecurity, and conceivably lower job quality, related to temporary work status; hence, they are expected to be worse matched. Lastly, relating to the research on matching of educational level, it seems most likely to expect worse matching on job qualities among the overqualified; for various reasons, these employees are in jobs that require fewer skills than their skill level, and as such are susceptible to lower-quality jobs. It seems less obvious, given the expectation of better matching with increasing *level* of education, how being matched on education independently would be associated with matching on job qualities, which hence remains an empirical question.

As single parents tend to have fewer resources, this decreases their relative bargaining capacity in the competition for quality jobs. At the same time, they can be expected to have somewhat higher valuations of time-flexible and secure jobs, which could imply a higher degree of mismatch for this group at the country level.

Data, variables and method

The comparative survey data on job preferences and qualities are from the European Social Survey (ESS). Subsamples for analyses include employed parents aged 18 to 59 with dependent children below 18 years of age living in the household. The cross-sectional data are from two rounds, including the same 17 countries in 2004 (ESS2) and 2010 (ESS5); in total, 10,851 parents.[4] Of these, 9.4% are single parents, of whom the large majority (82%) are mothers. A single parent is defined as a one-parent household with at least one child under age 18 living in the household. Single parents are compared to parents in couples, who are either married or live as married.

Measures of matching

The two matching variables are derived as the correspondence between measures of job preferences and job qualities. Questions about job preferences were phrased as a statement: 'For you personally, how important do you think each of the following would be if you were choosing a job?: (1) A secure job; (2) A job which allowed you to combine work and family responsibilities'. Answers on a scale of 1–5 reflect the degree of (dis)agreement ('strongly disagree'; 'disagree';

'neither agree nor disagree'; 'agree'; 'strongly agree'). The corresponding questions about job qualities were also phrased as statements: '(1) My job is secure; (2) I can decide the time I start and finish work', with answers on a 1–4 scale ('not at all true'; 'a little true'; 'quite true'; 'very true'). Responses were dichotomised. 'Agreement' or 'strong agreement' indicate higher valuation of these job preferences, and answers 'quite true' and 'very true' indicate presence of the specific job quality.

A **positive match** was coded for parents answering 'agree'/'strongly agree' on job preferences *and* 'quite true'/'very true' on job quality. In contrast, a **negative match** was coded with similar agreement on preferences *but* answering 'not true'/'a little true'. A third matching outcome, labelled **indifferent**, was coded for individuals who do not value the specific job quality (regardless of the job qualities in their current jobs).

The upper panel in Table 13.2 shows how parents on average are matched on job security and work–family balance. First, it can be noted that the proportions of 'indifferent' parents on both quality dimensions are quite small; on average, 10%. Results relating to the limited subsample of single fathers, however, need to be regarded as tentative. Neither do averages of positively and negatively matched differ greatly across parental groups. On average, three out of five parents in couples are positively matched on job security – a few percentage points fewer among single parents. The matching is lower in relation to work–family balance – on average two out of five parents, with women at a slight disadvantage whether single or in a couple.

Individual-level variables

Single parents are compared to parents in couples, either married or living as married. **Age** is indicated by age groups: 18–24, 25–34, 35–44 and 45–59 years. **Education** is indicated at three levels: below upper secondary, upper secondary completed (including a vocational degree) and (any level of) tertiary education (recoded from ESS harmonised ISCED codes). The measure of educational match was calculated from two indicators in the ESS data, as the difference between the number of required full-time years in education for the job and the respondents' pursued number of years. A discrepancy of more than two years indicates over- or under-education; less discrepancy indicates a match (cf. Kalleberg, 2008). **Social class** is represented by five occupational categories according to the Erikson–Goldthorpe–Portocarero class schema: unskilled, skilled and routine nonmanual workers, as well as the lower and upper service classes

Table 13.2: Individual characteristics of employed parents 18–59 years, across 17 European countries, percentages (if not otherwise noted), averages for 2004 and 2010

	Parents in couples	Fathers in couples	Mothers in couples	Single parents	Single mother	Single father
Matched on job security	61	62	60	56	56	56
Negative match	31	29	32	35	36	29
Indifferent	9	9	8	9	8	15
Matched on work–family balance	43	47	39	39	38	43
Negative match	47	41	54	52	54	39
Indifferent	10	12	7	10	8	18
Parental status (% of total parents)	90.5	40.8	49.8	9.4	7.8	1.7
Mothers	45.0			81.6		
Age (mean)	39.9	40.5	39.0	40.4	40.1	41.5
No. of children in household (mean)	1.71	1.73	1.68	1.49	1.48	1.53
Education						
Primary	18	19	17	23	23	20
Secondary	48	50	47	47	47	46
Tertiary	33	31	36	30	29	33
Social class						
Unskilled	21	24	18	23	22	26
Skilled	14	21	6	9	8	15
Routine nonmanual	22	11	36	32	35	16
Service class II	25	22	28	26	26	25
Service class I	18	22	12	11	9	18
Work hours/week, full time (≥30 hrs)	86	96	74	79	76	94
Long part time (20–29 hrs)	9	2	16	12	14	3
Short part time (1–19 hrs)	5	2	9	9	10	2
Permanent employment contract	79	78	79	75	76	73
Matched on education						
Undereducated (>2 years)	16	19	12	14	13	15
Matched (within 2 years)	58	58	59	59	59	61
Overeducated (>2 years)	26	24	30	28	28	24
N (total n=10,851)	9,834	5,409	4,425	1,017	822	195

Source: ESS2 and ESS5, weighted data

(Ganzeboom, 2015). **Full-time work** is contrasted against long and short part-time work (>30, 20–29 and <19 hours per week). **Ethnic minority** reflects the respondent's subjective perception of belonging to this category. **Employment contract** contrasts workers with no or a limited contract against those permanently employed. Lastly, indicators for jobs by **industrial sector** are included.[5]

The lower panel in Table 13.2 shows how parents differ on individual background characteristics. The averages across countries generally show that employed single parents are quite similar to coupled parents on most background characteristics, although we know from comparative research that these averages conceal substantial cross-national variation (cf. Esser, forthcoming; Nieuwenhuis et al., Chapter Fourteen in this book). The mean age of parents is 40 years; most parents (one in two) have upper-secondary education, while one in five has lower education and one in three higher (tertiary) education. The majority (three in five) are matched on education, although this also implies large shares of overeducated parents (24–28%) and a smaller proportion of undereducated parents (12–19%). Similar majorities (around 75%) are permanently employed. Notable differences relate to how labour markets are gendered across all countries. In this way, mothers – whether single or in a couple – are overrepresented in routine nonmanual work but underrepresented in skilled manual work and in the upper service classes. Mothers also more often work part time.

Method

For all descriptive results, the proportions of positively matched parents are given as percentages of all matching outcomes; that is, the positively and negatively matched, as well the parents categorised as indifferent. In multivariate analyses, the individual survey data are combined with institutional and structural indicators in linear probability regressions that estimate the probabilities of being positively matched as compared to being negatively matched. For clarity, parents categorised as indifferent were excluded from analyses. For ease of interpretation and comparison across policy areas, country measures were transformed into their z-scores (centred and standardised). Estimates were multiplied by 100 to show the percentage-point change in probability of being positively matched as compared to being negatively matched, with one standard deviation change in each respective institutional measure.

Results

Job preferences, job quality and matching across Europe

Figure 13.1 shows job preferences and job qualities for parents across 17 European countries relating to job security and work–family balance. The vast majority of all parents across Europe prefer

Figure 13.1: Job preferences and job qualities of coupled and single parents in 19 European countries (averages of 2004 and 2010)

(a) Job security

(b) Work–family balance
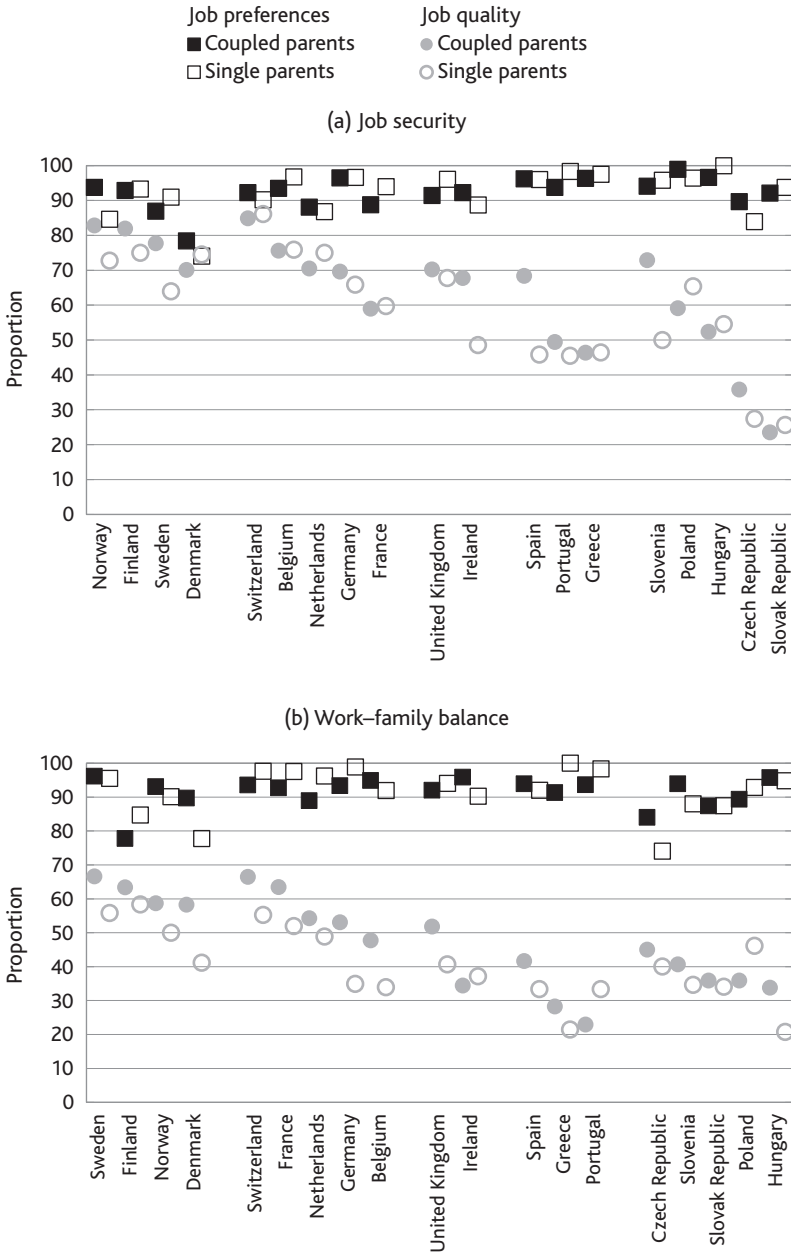
Notes: Countries on x-axis are sorted by geographical groups and within groups by job quality of coupled parents.

Source: ESS2 and ESS5, own calculations

secure jobs as well as jobs conducive to work–family balance (square markers), whereas job qualities (round markers) vary substantially across countries. Generally, in most countries more than 90% of all parents express these job preferences. A few countries stand out: in Denmark and the Czech Republic, slightly fewer parents express these valuations (around 80%).

Turning to job quality, rather similar patterns appear in relation to both job security and jobs offering control over work hours, with larger shares of quality jobs in Northern and Western European countries as compared to Southern and Eastern Europe. The two Anglo-Saxon countries take an intermediate position, with somewhat higher shares of secure jobs as compared to jobs facilitating work–family balance, although markedly fewer single parents in Ireland experience secure jobs (49%). In terms of jobs facilitating work–family balance, Anglo-Saxon countries rather group with Southern and Eastern European countries, British coupled parents exempted.

In terms of job security, Figure 13.1 shows how secure jobs are especially prevalent in the Nordic countries and Switzerland, while scarcer across Southern and Eastern Europe, and especially scarce in the Czech Republic and Slovakia (24–35%). Exceptions include relatively large shares of Polish parents enjoying secure jobs (63% on average), as well as coupled parents in Spain (68%) and Slovenia (73%). In several countries, single parents' job security does not differ from the security experienced by coupled parents – but in Sweden; Ireland; Spain; Slovenia, Hungary and to some extent Norway, single parents are at a clear disadvantage.

Turning to the proportions of parents in jobs that offer control over work hours to facilitate work–family balance, it can first be noted how there are fewer quality jobs across all countries as compared to the proportions of secure jobs. Also, single parents are more generally at a disadvantage in Nordic and Western European countries, as well as in the UK. Differences by family type in Southern and Eastern European countries are small, but then again, the majority of all parents in these countries are mismatched in this dimension.

From these results, it seems reasonable to expect that matching of job preferences with job qualities will relate considerably to the availability of quality jobs. Figure 13.2 shows the proportions of positively matched employees. On average, matching on security is more common as compared to matching on work–family balance (confirming differences noted in Table 13.2 and comparison in Figure 13.1). There is a substantial amount of cross-national variation, by and large reflecting the pattern of job qualities across countries.

Figure 13.2: Proportion coupled and single parents positively matched on job security and work–family balance in 19 European countries (averages of 2004 and 2010)

(a) Job security

(b) Work–family balance

Coupled parents

Single parents
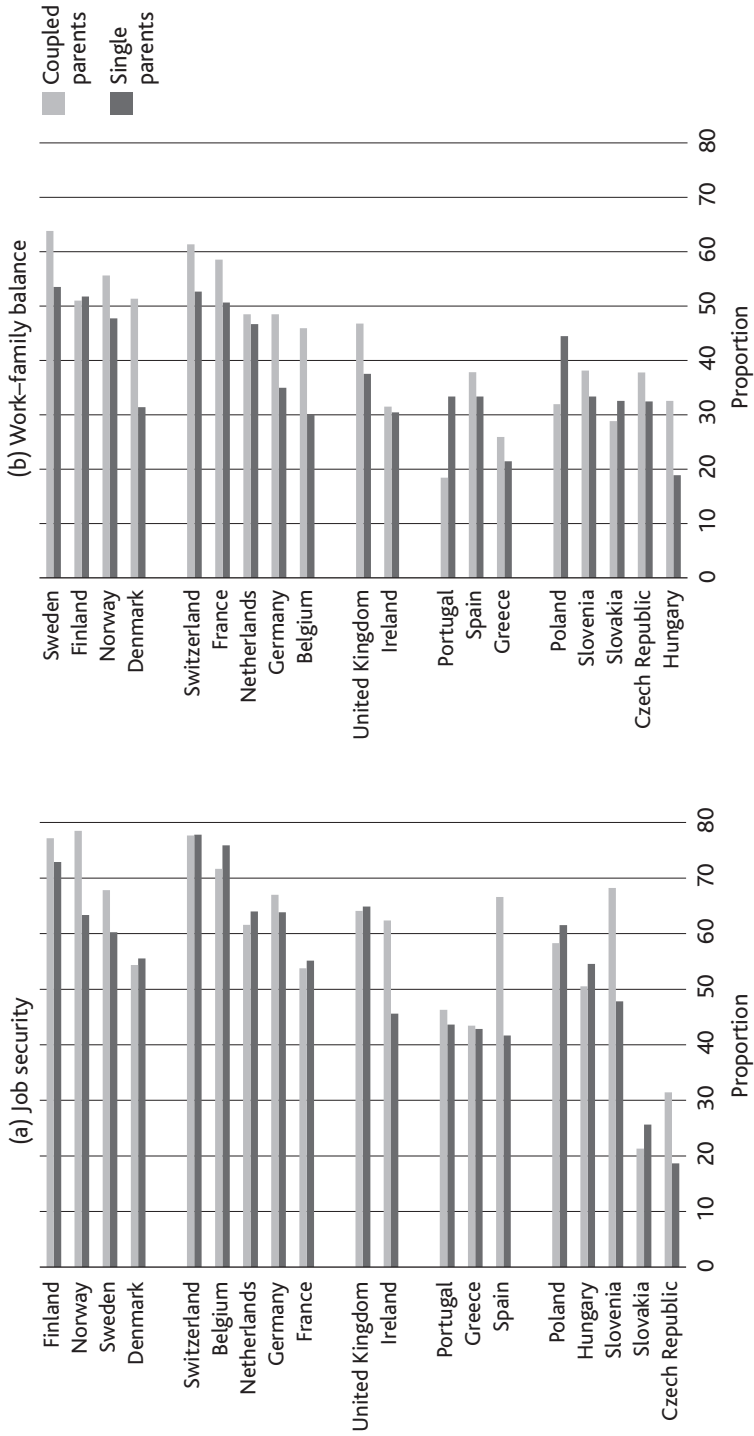
Matching in Nordic and Western Europe is more prevalent – on average, 67% and 50% are matched on job security and family balance respectively – while less common in Southern and Eastern Europe, where the corresponding averages are 45% and 31%. The two Anglo-Saxon countries again take intermediate positions. While matching on security here is more similar to the matching in Northern and Western Europe (except for lower levels of matching of Irish single parents), matching on work–family balance is more similar to the lower levels of matching in Southern and Eastern Europe. A few countries stand out from this general pattern. On job security matching, (all) Polish parents are relatively better off, reflecting the higher availability of secure jobs. Also, Spanish and Slovenian couples are more extensively matched on job security.

Differences between single and coupled parents' matching are larger in relation to matching on work–family balance. In terms of job security, single parents are substantially disadvantaged in Norway, Ireland, Spain and Slovenia. In the extreme case of Czech Republic, more than 80% of single parents are mismatched. With regard to matching on work–family balance, single parents are at a substantial disadvantage in several Northern and Western European countries, and in some of these countries (Denmark, Germany, Belgium, the UK and Ireland) matching is on par with the lower levels of matching in Southern and Eastern Europe (around 30%). In relation to matching on work–family balance, Hungary is the extreme example, with more than 80% of single parents mismatched. Notably, single parents are at a matching advantage in two countries – Portugal and Poland – although matching is generally limited in these countries. In sum, matching differs greatly across European countries, and in terms of mismatch, it is obvious how quite substantial shares of European parents are missing out on central quality dimensions in their work.

Multivariate results

The upper panel of Table 13.3 show estimates for matching probabilities by family type, where all parents are included in the same model while controlling for all other individual characteristics (estimates not shown). Mothers in couples are worse matched as compared to fathers in couples in both dimensions. Also, single parents do worse on job security matching as compared to coupled fathers, but do not differ from coupled mothers in this respect. In contrast, single parents' matching on work–family balance is more similar to coupled fathers' matching, and is significantly better as compared to coupled mothers'

matching on work–family (alternative reference category was tested in separate model; estimates not shown).

In the lower panel of Table 13.3, the estimates of individual factors are shown in separate models for each family type. Overall, individual factors matter in rather expected ways, with some notable exceptions. First, the gender of single parents is not a significant factor: single fathers' and single mothers' matching do not differ significantly. The estimates indicate that single mothers are at some disadvantage, but the small sample sizes and small share of single fathers limit statistical power, possibly explaining why the estimates are not significant.

The effects of the most influential factors are relatively similar across family types. Better matching on both job security and work–family balance is related to higher socioeconomic status, especially to the two service classes, although this is not the case for single parents' matching on job security. The effects of higher education are less consistent across family types. While important for single parents' matching, higher education does not imply better matching for coupled mothers, and matters more selectively for coupled fathers' matching. Being in temporary employment (without a permanent employment contract) is related to worse matching for all parents; except in one case – mothers in couples – the negative estimate is not significant.

Age-related effects are few and mixed. Somewhat unexpectedly, the youngest single parents (aged 25–34) are better matched on job security as compared to older single parents. More in line with expectations, older mothers in couples are better matched on work–family balance. Matching is not extensively related to weekly work hours, especially not to part-time work with short hours. Single parents with longer part-time work may be somewhat better matched on job security, although the estimate just fails to reach statistical significance, possibly suggesting a trade-off in favour of security over full-time work. Conversely, fathers in long part-time work are worse matched on work–family balance. Unexpectedly, ethnicity is overall of little relevance to matching, with one exception: fathers in couples who perceive themselves as belonging to an ethnic minority are worse matched on job security. Lastly, being matched on education appears generally unrelated to matching on job qualities, suggesting no apparent trade-offs between different types of matching. In addition, only one case is in line with the expectation of worse matching with overeducation: overeducated single parents are significantly worse matched on job security.

Table 13.4 shows how country-level characteristics are associated with matching. The upper panel shows estimates when one country factor is added to each model, which also includes the full set of

Table 13.3: Linear probability models for positive matching on job security and work–family balance, individual-level predictors, linear probability regressions, 17 countries, reference categories within parenthesis

		Job security			Work–family balance (match with flexible work hours)		
		Father in couple	Mother in couple	Single parent	Father in couple	Mother in couple	Single parent
Family type (father in couple)	Mother in couple	–6.9**			–5.4**		
	Single parent	–8.8***			–2.0		
N (all parents combined)		8,119			8,088		
Gender, woman				–6.1			–2.7
Age	18–24	6.2	6.3	23.5*	5.0	–5.5	–11.8
	(25–34)						
	35–44	–3.0	–2.1	–6.1	–0.3	5.6**	5.9
	45–59	–2.1	–0.9	–6.9	–2.8	6.7***	7.3
Education (primary/lower secondary)	Upper secondary	–3.2	–2.4	3.2	8.5*	8.1	4.5
	Tertiary	5.1	4.3	13.6*	20.9***	6.7	12.2*
EGP class (unskilled)	Skilled	7.7*	0.7	2.7	2.5	–3.0	–9.4
	Routine nonmanual	4.6	8.0*	4.9	9.2**	4.9	6.8
	Service II	6.6*	10.8*	5.1	25.6***	12.8***	15.6**
	Service I	8.8*	11.7*	6.5	36.3***	35.1***	33.3***
Weekly work hours (full time >30 hrs/week)	Long part time 20–29 hrs/week	–6.1	4.3	9.2	–16.9**	–1.4	–9.4
	Short part time (0–19 hrs/week)	5.6	6.8	7.5	–2.8	1.7	–9.9
Employment contract (unlimited contract)	No/limited contract	–18.2***	–24.2***	–27.2***	–6.4*	–3.4	–9.1*
Ethnic minority (not minority)		–7.9	–4.2	9.5	–6.6	–1.0	2.0
Education match (matched)	Undereducated	4.1	2.1	–1.7	0.1	2.5	3.3
	Overeducated	–2.7	–2.0	–9.2*	–2.9	–2.9	–1.3
N		3,911	3,312	896	3,811	3,381	896

Notes: *p<0.05, **p<0.01, ***p<0.001. Each model also controls for industrial sector (not shown, available upon request).
Source: ESS2 and ESS5, own calculations

individual characteristics. First, unemployment is clearly negatively associated with matching for all parents, with only coupled fathers' matching on job security exempted. In relation to the financial crisis, matching in the early postcrisis year of 2010 is not generally worse, with one exception: for mothers in couples, matching on work–family balance decreased from 2004 to 2010. Effects of institutional variables are more mixed. First, an overview tells us that all institutions, except EPL, are positively associated with matching. Institutions matter more consistently for (all) parents' matching on job security, but more selectively for matching on work–family balance. For single parents, only family policies are significantly beneficial to matching on work–family balance. And only for single parents are the otherwise positive effects of unemployment-benefit duration negatively related to their matching on this dimension, although the effect is small.

Second, consistently conducive to matching in both dimensions (and with rather substantial effects) are the presence of strong unions, higher spending on ALMPs and family policies aiming to promote more equal sharing of paid and unpaid work. Greater bargaining power of employed parents in the labour market translates into better matching for nearly all. The exception is single parents' matching on work–family balance. Somewhat surprisingly, extensive dual-earner/dual-carer family policies are not significantly beneficial to coupled mothers' matching on work–family balance. It is plausible that this finding is related to (country-specific) selection effects, where coupled mothers more often than single parents have the option to opt out of jobs with too-poor qualities – an option not necessarily available for single parents.

Third, unemployment benefits matter less consistently. While longer benefit duration is beneficial to matching on job security for all parents (especially single parents), it is unrelated to coupled parents' matching on work–family balance. In relation to the debate on unintended consequences of long duration of unemployment benefits, the overall absence of negative effects does suggest few generally adverse effects of these benefits on matching. To the contrary, stricter EPL appears to more generally decrease the probability of matching of coupled parents, while the negative effects on single parents' matching are not significant.

In the lower panel of Table 13.4, three country-level characteristics are included in each model. The effects of institutional indicators are shown in the table when the models also include measures of unemployment and postcrisis year dummy (estimates not shown). Results are mixed but several positive effects of institutions do indeed

Table 13.4: Linear probability models for positive matching on job security and work–family balance, country-level predictors (z-scores), 17 countries

	Match job security			Match work–family balance		
	Parental couples		Single	Parental couples		Single
	Fathers	Mothers	parents	Fathers	Mothers	parents
1 macro variable in each model						
Structural variables						
Unemployment rate	−5.4	−8.7*	−10.1*	−6.5**	−5.7**	−4.3*
Postcrisis year (ESS5)	3.7	−1.5	−1.2	−1.4	−4.1**	1.3
Institutional variables						
Unemployment-benefit duration	4.7^	4.2^	6.5*	1.6	1.7	−1.6^
EPL, regular contracts	−5.9*	−6.8**	−2.4	−4.7	−3.8^	−2.1
Union density	6.7*	7.5*	6.0*	6.1*	6.6**	2.8
Active labour market programme effort	7.1*	5.8*	7.2*	4.8*	2.6^	1.8
Family policy, dual-earner/dual-carer	6.3*	5.8*	4.5*	4.9*	3.4	4.3*
1 institutional macro variable (shown), controlling for postcrisis year and unemployment in each model (not shown)						
Unemployment-benefit duration	4.2^	3.1	5.8*	0.9	1.1	−2.0*
EPL, regular contracts	−5.0*	−5.9**	−1.2	−3.5	−3.4	−1.4
Union density	5.8*	5.3*	4.5	4.6*	5.0*	2.3
Active labour market programme effort	5.9^	1.9	4.0	2.1	−0.4	0.1
Family policy, dual-earner/dual-carer	5.2*	3.4	2.2	3.6	2.3	3.3*
N individuals	3,911	3,312	896	3,811	3,381	896

Notes: ^p<0.10, *p<0.05, **p<0.01. Each model includes full set of individual-level variables (see Table 13.3).

Source: ESS2 and ESS5, own calculations

remain, including when unemployment and time period are controlled for – especially in relation to matching on job security. In this case, institutions seem especially beneficial to the matching of fathers in couples, who benefit in every case (except in relation to EPL). While family policies are still beneficial to single parents' matching on work–family balance, and their matching on job security is positively associated to the length of unemployment benefits, the positive effects of unions pertain only to coupled parents' matching. The effects of ALMP are only sustained in one model: fathers' matching on job security. The overall absence of institutional effects on matching on work–family balance is perhaps more surprising. Except for positive effects of strong unions, it is only the effect of more extensive dual-earner/dual-carer family policies on single parents' matching that sustains its significant positive association. In sum, certain institutional dimensions do buffer against the negative effects of unemployment on matching, especially job security matching, while the negative effects of stricter EPL prevail.

Conclusion

For single parents as sole providers, it is well known that employment is crucial for economic and social wellbeing. This chapter extends the traditional focus beyond job quantity to an assessment of job quality, and more precisely how well parents' preferences for key job qualities are matched in their current jobs. Contrasting single parents with coupled parents across Europe, the aims of this chapter were twofold: first, to describe job preferences, corresponding job qualities and their matching on two central job quality dimensions (job security and work–family balance); and second, through multivariate analyses, to assess key institutions' potential to facilitate matching through times marked by high unemployment. From a power-resource perspective, institutions that shift the power balance more towards the employee are expected to have larger potential to facilitate matching: both directly in the matching process, and indirectly by pressuring employers to provide more quality jobs in competition for employees. The power-resource perspective also allows addressing the triple bind that single parents disproportionally face – limited resources, employment and policies – as these factors are taken into account in the multivariate models.

Three main results are reported. First, valuations of job security and work–family balance are shared in similar ways by nearly all parents across Europe, with only a few exceptions. In contrast, job

qualities vary extensively across countries. In this way, matching on job qualities is largely a story about the availability of quality jobs, and how institutions in important ways may influence matching indirectly by affecting the availability of quality jobs.

Second, several individual factors are important for matching. While coupled fathers generally experience better matching, single parents are in fact better matched on work–family balance as compared to mothers in couples. This points to how the additional bargaining resources that coupled mothers potentially access through their partner do not necessarily translate into better matching. This result may also reflect the larger proportions of (employed) single parents in the Nordic countries, where quality jobs are relatively more frequent.

Third, several institutions were conducive to job-quality matching. Overall, matching is more extensive in countries with stronger unions, longer duration of unemployment benefits and more extensive ALMP and parental-leave benefit, whereas matching proved to be negatively associated with stricter EPL, which is especially prevalent in Southern Europe. However, institutions matter differently by parental status. Nearly all institutional dimensions in the first step of analysis were conducive to coupled parents' matching, as well as single parents' matching on job security. Single parents' matching on work–family balance was only supported by family policies promoting equal sharing of paid and unpaid work. However, when the consistent negative impact on matching of countries' unemployment rates was accounted for, institutions mattered more selectively. Most commonly, institutions were generally beneficial to coupled fathers' matching on job security, while stronger unions were favourable to all coupled parents' matching. For single parents, only highly specific institutional effects were retained: longer unemployment-benefit duration was beneficial to matching on job security, whereas dual-earner/dual-carer family policies increased matching on work–family balance.

Taken together, these results suggest that single parents – who generally have less bargaining power, and for this reason are in greater need of supportive institutional structures conducive to quality employment – are in fact at an institutional disadvantage as compared to parental couples, especially coupled fathers. Although some of the beneficial effects of institutions on matching did not hold up against the negative impact of unemployment, it seems reasonable to acknowledge how institutions may still convey important positive effects on matching in their capacity to also lower unemployment.

These findings can also fruitfully be related to the social–investment perspective on policy making, which in its narrower understanding emphasises the importance of more specific policy measures to address the consequences of 'new social risks' such as single parenthood, as compared to previously stressed 'old social risks' such as sickness and unemployment. The results here indicate that policies relating to both the old risks (unemployment benefits) and the new risks (family policies) are of relevance to single parents' matching on job qualities.

The analyses in this chapter are not without limitations. First, employed parents – especially employed single parents – form a selective group in systematic ways across countries. To the extent that the limited availability of quality jobs undermines single parents' participation in the labour market, the notable country differences are, in effect, underestimated. In this way, the beneficial effects of institutions on single parents' matching may also be somewhat underestimated, although the cross-national pattern would arguably not be altered much. There are also statistical limitations related to the small number of countries compared, limiting the simultaneous evaluation of institutional dimensions. Also, statistical power is decidedly lower for evaluation of macro-level effects based on the single-parent subsample, which yet again implies underestimation of institutions' significance for single parents' matching. It can also be argued that institutions need to be measured in different ways for higher relevance to each parental group. This would certainly be a fruitful step for future research.

To increase not only employment but also – among all parents – universally preferred quality employment, the findings presented here indicate how several policies and regulations play important (although selective) roles, wherein single parents tend to be at a disadvantage. Institutions seem to fall short of providing quality employment for those in most need of support. Important policy implications to counteract such inequalities in the labour market is to not only improve the matching process itself but also aim for strong policies and regulations that substantively increase the number of quality jobs available for matching, which appears to substantially determine successful matching on job qualities for all parents. In this view, policies aiming only to stimulate employment as a strategy to improve wellbeing may fail if the resulting employment is of (too) poor quality.

Notes

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[2] Presented results only show estimates related to EPL of regular employment, which in some countries differ greatly from legislation on temporary work. Generally, legislation on temporary work mattered less for matching, but was notably also found conducive to matching in several models.

[3] Overall, institutional measures do not change in fundamental ways in this limited time. Unemployment-benefit duration and EPL are quite stable over time. Union density is decreasing in all countries except Greece and Portugal. ALMP and family policies in the 'more ambitious' countries tend to be either stagnant or decreasing, although family policies encouraging dual-earner/dual-carer families increased greatly in Germany, and substantially also in Portugal. Slighter increases are seen in the two Anglo-Saxon countries, albeit starting from low levels.

[4] For more information on the ESS data, see www.europeansocialsurvey. org.

[5] Eleven categories include: agriculture, forest, mining, construction; manufacturing; transportation, post and telecommunication; wholesale and retail trade; finance, insurance, real estate business, R&D, programming, computers; business and repair, personal services (hotels), entertainment; medical services, including hospitals; educational services; social (childcare) and other professional services; public administration; public utilities (including sewage). Estimates available upon request.

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The health penalty of single parents in institutional context

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Single parents are often observed to experience poorer health compared to coupled parents (Benzeval, 1998). This health penalty is associated with, and caused by, a variety of determinants that link back to single parents' socioeconomic resources and, as mounting evidence suggests, social policies (Glennerster et al., 2009). Indeed, various aspects of socioeconomic disadvantage that are overrepresented among single parents (Marmot, 2010; McLanahan, 2004) – including a lower level of education, poverty and unemployment – have long been associated with poorer health outcomes (Marmot, 2010; Mirowsky & Ross, 2003). Inadequate employment conditions, as part of the triple bind, are also associated with poor health outcomes (see Esser and Olsen, Chapter Thirteen in this book). Yet, how strongly this disadvantage in terms of socioeconomic resources drives health penalties of single parents across countries is less well understood. Variation in disadvantages is likely to exist, particularly given the increasing evidence that some policy regimes perform better in protecting single parents against unemployment and economic poverty (Burström et al., 2010; Marmot & Wilkinson, 2005; Whitehead et al., 2000; Wilkinson & Marmot, 2003).

While the institutional context seems to play an important role in shaping single parents' health outcomes (Marmot, 2010), there are limits to what the current literature can say about this. First, most studies cover a single country or a limited number of countries (for example, Harkness, 2016; Marmot, 2010; Whitehead et al., 2000). This strategy allows for examining determinants of single parents' health in a great level of detail, but typically reduces the variability in both single parents' health outcomes and social policies (as well as other contextual factors). Second, a number of studies have been based on welfare-state typologies, which makes it inherently difficult to analyse programme-specific effects of various policies related to health of single parents, as well as to analyse the impact of changes

in policies over time (Bergqvist et al., 2013). Being able to do so, however, becomes increasingly important to assess the health impact of current reform developments in social policy.

As was described in more detail in the introduction to this book, policy making in Europe and beyond has been described as a turn towards activation (Bonoli, 2013), as well as based on a social-investment perspective (Morel et al., 2012). Common to these policy developments is an increased emphasis on employment to secure wellbeing and on the provision of services to stimulate and facilitate such employment, including of those with caring responsibilities (Vandenbroucke & Vleminckx, 2011). This strategy is particularly relevant for groups with low employment rates. Although policies have increased employment among single parents (Marmot, 2010), the extent to which this changed direction of welfare provisioning has succeeded in securing and improving single parents' wellbeing is still up for debate (Cantillon, 2011; Cantillon & Vandenbroucke, 2014; Nieuwenhuis et al., 2016).

From the perspective of the triple bind, whether and to what extent the increased focus on facilitating employment is associated with positive health outcomes for single parents needs to be critically assessed. Indeed, employment is known to be associated with positive health outcomes (Ezzy, 1993; Kim & Von dem Knesebeck, 2016; McKee-Ryan et al., 2005; Milner et al., 2014; Paul & Moser, 2009; Van der Noordt et al., 2014). Yet, given the often-limited resources of single parents, the gendered inequalities in the labour market and the potential of increased work–family conflict, it is unclear under which conditions single parents will be able to find and maintain employment that actually benefits their health. For instance, in the UK in the 1990s, employment was not associated with a health benefit for single parents unless they had access to additional supportive policies (Harkness, 2016). It is not enough to generate employment; the *type* of occupation and how well the wages protect against poverty need to be accounted for – as well as policies that address the (economic) wellbeing of those who are not in employment.

This chapter will examine the self-reported health of adults living in single-parent households by employment status, and in comparison to adults living in coupled-parent households. It does so for 20 European countries covering the period from 2004 to 2015. It will examine how social policies relate to single parents' self-reported health, differentiating between policies that facilitate employment and policies that provide financial support. A second important distinction is made between policies that focus specifically on families with

children (childcare and financial support or supplements to families with children) and general policies (active labour–market policies and social assistance generosity).

Theory

Poverty

Poverty is negatively associated with self–reported health (Gunasekara et al., 2011). Although being in poor health may negatively affects one's opportunity of earning an income that is adequate to avoid poverty (Kokko et al., 2000; Kröger et al., 2015; Mastekaasa, 1996), studies also provide evidence that inadequate income indeed causes poor health (Marmot & Wilkinson, 2005; Wilkinson & Marmot, 2003). A more recent longitudinal study of the health effects of moving into material deprivation, measured as a transition from affording to not affording a car, suggests that poverty reinforces conditions of ill health (Tøge & Bell, 2016).

As single parents are often reported to be at higher risk of poverty, as illustrated in the introduction chapter to this volume, it is hypothesised (H1) here that *the higher poverty risks contribute to the health penalty of adults living in single-parent households compared to adults in coupled-parent households.*

Employment

As employment is a major source of income for households, health is assumed to be positively affected by employment by reducing poverty risks (Bartley, 1994; Catalano, 1991; Catalano et al., 2011; Tøge, 2016), though this mediating effect of income is somewhat disputed (Huijts et al., 2015; Tøge, 2016). Using the exact same longitudinal data (EU-SILC), Huijts et al. (2015) and Tøge (2016) come to different conclusions when investigating the health effects of unemployment. While Huijts et al. (2015) suggest that about 30% of the health effects of unemployment is driven by financial strain, Tøge (2016) claims that the mediating effect is half of this, but maybe nothing at all. These diverging results are probably due to the different statistical methods applied. While Huijts et al. (2015) use a cross–sectional design with control for observed differences at baseline, Tøge (2016) uses a longitudinal design that controls for all time-invariant factors, including the unobserved. This implies that the effect presented by Huijts et al. (2015) could be overestimated (due to selection bias), while the effect

presented by Tøge (2016) is on the conservative side. However, both studies suggest that employment positively affects health through mechanisms other than income alone; for instance, through supporting agency and self-efficacy, stimulating a more regular and healthy lifestyle and providing social contacts (Mirowsky & Ross, 2003). One of the pioneers in this field, Marie Jahoda (1982), constructed the latent deprivation model in order to explain the effect of unemployment on wellbeing. According to Jahoda (1982), time structure, activity, social contact, collective purpose and status are five latent benefits of employment, in that they all prevent distress and consequently health deterioration. Hence, we hypothesise that *employment also has a direct effect on health, over and above the indirect effect via lower poverty* (H2).

As single parents are less likely to be employed than coupled parents, this could explain part of the single parents' health penalty. Yet, even while employed, single parents face comparatively high risks of poverty (Horemans and Marx, Chapter Nine in this book; Nieuwenhuis & Maldonado, 2018). Employment and income poverty thus need to be analysed separately. Furthermore, given for instance their (on average) lower levels of education, the kinds of occupations single parents are employed in – and how these affect their health – remain to be seen.

Policy

Ongoing policy developments are of potential relevance for the drivers of single parents' health in terms of their employment and income. This is clear in the activation turn related to the Lisbon Agenda (Bonoli, 2013). The idea that welfare states had to reorganise their policies is also connected to the identification of 'new social risks', such as low or inadequate education or skills, single parenthood and problems relating to combining work with family responsibilities (Taylor-Gooby, 2004). Typically, welfare-state policies began to include goals that include: 1) an all-encompassing focus on work; 2) cost containment; and 3) family policy as a productive factor (Cantillon & Vandenbroucke, 2014). In terms of policies, an increased emphasis on (spending on) services was intended to stimulate and facilitate employment (Vandenbroucke & Vleminckx, 2011). In the same period, cuts in cash benefits were prominent in many EU Member States (Fritzell et al., 2011). Hence, in this chapter we have good reasons to analyse health outcomes in relation to both in-kind services and cash benefits.

What we characterised in the introduction as the development of a social-investment perspective can be found traits of in the EU 2020 Agenda on Sustainable Growth and Jobs, which is the steering wheel

for European social and economic integration for the period 2010–20. In 2013, the Commission launched the Social Investment Package as an explicit manifestation of this policy logic. Any concrete policy reforms related to this is observation period are, however, likely to materialise only beyond the observation period of this study, and whether there is a resource competition between government spending on services versus spending on cash benefits is still up for debate (Vandenbroucke & Vleminckx, 2011).

What has been observed, though, is that work–family reconciliation policies facilitate the employment of single parents and by doing so reduce their poverty risk (Maldonado & Nieuwenhuis, 2015). Similarly, applying a country-fixed effects analysis of macro-data, Stuckler et al. (2009) found that investments in active labour-market policies (ALMPs) might positively affect social determinants of health. Here, we hypothesise (H3) that *ALMPs, as key social-investment policies, have a similar impact on single parents' health by facilitating their employment (and thus partly reducing their poverty risks)*. Focusing on a policy that specifically targets families with children, we hypothesise (H4) that *public childcare has a similar effect*. Looking at childcare is important; in Chapter Eleven in this book, Van Lancker shows that childcare indeed facilitates single parents' employment, and that this was the most straightforward work–family policy to implement. Moreover, work–family reconciliation policies (such as childcare) are expected to operate by not only facilitating single parents' employment but also by reducing work–family stress and improving working conditions among those who are employed (Boushey, 2016; Esser and Olsen, Chapter Thirteen in this book; Heymann & Earle, 2010), and are thus expected to further improve the health benefits associated with the employment of single parents (cf. Marmot, 2010).

Yet, this social-investment-inspired policy shift is not without its critics. It has, for example, been claimed that its goals are largely achieved by shifting welfare-state provision from cash-benefit programmes to in-kind (and public) services, while meeting the goal of providing wellbeing through adequate employment proved 'much more difficult than some might have expected' (Cantillon & Vandenbroucke, 2014, p. xxi). In line with Morel et al. (2012, Chapter Fourteen), Nieuwenhuis and Maldonado (2015, p. 120) argued that 'social investment, by facilitating employment, can be a beneficial strategy to reduce poverty among single-parent families but […] this strategy alone is not sufficient'. Based on our discussion so far, this argument can be extended to the health of single parents. First, single parents are at particular risk of not being (able to be) in

employment, despite policy efforts to facilitate that. In line with the triple bind, this can be due to not only inadequate implementation or generosity of policies but also single parents' relatively disadvantaged socioeconomic background in relation to labour–market conditions, which are inadequate for single parents to find employment. However, *if many single parents are helped to be employed by active labour-market (H5) and childcare (H6) policies, the consequence could be that the health gap between employed and nonemployed single parents increases*, because the nonemployed are an increasingly negatively selected group (Heggebø, 2015; Heggebø & Dahl, 2015). Second, as shown by Horemans and Marx (Chapter Nine in this book) and Nieuwenhuis and Maldonado (2018), despite being employed many single parents have difficulties reaching the poverty threshold. Hence, we hypothesise (H7) that *further health benefits can be expected from generous cash benefits, social assistance and financial supplements to families with children (such as child benefits)*.

To summarise, the outcomes of four policies are analysed in this chapter. These policies are shown in Table 14.1, and represent the intersection between policies based on cash transfers and in–kind services, policies aimed at families with children and general labour–market policies.

Table 14.1: Labour-market policy and family policy based on cash transfers and on in-kind services

	Cash transfers	In-kind services
Labour-market policy	Social assistance	Active labour-market policy
Family policy	Child supplement	Childcare services

Data and method

Our analyses are based on pooled cross–sectional data from EU-SILC. The sample of individuals was limited to parents aged between 25 and 50, with one or more children still living in the household. We combined the microdata with databases on contextual data (listed below) and we used all the data available in each database. This resulted in a dataset of 762,763 individuals covering a total of 218 country-year observations from 20 European countries between 2004 and 2015.

The dependent variable of main interest is **self–rated health** (SRH), which was measured using a single item: 'How is your health in general?' and ranked on a 5-point scale (4 = 'very good'; 3 = 'good'; 2 = 'fair'; 1 = 'bad'; 0 = 'very bad'). Although it has a clear subjective

dimension (Jylhä, 2009; Maddox & Douglass, 1973; Rosato, 2012), SRH predicts future ratings from physicians better than physician ratings predict SRH (Maddox & Douglass, 1973; Rosato, 2012). SRH is also found to be a powerful predictor of future morbidity and mortality (Burström & Fredlund, 2001; Eriksson et al., 2001; Idler et al., 2000), indicating its validity as not only a predictor of health-related wellbeing but also a proxy for future sickness and disease. Self-reported health was used as an interval-level variable, with higher values representing better health.

Single parenthood was measured based on the household-type variable, as defined by Eurostat (see Bradshaw et al., Chapter Fifteen in this book). It is a binary variable. **Employment** is a binary variable based on respondents' self-defined current economic status, differentiating between individuals who are employed (including employees and self-employed, and both full- and part-time workers) and those who are not economically active. **Occupation** was classified based on the European Socioeconomic classification, and was coded using a translation of syntax files provided by Heike Wirth and colleagues from the Leibniz Institute for the Social Sciences. Although the occupational variable in EU-SILC changed from the ISCO-88 to the ISCO-08 definition over time period covered in this study, the syntax files used here provide a consistent approximation of the European Socioeconomic classification. Occupation was coded in ten categories (listed in Table 14.2). Finally, being **at risk of poverty** (AROP) was defined as living in a household with an equivalised disposable income below 60% of the median equivalised national household income. This is the poverty threshold commonly used in evaluations by the European Commission. In addition to these variables of key interest, several microlevel variables were used as controls, including having a **young child** (under five) in the household, the **number of children** (under 18) in the household and the respondent's **gender**, **age** and **level of education** (in six categories listed in Table 14.2).

Descriptive statistics of the microdata, both for the full sample and separately for single parents and coupled parents, are shown in Table 14.2. These show that compared to those in coupled-parent households, individuals in single-parent households are somewhat less likely to be employed, to be in professional occupations, to have a tertiary education and to have a young child in the household. Single parents are more likely to be female and at risk of poverty. On average, single parents are (slightly) older and have fewer children and lower health scores.

Table 14.2: Summary statistics, for full sample (n = 762,763), coupled parents only (n = 700,011) and single-parents only (n = 62,752)

	Full sample	Coupled parents	Single parents
Self-reported health	3.049	3.062	2.897
Employed	0.779	0.784	0.726
At risk of poverty (AROP)	0.153	0.140	0.302
Young child in household	0.397	0.415	0.201
Age	39.715	39.653	40.407
Number of children	1.706	1.728	1.462
Female	0.563	0.533	0.894
Occupation			
Inactive (ref)	0.221	0.216	0.274
Routine	0.097	0.097	0.092
Lower technical	0.065	0.069	0.028
Lower sales and service	0.078	0.075	0.115
Lower supervisors and technicians	0.053	0.054	0.039
Small employers and self-employed (agriculture)	0.014	0.014	0.004
Small employers and self-employed (nonagriculture)	0.061	0.063	0.040
Intermediate occupations	0.150	0.146	0.192
Lower managers/professionals, higher supervisory/ technicians	0.129	0.130	0.121
Large employers, higher managers/professionals	0.132	0.135	0.096
Education			
Preprimary (ref)	0.003	0.003	0.003
Primary	0.062	0.062	0.055
Lower secondary	0.157	0.156	0.162
(Upper) secondary	0.425	0.422	0.454
Postsecondary nontertiary	0.037	0.036	0.045
Tertiary	0.317	0.321	0.281

Four policy indicators were used, all based on time-varying country-level measurements. The indicator for **ALMPs** was based on the OECD Social Expenditure database. To separate the degree to which the labour-market policies were designed to be 'active' from demand for labour-market policies driving up expenditure (for example, in times of high unemployment), our measure was defined as the percentage of all government spending on labour-market policies assigned to active policies and programmes. **Childcare** was measured as the proportion of children age 0 to 2 who are enrolled in formal childcare and preschool. This variable was obtained from the OECD Family Database. Two indicators of monetary transfer policies were obtained from the Social Assistance and Minimum Income Protection

Dataset (SAMIP), provided as part of the Social Policy Indicator Database (SPIN). This database is based on the type-case methodology, and provides monetary amounts received from a **child supplement** (such as child benefits) and **social assistance** by a single-parent type-case. In the calculation of the amounts received, the single parent was assumed to have two children aged 7 and 14, and to be involuntary unemployed without access to contributory social benefits. These monetary measures were made comparable across countries by dividing the nominal amounts by the national median disposable household income.

As some policy variables were not measured annually and some had missing values, the policy variables were both interpolated and extrapolated. When valid observations were available for both earlier and later years on a given variable (within the same country), values for the missing intermediary years were imputed by linear interpolation. Missing values at the beginning or the end of the time series were imputed by copying the most recent observation forward, or the earliest observation backwards. All policy variables were standardised to have a mean of 0 and a standard deviation of 1.

Analytical strategy

We will first present visual evidence on the association between employment, single parenthood and health across countries. This will initially be done on the full sample, as presented in Table 14.2. These data will then also be used to analyse the interplay between single parenthood, health, employment and occupation, using regression models to include various controls. Then (for reasons specified shortly) a subsample of only single parents will be used to analyse the impact of social policies on single parents' employment and the self-reported health of single parents. All regression analyses will be performed using multilevel models, in which individuals are nested within country years. In addition, all models include country-fixed effects to account for unobserved, time-invariant heterogeneity between countries.

Results

Figure 14.1 presents descriptive evidence on the association between single parenthood, employment and self-reported health. The general pattern across all countries is that single parents (black lines) experience worse health than coupled parents (grey lines), and that the employed (solid lines) experience better health than the nonemployed (dashed

lines). Generally, among the employed the difference in health between single and coupled parents is small, and the health gap between the employed and nonemployed seems to be larger among single parents than among coupled parents. There is, however, variation across countries with respect to this general pattern. For instance, nonemployed single parents seem to be comparatively worst off in Austria, Belgium, Germany and France – countries often characterised as supporting the traditional breadwinner model (Korpi, 2000). On the other hand, in dual-earner societies such as Denmark, Norway and Sweden, all nonemployed individuals are in relatively poor health irrespective of whether they live in a single-parent or coupled-parent household.

In Table 14.3, the results of multilevel models are presented, regressing individuals' self-reported health on microlevel indicators. Model 1 shows that the self-reported health of single parents is below that of coupled parents, with a difference of −0.21. Model 2 adds the interaction between single parenthood and employment, as well as various controls. The analysis indicates that those who have a young child in the household, but also those with more children, experience better health. It also shows that men and those who are younger experience slightly better health, and furthermore that education is positively associated with health. The interaction between single parenthood and employment shows, in line with what we saw in Figure 14.1, that employment is positively associated with the health of all parents: an effect size 0.288 was estimated for coupled parents and 0.288 + 0.168 = 0.456 for single parents. In other words, the health penalty associated with single parenthood is smaller among the employed than among the nonemployed, which corresponds to what was observed in Figure 14.1. After being at risk of poverty is accounted for, in Model 3, the estimates of employment are somewhat smaller for both coupled parents (0.270) and for single parents (0.270 + 0.148 = 0.418). This means that being at risk of poverty, which itself is associated with poorer health (H1), explains part of the association between employment and health. In other words, those who are employed experience better health, in part because they are less likely to be at risk of poverty. Yet, it should be noted that even after accounting for poverty risks, employment remains positively associated with health (H2). By differentiating the employment variable to nine occupational categories, the results in Model 4 show that it matters in which occupation one is employed. Employees in all occupational categories experience better health than the nonemployed (reference category), and this holds for both coupled and single parents (indicated

Figure 14.1: Trends in the health penalty of single parents

Solid grey = coupled parents, employed
Solid black = single parents, employed
Dashed grey = coupled parents, not employed
Dashed black = single parents, not employed
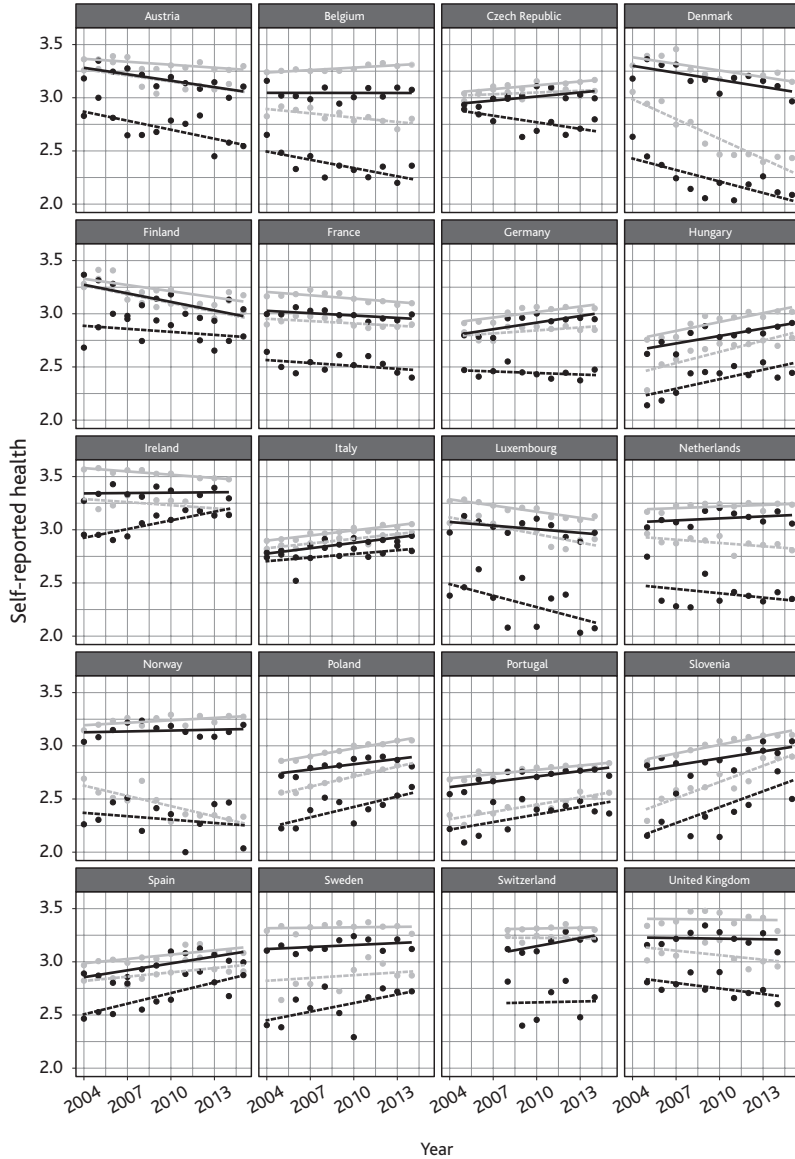
Table 14.3: Self-reported health regressed on single parenthood, employment, occupation and poverty

	Model 1	
Single parent	−0.205***	(0.006)
Employed		
Occupation		
Large employers, higher managers/professionals		
Lower managers/professionals, higher supervisory/technicians		
Intermediate occupations		
Small employers and self-employed (nonagriculture)		
Small employers and self-employed (agriculture)		
Lower supervisors and technicians		
Lower sales and service		
Lower technical		
Routine		
Male		
Age		
Education		
Primary		
Lower secondary		
(Upper) secondary		
Postsecondary nontertiary		
Tertiary		
Number of children		
Young child in household		
AROP		
Interactions single parent		
× Employed		
× Large employers, higher managers/professionals		
× Lower managers/professionals, higher supervisory/technicians		
× Intermediate occupations		
× Small employers and self-employed (nonagriculture)		
× Small employers and self-employed (agriculture)		
× Lower supervisors and technicians		
× Lower sales and service		
× Lower technical		
× Routine		
Constant	3.278***	(0.020)
Observations	762,763	
Log likelihood	−843,244.600	

Notes: *p<0.1, **p<0.05, ***p<0.01; country-fixed effects included in all models (not shown).

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Model 2		Model 3		Model 4	
−0.258***	(0.007)	−0.223***	(0.007)	−0.269***	(0.007)
0.288***	(0.012)	0.270***	(0.012)		
				0.267***	(0.003)
				0.230***	(0.003)
				0.207***	(0.003)
				0.193***	(0.004)
				0.133***	(0.007)
				0.184***	(0.004)
				0.160***	(0.004)
				0.149***	(0.004)
				0.124***	(0.003)
0.007***	(0.002)	0.009***	(0.002)	0.005***	(0.002)
−0.016***	(0.0002)	−0.017***	(0.0002)	−0.017***	(0.000)
0.038**	(0.017)	0.034**	(0.017)	0.049***	(0.017)
0.127***	(0.016)	0.112***	(0.016)	0.121***	(0.016)
0.234***	(0.016)	0.211***	(0.016)	0.208***	(0.016)
0.290***	(0.017)	0.261***	(0.017)	0.242***	(0.017)
0.371***	(0.016)	0.341***	(0.016)	0.300***	(0.016)
0.021***	(0.001)	0.025***	(0.001)	0.024***	(0.001)
0.038***	(0.002)	0.037***	(0.002)	0.034***	(0.002)
		−0.108***	(0.006)	−0.120***	(0.006)
0.168***	(0.007)	0.148***	(0.007)		
				0.220***	(0.011)
				0.204***	(0.010)
				0.201***	(0.009)
				0.219***	(0.016)
				0.320***	(0.048)
				0.190***	(0.016)
				0.200***	(0.011)
				0.141***	(0.018)
				0.136***	(0.011)
3.362***	(0.029)	3.398***	(0.029)	3.523***	(0.026)
762,763		762,763		762,763	
−818,976.100		−818,028.200		−818,550.800	

by the interaction terms). Yet, as was expected, higher–status occupations such as professionals and higher supervisory/technicians are associated with larger health benefits compared to, for instance, lower–technical occupations or routine labour.

To assess the impact of policies, we limit the sample to single parents. This avoids the need for three-way interactions, while still allowing us to examine how different policies affect the self-reported health of both employed and nonemployed single parents. First, we test how policies are associated with the employment of single parents. This is done using a single model in Table 14.4, presenting the results of a linear probability model estimating the likelihood of employment. Informed by the life–course perspective suggested by Zagel and Hübgen (Chapter Eight in this book), we interact the effect of childcare with the presence of a young child in the household. The controls show that, in line with previous findings, single parents are more likely to be employed when they are male, older, highly educated and have fewer children. The policy estimates show that single parents are more likely to be employed in

Table 14.4: Single parents' employment regressed on household characteristics, resources and social policy (linear probability model)

	Model 1	
AROP	−0.308***	(0.004)
Male	0.074***	(0.005)
Age	0.003***	(0.000)
Education		
Primary	0.094***	(0.029)
Lower secondary	0.161***	(0.029)
(Upper) secondary	0.272***	(0.029)
Postsecondary nontertiary	0.295***	(0.029)
Tertiary	0.345***	(0.029)
Number of children	−0.026***	(0.002)
Young child in household	−0.120***	(0.004)
Active labour-market policy	0.032***	(0.007)
Childcare	−0.014	(0.013)
Child supplement	−0.019	(0.025)
Social assistance	0.007	(0.012)
Childcare × young child in household	0.057***	(0.004)
Constant	0.499***	(0.071)
Observations	62,752	
Log likelihood	−30,054.370	

Notes: *p<0.1, **p<0.05, ***p<0.01; country-fixed effects included but not shown.

countries with more extensive ALMPs (H3) and that single parents with a young child are more likely to be employed when childcare is available (H4). Social assistance and financial supplements for children were not found to be (significantly) associated with the employment of single parents.

Table 14.5 examines the association between policies and the self-reported health of single parents. To be able to differentiate the policy outcomes between those who are employed and those who are not (and to avoid three-way interactions), we again limited the analyses presented in Table 14.5 to single parents only. All models in Table 14.5 include the same microlevel controls and country-fixed effects as in Tables 14.3 and 14.4 (not shown). Model 1 shows the main effects of four policy variables. The two employment policies, ALMPs and childcare enrolment, are not associated with the health of single parents on average. The two transfer-based policies, child supplements and social assistance, are found to be positively associated with single parents' health. The next models examine how variation of these policies within countries over time is associated with the health of the employed and the nonemployed differently. Model 2 shows that the health benefit associated with being employed (0.424) is larger in association with an increase in ALMPs in a country (interaction term of 0.067). Yet, the results also indicate that the nonemployed experience poorer health when ALMPs are more generous (H5). Model 3 shows a similar finding for childcare (H6). Thus, these findings indicate that the health gap between employed and nonemployed single parents increases in societies that facilitate employment via ALMPs and childcare. Although we saw in Table 14.4 that the nonemployed group is smaller in societies that facilitate employment, it is important to note that our results indicate that in association with these labour-market policies, the group of nonemployed single parents becomes more negatively selected in terms of their health. Turning to the transfer-based policies, it becomes clear that the health of nonemployed single parents is positively associated with financial supplements for children (Model 4) and social assistance (Model 5). As the interaction term between these policies and employment is insignificant, this indicates both employed and nonemployed single parents benefit equally, in terms of their health, by the security provided via financial supplements for children and social assistance (H7). Finally, in Model 6, all policy interactions were estimated simultaneously. Although it should be noted that, possibly due to the large number of interactions, the fit of this model actually deteriorated, the model is still indicative of the findings of the previous

Table 14.5: Self-reported health of single parents regressed on the interaction between employment and social policies

	Model 1		Model 2		Model 3		Model 4		Model 5		Model 6	
Employed	0.428***	(0.016)	0.423***	(0.016)	0.413***	(0.014)	0.429***	(0.016)	0.429***	(0.016)	0.406***	(0.011)
AROP	−0.059***	(0.009)	−0.060***	(0.009)	−0.061***	(0.009)	−0.060***	(0.009)	−0.060***	(0.009)	−0.064***	(0.009)
Active labour-market policy	−0.010	(0.010)	−0.060***	(0.015)	−0.011	(0.010)	−0.010	(0.010)	−0.010	(0.010)	−0.024**	(0.011)
Childcare	0.009	(0.013)	0.009	(0.013)	−0.071***	(0.016)	0.009	(0.013)	0.009	(0.013)	−0.063***	(0.015)
Child supplement	0.085**	(0.035)	0.085**	(0.035)	0.085**	(0.035)	0.096***	(0.037)	0.086**	(0.035)	0.102***	(0.037)
Social assistance	0.056***	(0.018)	0.057***	(0.018)	0.054***	(0.018)	0.056***	(0.018)	0.063***	(0.020)	0.084***	(0.021)
Interactions: employed												
× Active labour-market policy			0.067***	(0.015)							0.059***	(0.011)
× Childcare					0.107***	(0.013)					0.104***	(0.011)
× Child supplement							−0.014	(0.015)			0.009	(0.013)
× Social assistance									−0.009	(0.012)	−0.013	(0.011)
Constant	3.147***	(0.072)	3.146***	(0.072)	3.168***	(0.072)	3.147***	(0.072)	3.147***	(0.072)	3.134***	(0.071)
Observations	62,752		62,752		62,752		62,752		62,752		62,752	
Log likelihood	−75,701.360		−75,694.940		−75,672.990		−75,704.190		−75,704.560		−75,715.470	

Notes: *p<0.1, **p<0.05, ***p<0.01; controls for age, gender, number of children, young child in household, education, AROP and country-fixed effects included but estimates not shown.

models holding up when the policy interactions are controlled for each other. Figure 14.2 shows a graphic representation of the estimates in Model 6. While in societies with generous ALMPs and childcare services there seems to be some form of selection into or out of employment related to health, the parameters indicate that the health benefit among employed single parents is stronger than the impact of negative health selection among the nonemployed. These policies not only benefit the health of single parents by increasing their employment but also are positively associated with health among those who are employed.

Figure 14.2: Impact of social policies on self-reported health of single parents, by employment
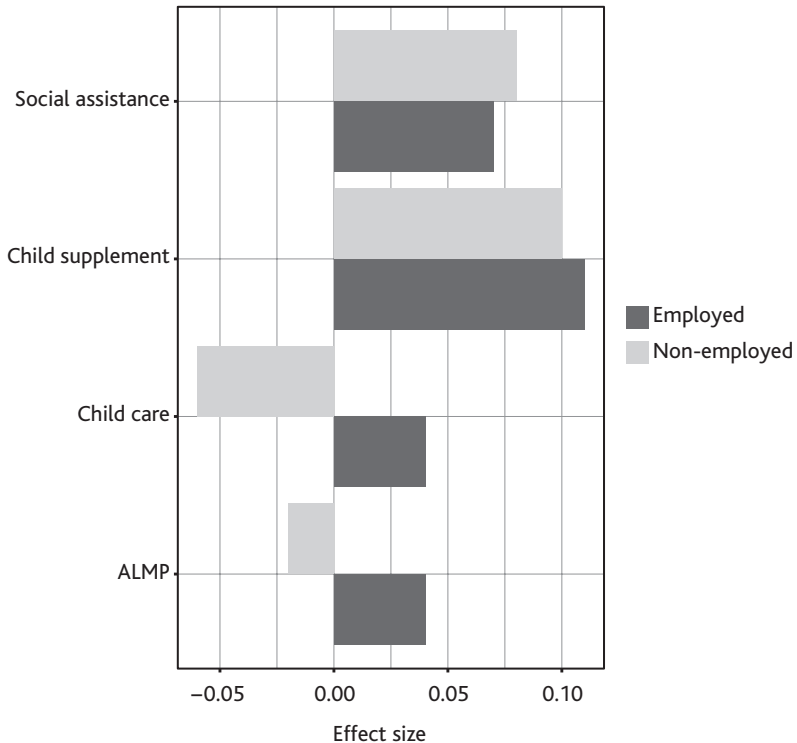
Note: Bars represent impact of 1 standard deviation of change in policies

Conclusion

This chapter has confirmed the significant health gradient associated with single parenthood that has repeatedly been observed in previous

research. This social determinant of health warrants an explanation and, from a normative point of view, an 'interventionist' approach appears to be motivated. This chapter should be seen as an attempt to make a contribution by advancing state-of-the-art policy (intervention) analysis by applying a programme-specific approach in which specific policies are related to health of the relevant target group (cf. Palme, 2006) – in this case, single parents.

For future research, there are options for improvement. Due to selection problems, when we have only cross-sectional data on the individual level there are always uncertainties regarding interpreting correlations as causation. However, our macro-level tests have been tough in terms of controlling of constant country-specific factors, and at the country level the fixed-effects design is a commonly applied design that is regarded to be well suited to examining policy outcomes. Moreover, the findings are very much in line with studies that had the opportunity to apply better strategies when it comes to identifying causality.

Starting from the previously observed correlations between employment, poverty and single parents' health, a set of hypotheses generated from a discussion of theoretical policy discourses and current research was tested by analysing cross-sectional data for 20 European countries from 2004 to 2015. The results gave support to the hypothesis (H1) that higher poverty risks contribute to the health penalty of adults living in single-parent households compared to coupled-parent households. The positive effect hypothesised (H2) from employment on top of income poverty reduction was also supported. The analysis further supported the hypothesis (H3) that ALMPs facilitate single parents' employment and through this reduce their health penalty. The hypothesis (H4) that public childcare generates further health benefits to single parents' employment was also congruent with the results of the analysis. The further health benefits to those outside of the labour market, hypothesised from generous social assistance and financial supplements to families with children, were also confirmed.

Thus, in terms of policies, two pathways to improve the health of single parents (which are by all means complementary) were identified. Stimulating and facilitating employment was associated with direct and indirect implications for health. It is also worth emphasising that, among the employed, health gains associated with increased employment were found to far exceed those of reduced poverty. From a social-investment perspective, these results have important implications by emphasising the importance in promoting both employment and

income equality (Morel et al., 2012, Chapter Fourteen). It appears clear that the strongest positive health gains come from employment as such. As the analysis established a significant correlation between generous ALMPs and childcare services on the one hand and high employment among single parents on the other, there are obvious opportunities for policies to reduce the health penalties of single parenthood by facilitating their employment. These correlations are also stronger than the ones with poverty, even if the cash benefits in the form of social assistance and child supplements continue to be of significant importance. Interestingly enough, this applies to both the employed and the nonemployed (H7). The hypotheses that active labour-market (H5) and childcare (H6) policies would increase the gap in health between the employed and nonemployed were supported by the results. The negative selection effects of single parents into the nonemployed are also associated with other social policy implications: we should protect the nonemployed with cash benefits if we want to improve their health.

As employment in all kinds of occupations was associated with positive health benefits for single parents, although some occupations more so than others, for future research it still appears warranted to further explore the implications of quality of jobs (see Esser and Olsen, Chapter Thirteen in this book). The quality of jobs should not be confused with the qualifications of individuals but should rather be seen as a contextual variable that could potentially be influenced by policy 'interventions' associated with prevailing labour-market/ production regimes in individual countries.

The analysis pursued in this chapter also resonates well with a gendered policy perspective. The potential welfare gains and losses of women's agency in terms of both employment and household formation are at the heart of the gendered turn in comparative welfare-state research (for example, Korpi, 2000; Orloff, 1993), and illustrate the positive potential of well-designed policies. At the same time, there appears to be a lot of room for improving the programme-specific approach and including a more comprehensive analysis of various kinds of (gendered) policy interventions, including not only cash benefits and benefits in-kind but also tax expenditures.

Note

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Part 3:
Adequate redistributive policies

Cash benefits and poverty in single-parent families

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The living standards of families with children in high-income countries are largely determined by what parents are able to earn. The total earnings will depend on the number of people contributing earnings, their wage rates and the number of hours they are able to work. Their earned income will then be affected by direct taxes – the income tax and social security contributions that they have to pay. Their actual standard of living will also be determined by how much they receive in cash benefits and how much they have to pay for housing, education and health and childcare services. In order to understand and compare family living standards across countries, we need to be able to take account of all these factors.

For single-parent families, there is the complexity of the triple bind; many face inadequate resources, employment and policy. It is more difficult for single parents with sole caring responsibilities, especially with young children, to work and to work full time. Even if single parents are working full time, it remains difficult for them to earn an adequate wage to support their families (Horemans & Marx, Chapter Nine in this book). The caring responsibilities may also affect their type of work and rate of pay. The majority of single-parent families are headed by women, who are already at risk of lower wages due to gendered pay differentials. In the absence of a partner, single parents are more likely to rely on formal childcare arrangements, which they may have to pay for.

These extra challenges faced by single parents have been recognised by the provision of social policies, and in some countries these policies are more generous to single parents than they are to coupled parents. This chapter is concerned with one major element of policy: cash transfers, and the extent to which they mitigate the risks of poverty in single-parent families. The approach is remorselessly comparative

of high-income countries, and designed to answer the following questions:

- How do countries financially support single-parent families?
- Which countries provide extra financial support to single-parent families compared to coupled-parent families?
- How has the financial support for single-parent families changed since the Great Recession?
- How does the risk of poverty compare in single-parent and coupled-parent families with children?
- What part do cash transfers play in mitigating the risk of poverty for families and closing the poverty gap?

Methods

The analysis is based on the secondary analysis of two datasets. First, a picture of state financial support can be gained from model family analysis (for a general discussion of model family methods, see Bradshaw, 2009). There are a variety of model family data sets available, including the York studies (Bradshaw & Finch, 2002), Minimum Income Protection Indicators (MIPI) (Marx & Nelson, 2013; Van Mechelen et al., 2011) and the Social Policy Indicator Database (SPIN) developed at the Swedish Institute for Social Research (SOFI) (Nelson, 2007). The one used here to compare financial support arrangements is the OECD tax/benefit model (OECD, 2016) on the grounds that it covers most countries and is the most up to date. As with all model family analyses, the OECD tax/benefit model provides a picture of the formal arrangements for standard family types in each country. For our purposes, it has certain disadvantages: the single-parent case is limited to only a single parent with two children, all family cases are assumed to be tenants paying a rent of 20% of average earnings (which is probably too high for a low-paid case) and neither local taxes nor benefits or charges associated with health and education are taken into account. Nevertheless, the tax/benefit package includes estimates of the income tax and social security contributions payable by families on various levels of earnings, and the benefits they are entitled to (tax, family, housing, social assistance and in-work). Further, it is possible to compare the treatment of single parents with two children to couples with two children on the same earnings, and to trace changes over time.

Second, the micro-survey data of the Statistics on Income and Living Conditions (EU-SILC) is used to compare poverty rates. Ideally, we

would use the same source for both parts of the analysis. This would be possible at the national level in many countries, but for comparative analysis no such dataset exists. The main problem is that EU-SILC presents problems in decomposing incomes (though see attempts by Bradshaw & Huby, 2014; Van Lancker et al., 2011, 2015). This problem may be partially resolved, at least for EU countries, when EUROMOD (2016) has completed developing its Tax and Benefit Simulator linked to its microdata.

Results

How do countries financially support single parents?

Almost all OECD countries provide financial support for low-income single parents with children. Figure 15.1 gives an overview of the variety of components of the net income of single-parent families with low earnings and two children in 2014, which includes wages and benefits (tax, housing, family and in-work). In the absence of data on minimum wages in every country, 50% of average earnings has been chosen to represent a family with low earnings. Single parents rely on various sources of income. Even though earnings from employment are the main source of single parents' income, their earnings are supplemented by benefits. Single parents in all OECD countries, except Turkey, receive some contribution from the state in the form of cash transfers. In ten countries – Ireland; Denmark; Slovakia; Finland; Japan; Bulgaria; Sweden; Australia, Slovenia and the UK – these contributions exceed roughly 40% of the net income. The main components of transfer income in most countries are income-tested family benefits and non-income-tested cash benefits; the latter are usually paid in respect of children. Only Turkey and the US lack such benefits. The US, Canada and the Czech Republic have tax benefits for families; however, many other countries have both tax benefits and cash benefits for children. Seventeen countries have housing benefits, which mitigate the amount of rent paid. Ten countries have what the OECD classifies as in-work benefits; for example, in the US this is the Earned Income Tax Credit, and in Ireland the Family Income Supplement (a means-tested cash benefit). Finally, five countries pay social assistance at this earnings level; for example, in the US this takes the form of food stamps and is called the Supplemental Nutrition Assistance Program (SNAP).

There are some interesting cases that are worth commenting on. In some high-income countries, such as Norway and Belgium,

Figure 15.1: Components of net income: single parent with two children on half average earnings 2014

□ Net wage □ Tax benefit ■ Housing benefits ▨ Family benefits ■ In-work benefits ▨ Social assistance
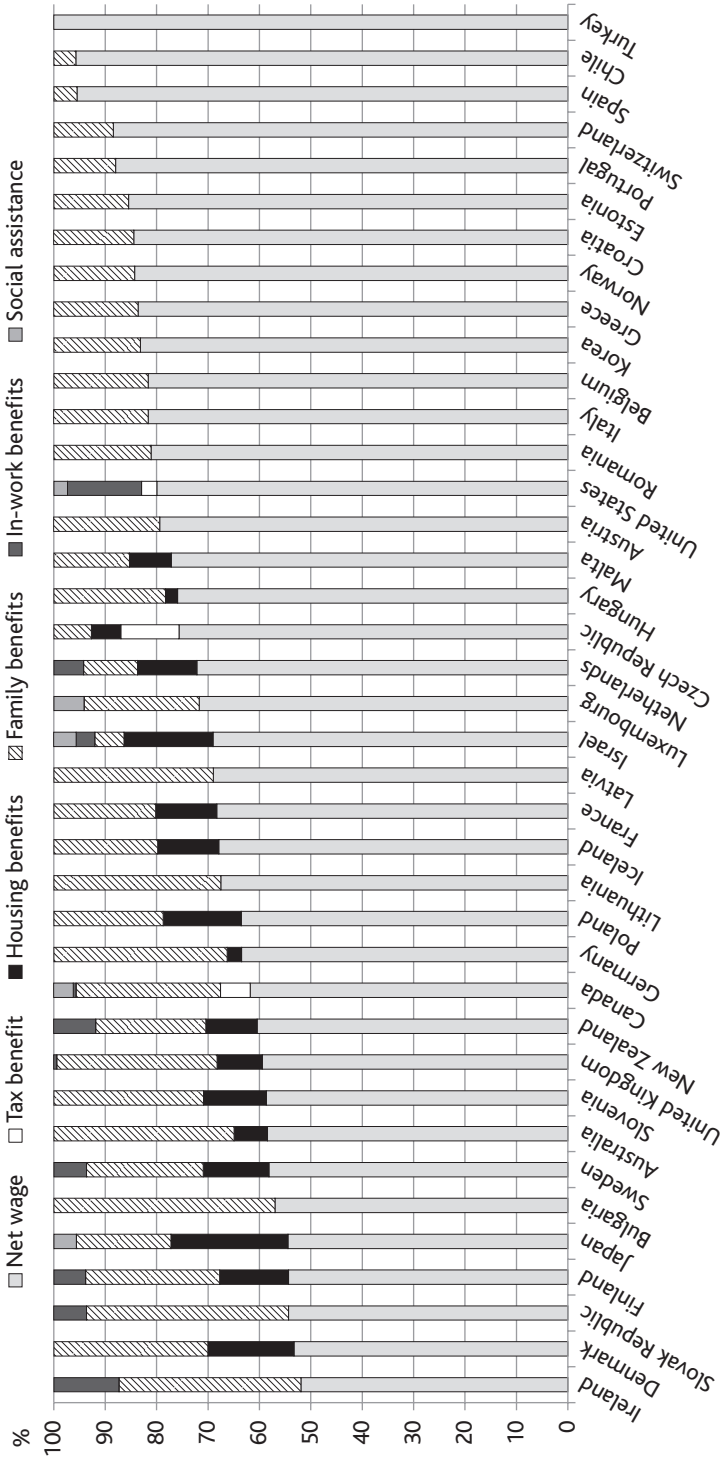
Source: OECD tax/ben

transfers contribute relatively little to total net income. However, these countries have low poverty rates to begin with. In these countries, market income contributes relatively more than elsewhere. We will return to this issue in the poverty analysis later on.

Because much of the package of transfers is income tested, it forms a smaller component of the net income of single parents on average earnings, which is shown in Figure 15.2. However, in all but seven OECD countries, single parents at average earnings receive some of their income from the state through family benefits – child benefits being the main component. Four countries still pay some housing benefit, and six countries have what the OECD classifies as in-work benefits.

Which countries provide extra financial support for single-parent families?

In order to discover which countries provide *extra* support for single parents, we use the OECD tax/benefit data for 2014 and compare the net disposable incomes of a single parent with two children and a couple with two children. Both low-income families (50% of average) and average earners are compared. Figure 15.3 presents the percentage more (or less) that a single parent would receive compared to a couple with one earner on the same earnings.

The result depends on the earnings level. Take the average earnings case first. Only 13 out of the 38 OECD countries leave single parents with higher incomes after taxes and benefits. These countries are Bulgaria; the Netherlands; Finland; Lithuania; Latvia; Israel; Denmark; Sweden; Switzerland; France; Norway, Estonia and (very slightly) Hungary. There are more countries that leave single parents worse off than coupled-parent families, and several countries are broadly neutral between family types.

Next, take the 50% of average earnings case. A number of countries that were negative or neutral now have more generous packages for the single parent with two children (including Slovakia; Poland; Ireland, Japan and Korea), and others that were already more generous had improved (Switzerland, Sweden, Latvia and Bulgaria). However, perhaps surprisingly, some of those countries that were neutral or more generous to single parents at average earnings are less generous at half average earnings (France, Norway and Austria) and notably less (the US, Germany and Luxembourg).

Figure 15.2: Components of net income: single parent with two children on average earnings 2014

□ Net wage   ■ Housing benefits   ▨ Family benefits   ■ In-work benefits
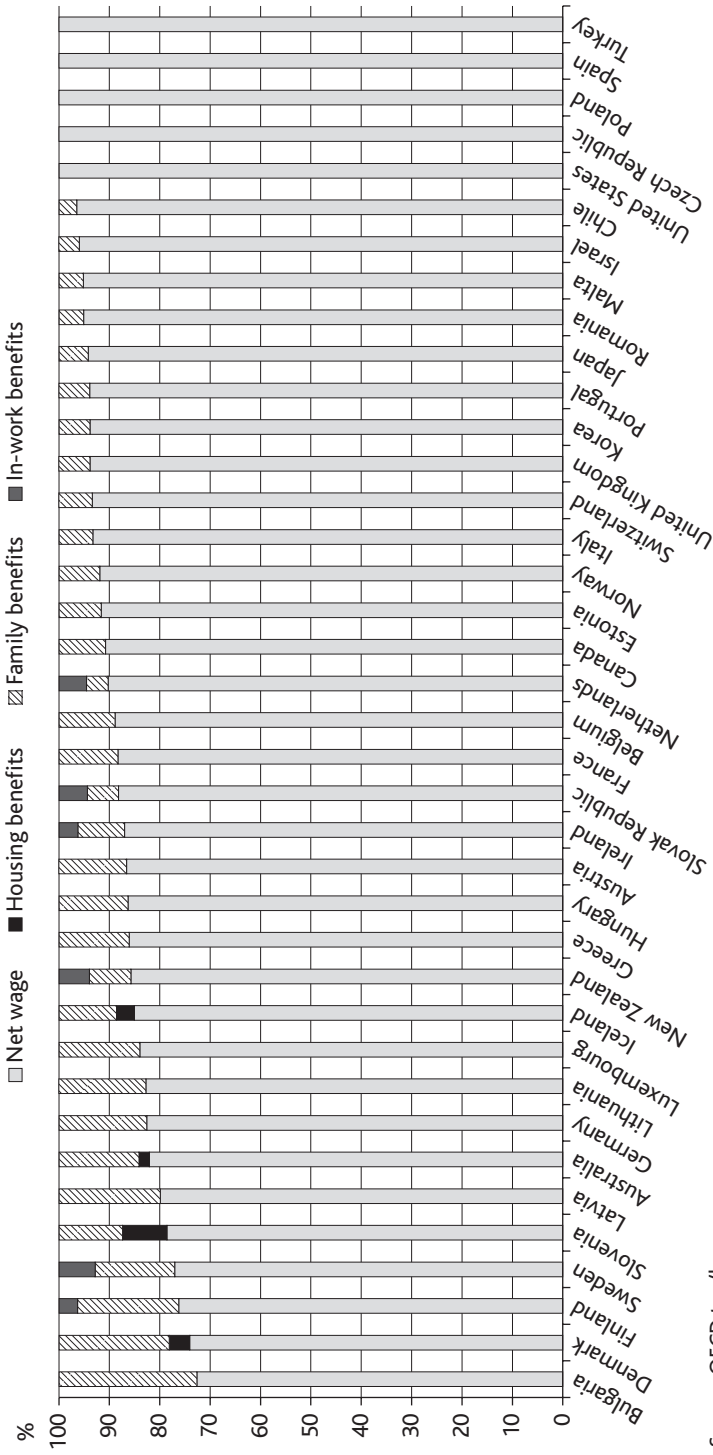
Source: OECD tax/ben

Figure 15.3: Difference in net disposable income of a single parent and coupled-parent families with two children earning the same earnings

■ 50% average earnings   ■ Average earnings
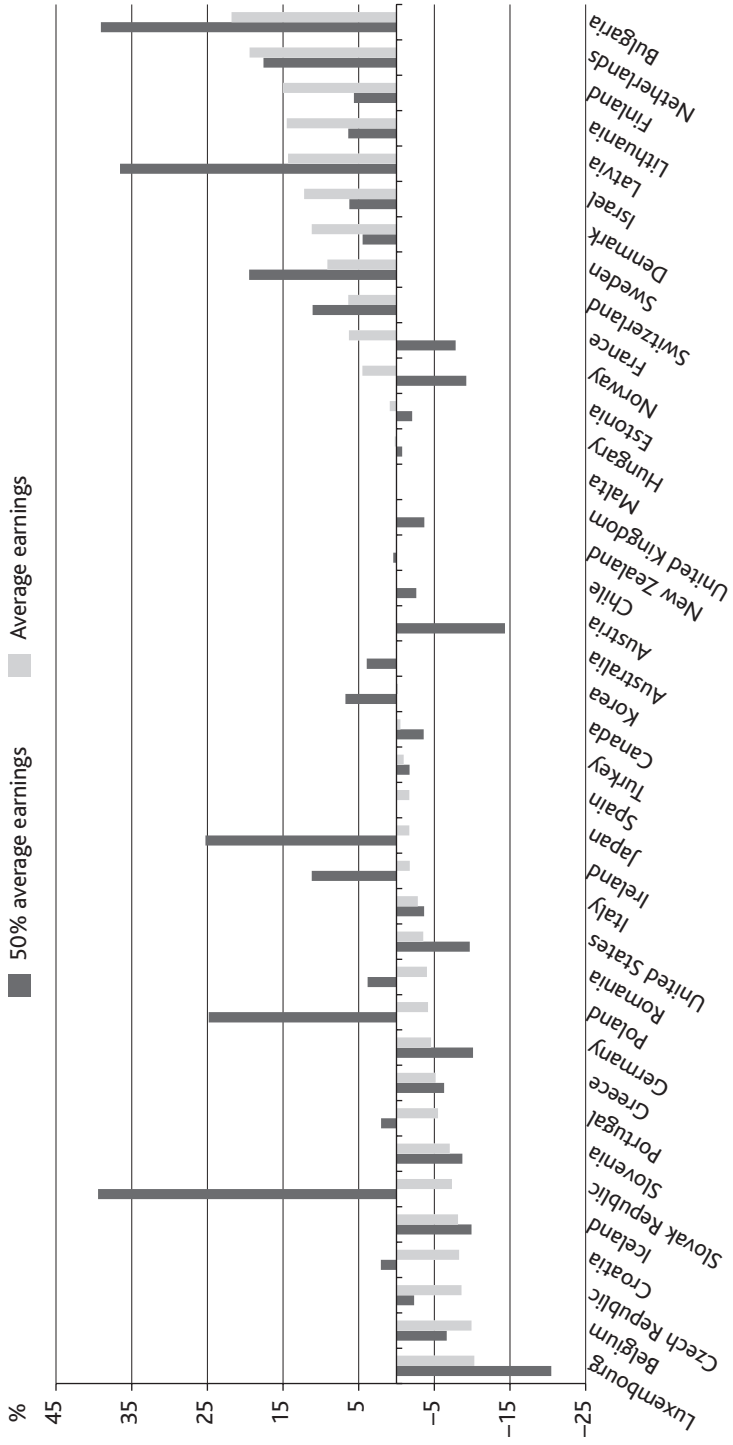
Note: Countries ranked by % more or less at average earnings.
Source: OECD tax/ben 2014

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How do countries achieve this extra support for single parents?

The findings presented shortly are based on detailed comparisons of the components of net income in the OECD tax/benefit model. Countries that treat single parents more generously at average earnings tend to have a single-parent premium in their family benefit system. This is true of Bulgaria; Denmark; Estonia; Finland; France; Germany; Hungary; Iceland; Israel; Latvia; Lithuania; Norway, Portugal and Sweden, and in the Netherlands and Ireland the premium is classified as an in-work benefit. In Greece, the Netherlands and Switzerland, the difference between single- and coupled-parent families is because single parents pay lower social security contributions. In Israel, the Netherlands and Norway, the difference can (also) be explained by tax benefits.

The countries that are less generous to single parents than coupled parents on average earnings mostly tend to have tax allowances for non-earning partners. Those that do not have such an arrangement include Australia; Austria; Bulgaria; Chile; Finland; Hungary; Lithuania; Malta; New Zealand; Poland, Sweden and the UK. Slovenia and Croatia have a spouse tax allowance as well as higher family benefits for couples. The only other country to have higher family benefits for coupled-parent families is Greece.

The reason why some countries become appreciably more generous to single parents at 50% of average earnings is because they have an income-related element in their family benefits, which includes a premium for single parents – this is true of Slovakia; Sweden; Latvia; Bulgaria; Poland; Ireland, Japan (which also uses social assistance and housing benefits) and Korea. Switzerland has lower social security contributions.

The reasons why some countries become less generous to single parents on 50% average earnings are mixed. It is due to the use of a spouse tax allowance (combined with housing benefits) in Germany, higher social security contributions for single parents in Luxembourg, higher social assistance for coupled parents in France and Norway and higher Earned Income Tax Credit and SNAP payments for coupled-parent families in the US.

The above is only a summary of the main reasons for the differences observed, and hides a great deal of complexity and diversity, especially in the interactions between benefits and taxes. For example, all at level of 50% of average earnings, in some countries single parents pay higher taxes and/or social security contributions because benefits are higher and taxable (Denmark; Israel; the Netherlands, Norway and

Switzerland), or there are higher family benefits for single parents and they result in reductions in housing benefit entitlements (Austria; Finland; Germany; Hungary; Iceland; Luxembourg, Norway and the UK). Indeed, it is difficult to believe that there is a rationale for some of these interactions. Their consequences for the equity of the outcomes between single parents and coupled parents are counterintuitive and may be regarded inadequacies; it is difficult to believe they are a deliberate act of policy. They certainly demonstrate that it is important to take account all components of the policy package and how they differently affect family types to better understand the economic situation of single parents.

How has the financial support for single-parent families changed since the Great Recession?

In most EU countries, during the recession there has been a shift in social expenditure away from families with children (Cantillon et al., 2011, 2017; UNICEF, 2014). Many countries experienced increases in child poverty, partly as a result of this shift. Bradshaw and Chzhen (2015) also found that pensioners had become better protected. As a result, pensioner poverty rates fell while child poverty rates increased in most countries. These results were confirmed in more recent analyses (Bradshaw, 2017; Chzhen et al., 2011, 2014). The latter focused especially on very low-paid single parents (with earnings 20% of the average) over the period 2008–12.

In the present analysis, we trace changes in the net incomes of single parents between 2008 and 2014. Figure 15.4 shows the net income of a single parent with two children on 50% of average earnings, derived from the OECD tax/benefit data as a proportion of the equivalised at-risk-of-poverty (AROP) threshold (<60% median) for that family, derived from EU-SILC. The countries on the right have improved their position over the period. However, for most countries, the net incomes of single parents compared with the poverty threshold have declined over this period (see also Cantillon et al., Chapter Eighteen in this book).

The same analysis for a single parent with two children who is not employed and living on social assistance (with housing benefit deducted) is shown in Figure 15.5. Single parents in these circumstances in Lithuania and Hungary have seen very big cuts in their living standards, whereas single parents in Austria, Iceland, Latvia and Greece have seen modest increases – in the case of Greece, from a very low base.

Figure 15.4: Net income of a single parent with two children earning 50% of average earnings as a percentage of the EU-SILC equivalised poverty threshold
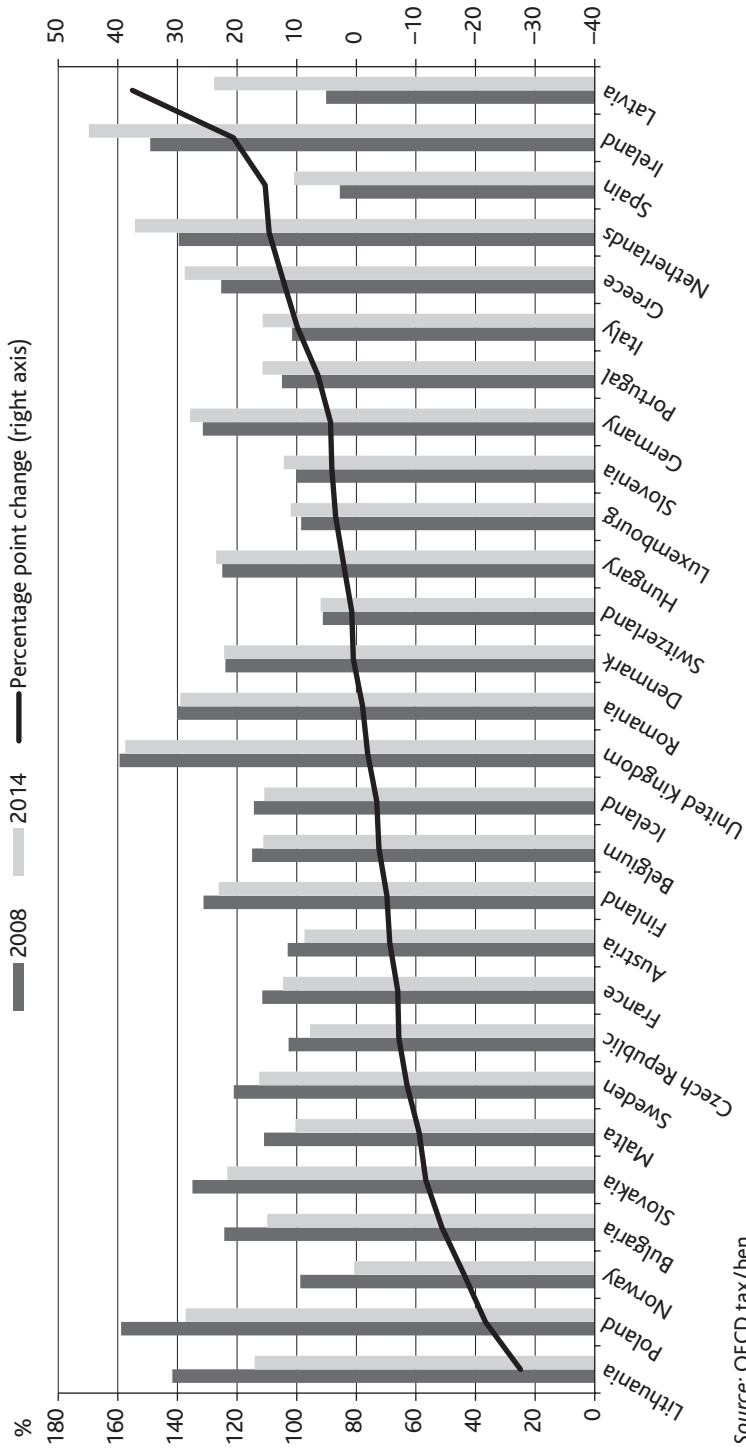
Source: OECD tax/ben

Figure 15.5: Net income of a single parent with two children on social assistance as a percentage of the EU-SILC equivalised poverty threshold
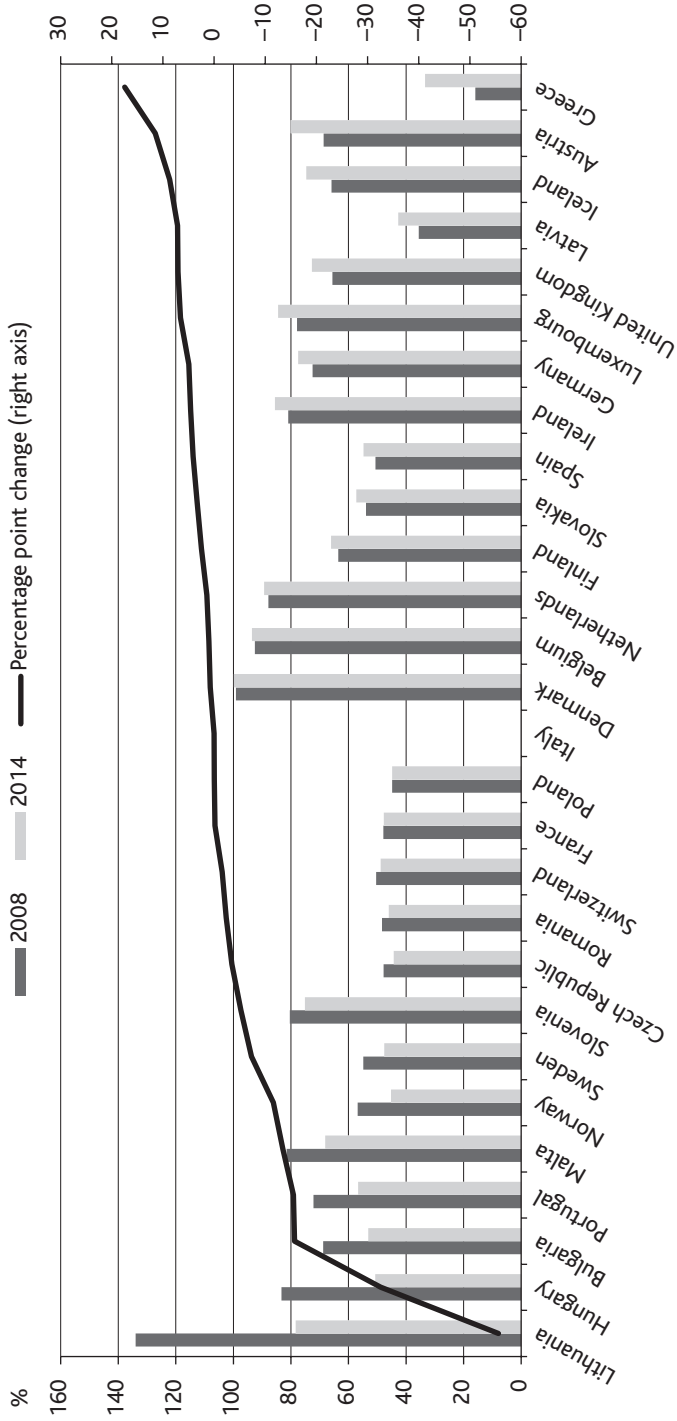
Note: Estonia is not in these charts because it switched currencies over the period. Italy does not have a national social assistance system.
Source: OECD tax/ben

How does the risk of poverty compare in single- and coupled-parent families?

We now turn to explore the impact of cash policies on reducing poverty for families with children. For this analysis, we use EU–SILC microdata. The standard Eurostat household classification identifies a single person with dependent children as a single-parent family, and two or more persons with dependent children as a coupled-parent family. Bradshaw and Chzhen (2012) discovered that there was a substantial variation across the EU in the proportion of single parents who live in multi-unit households, as opposed to living on their own with their children. This has very important implications for poverty analyses at a household level. In countries with single parents living in complex multigenerational households, living standards are likely to be sustained by other household members (see also Byun, Chapter Ten in this book). Bradshaw and Chzhen (2012) found that, in some southern EU countries, pensions rather than child cash transfers made the most important contribution to poverty reduction. Thus, we need to incorporate these single parents 'hidden' in multi-unit households. Figure 15.6 compares the proportion of children in single-parent families using both the EU–SILC definition (that is, a single-unit household with one adult and one or more dependent children) and a broader definition that also includes single parents 'hidden' in multi-unit households. Although the broader single-parent definition consistently yields a higher prevalence of children in single-parent families than the EU–SILC household-type classification, there is considerable variation in the extent to which the two rates differ. In some countries (including Germany, France, Norway and Finland) the difference between the two definitions is very small – less than 10% – but for others, the broader definition results in a sizeable increase in the proportion of children in single-parent families. This is especially true for Romania and Slovakia, where the difference is more than 100%, which suggests that single parents there face particular difficulties in forming and maintaining autonomous households.

Figure 15.7 gives the AROP rates for single parents and couples with children using our definition. In all countries in the EU, children growing up in single-parent families have a higher risk of poverty compared to children in coupled-parent families. The difference in risk is most substantial in Norway, Sweden, the Czech Republic and Iceland. Serbia, Croatia and Slovakia could be said to have the most equitable child poverty rate between single- and coupled-parent families, but by no means the lowest rate for either family type.

Figure 15.6: Percentage of children under 18 in single-parent families

Legend: ■ Our defintion ▨ SILC definition ── % difference (right axis)
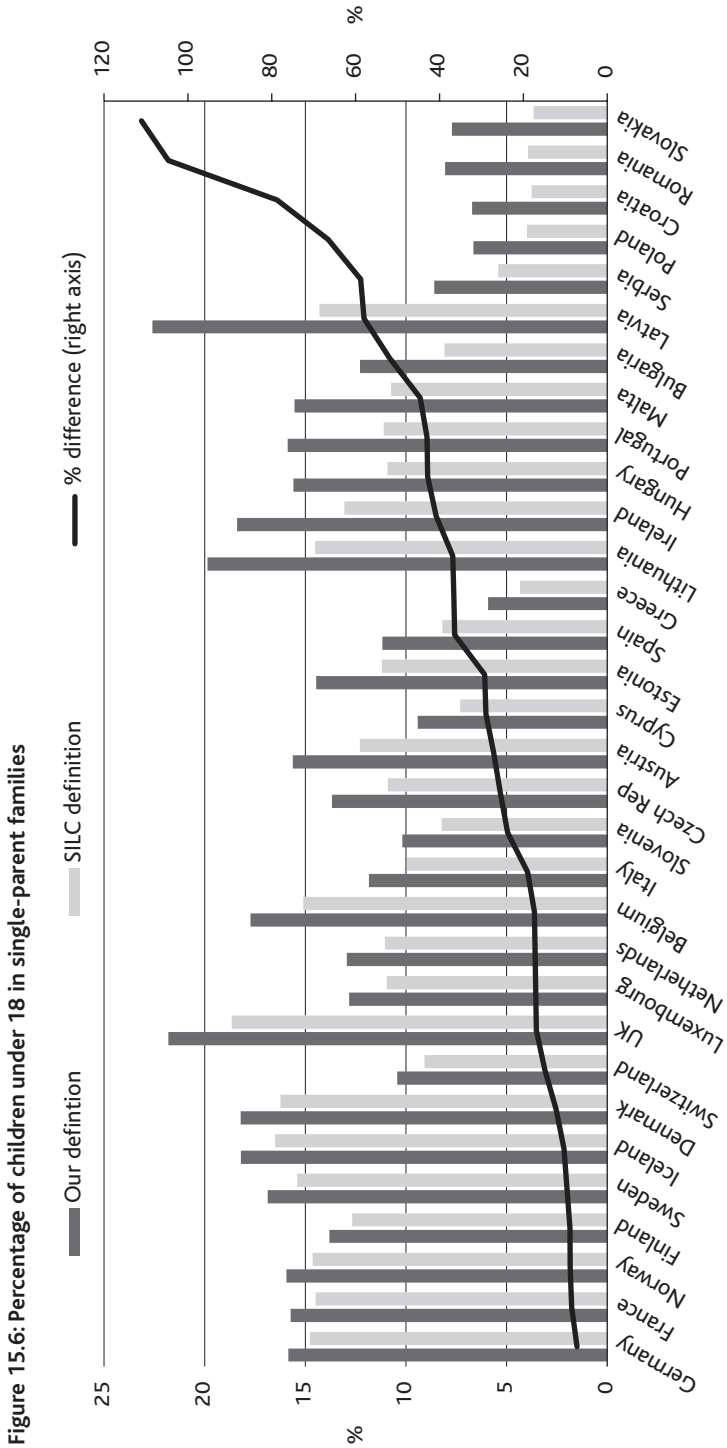
Note: child weights used. Countries ranked by percentage difference.
Source: EU-SILC (cross-sectional microdata 2014)
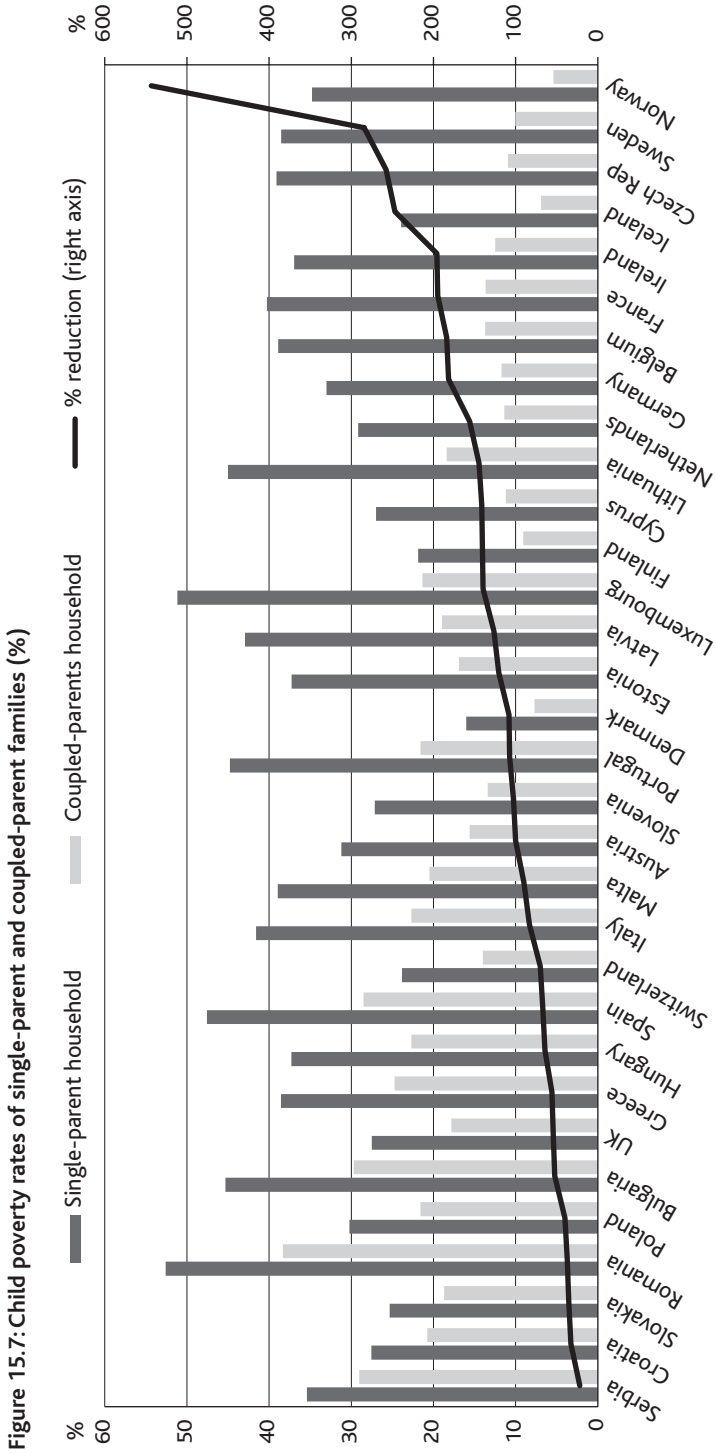
Figure 15.7: Child poverty rates of single-parent and coupled-parent families (%)

Single-parent household

Coupled-parents household

—— % reduction (right axis)

Base: Children under 18 years old. Child weights used. Ranked by percentage reduction.
Source: EU-SILC (cross-sectional; version 2014)

What part do cash transfers play in mitigating the risk of poverty for families and closing the poverty gap?

Figure 15.8 shows the reduction in single-parent child poverty achieved by social transfers. The after-transfer poverty threshold is used. The first thing to note in this Figure is the variation in the poverty rates of single parents before transfers. This is effectively the poverty levels that would exist if the single parents relied on income solely from employment. There are some countries with much lower pretransfer child poverty rates (Greece, Slovakia, Croatia and Estonia), all of which are countries that achieve this and simultaneously have very low transfers. Then there are countries with notably higher pretransfer child poverty rates among single parents (Luxembourg, Ireland and the UK). This is likely to be because single parents have inadequate employment: low levels of full-time employment and low wages, which Horemans and Marx (Chapter Nine in this book) refer to as 'poverty earnings'. There are really no countries that have low pretransfer poverty rates and big reductions in poverty achieved by transfers – Switzerland; Cyprus; Iceland, Finland and Denmark are the nearest examples. Children in single-parent families in Greece, Bulgaria and Romania achieve very little poverty reduction as a result of transfers. On the other hand, Denmark, Finland and the UK significantly reduce their pretransfer child poverty rate by more than 65%. In the case of the UK, this is from a much higher pretransfer base.

We commented earlier that it appeared that two high-income countries, Belgium and Norway, appeared to have rather small proportions of the incomes of low-paid single parents made up of transfers. We find in this analysis that they have moderate-to-high pretransfer child poverty, and also moderate-to-high child poverty reduction through transfers. Given the UK's position in this league table, with very high pretransfer poverty rates and nearly the highest poverty reduction from transfers, it is perhaps not surprising that the government has begun to make progressive increases in the minimum wage at the same time as cutting in-work benefits. Unfortunately, the increases in the minimum wage also result in reductions in in-work benefits because they are means tested, so single parents are going to lose out as a result of this policy shift (Bradshaw et al., 2011, 2017).

There is a debate to be had about whether **poverty rates** (the proportion in poverty) or **poverty gaps** (how far those are below the poverty threshold) are most important. Is it better to be a country with low rates but large gaps, or a country with a larger proportion only a little below the poverty threshold? It is probably best to take account of both. Figure 15.9 gives the poverty gaps before and after

Figure 15.8: Child poverty rates of single parents before and after social transfers
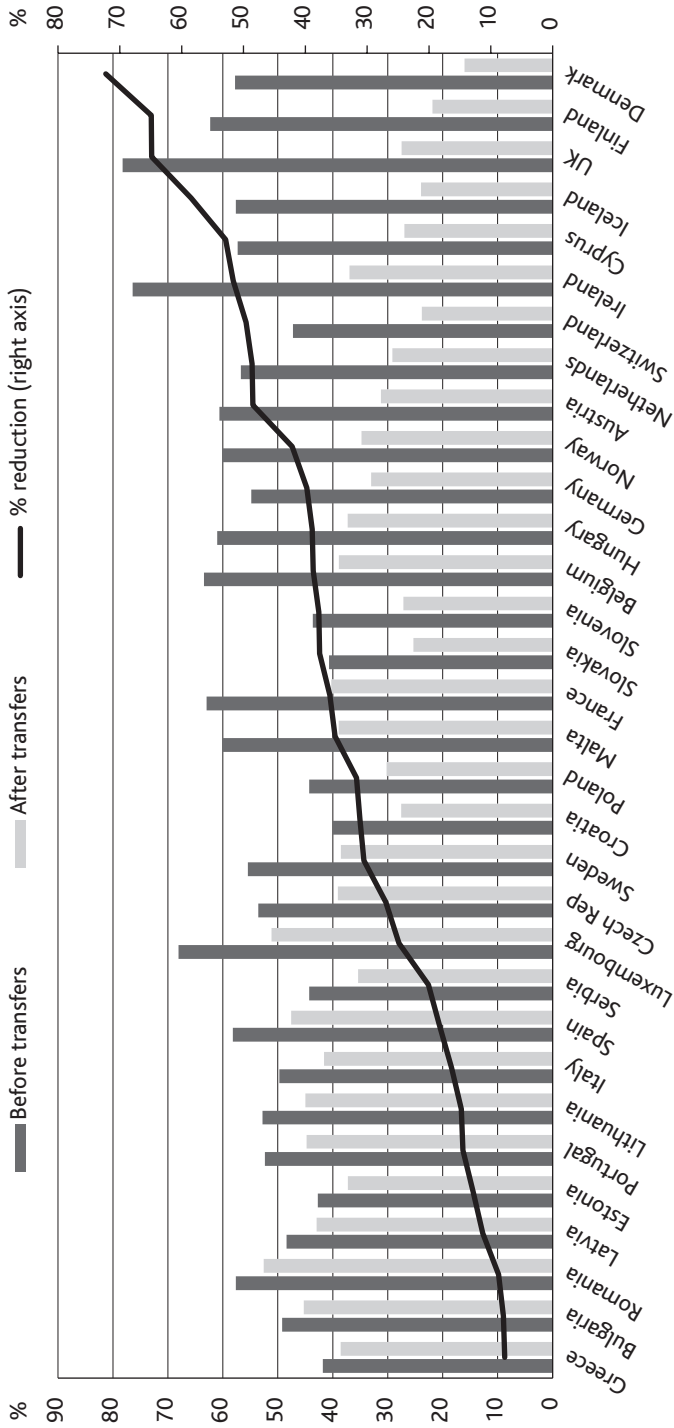
Base: Children under 18 years old. Child weights used. Ranked by percentage reduction.
Source: EU-SILC (cross-sectional; version 2014)

Figure 15.9: Child poverty gaps of single parents before and after social transfers
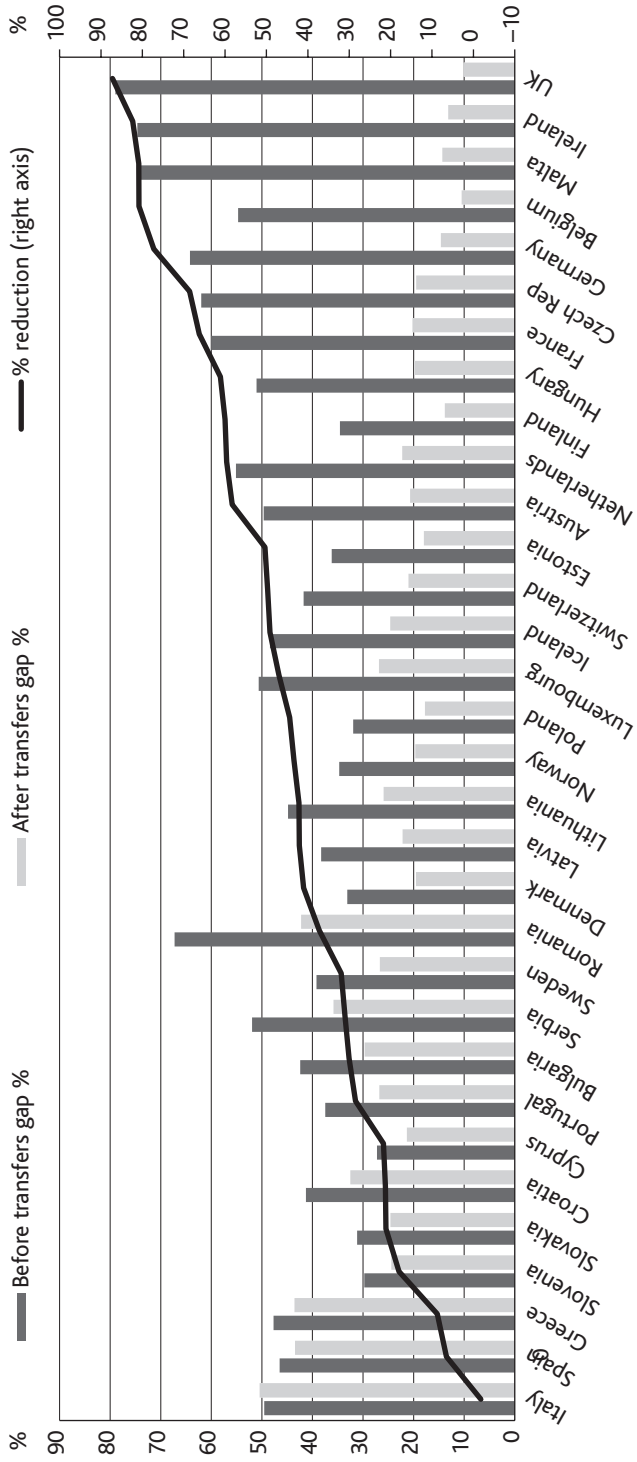
Base: Children under 18 years old. Child weights used. Ranked by percentage reduction (right axis).
Source: EU-SILC (cross-sectional; version 2014)

social transfers. For those in poverty, this is the median gap between net income and the poverty threshold, expressed as a proportion of the poverty threshold. Countries are ranked by the extent to which transfers reduce poverty gaps. Malta, Ireland and the UK reduce their single-parent poverty gaps by over 80%. In contrast, Spain and Greece reduce their poverty gap by less than 10%. Italy actually increased its poverty gap through regressive taxes.

There is an association between the extent to which transfers reduce poverty rates and poverty gaps in EU countries. Most countries achieve more reduction in poverty gaps than they do in reducing poverty rates, lifting single-parent families above the threshold.

Conclusion

The purpose of this chapter was to explore the financial support provided by welfare states for single-parent families. The welfare state provides financial support for low-paid single-parent families in almost all countries in the OECD, and in some of these countries (generally the richer ones) this financial support presents a substantial proportion (more than 40%) of net incomes. Much of that financial support is means tested, and the support is reduced at higher wage levels. However, at average earnings, single parents receive some financial support from the state in all but seven countries.

Only one third of OECD countries provide higher levels of financial support to single parents than coupled parents on average earnings, and fewer than half the countries provide higher levels to low-income single-parent families. Taxes and benefits often interact in quite bizarre ways that were surely not intended by policy makers. Some countries have higher cash benefits for single parents, but then undermine that advantage by taking those benefits into account when assessing housing benefits. A number of countries are more generous to coupled parents than single parents regardless of the earnings levels.

Over the recession, the net income of single parents deteriorated (in comparison with average earnings and the AROP threshold) in more countries than it improved in (see also Cantillon et al., Chapter Eighteen in this book). This is true for single parents in work and single parents not working and dependent on social assistance.

Standard analysis of EU-SILC poverty data tends to 'hide' some single parents in multi-unit households. This is true for all countries, but makes a substantial difference in some eastern and southern EU countries. The child poverty rate is higher for single-parent families

than coupled-parent families in all countries, and substantially higher in some Nordic welfare states.

Child poverty in single-parent families is reduced by social transfers in every EU country. But some countries are much more successful than others. Romania, Bulgaria and Greece achieve very little reduction – but Denmark, Finland and the UK reduce their single-parent child poverty rate by over 60% thanks to transfers. The UK and Ireland are also very successful in reducing the gap between net incomes and the poverty thresholds using social transfers. Greece, Italy and Spain reduce their single-parent poverty gaps by very little.

It is important to acknowledge some limitations of the analyses in this chapter. It only takes us to 2014; in fact, the income data in EU-SILC is for the 2013. Not all countries had emerged from the recession by 2014, and many were still mired in austerity and fiscal consolidation. In the case of the UK, for example, cash benefits for single parents were frozen in 2015 for a further four years, and substantial cuts in the level of family benefits (as part of the introduction of the Universal Credit) will not be fully implemented until 2021.

Not all relevant social policies are included in the OECD tax/benefit model. In particular, subsidies and the costs of childcare are not taken into account (and are likely to be of particular importance to single parents), though Van Lancker (2013) has suggested that in EU countries they can have regressive distributional effects (but see Van Lancker, Chapter Eleven in this book). Also, child-support policy or alimony is not included. In some countries child support is merely a private transfer, but in other countries it is heavily regulated by the state and guaranteed. There are some comparative studies of the impact of child support on poverty, but only for a limited number of countries (OECD, 2011; Skinner et al., 2007, 2011, 2016).

There is debate about the appropriate balance between the market and the state in achieving poverty reduction. Or in the terms of this book, what are effective strategies to increase single parents' earnings from the labour market? When earnings alone are inadequate and families remain below the poverty threshold, how best can the state intervene? In this chapter, we find support in favour of both strategies, with an emphasis on cash transfers being a crucial strategy to reduce single-parent poverty.

Beyond any doubt, single parents and their children need cash transfers and benefits – and this chapter shows that cash transfers are *extremely* effective in reducing their poverty. Perhaps now more than ever, countries must continue to use cash transfers combined with other strategies as a way to respond to the inequalities of the labour

market (Cantillon et al., Chapter Eighteen in this book). Countries with adequate cash transfers significantly reduce their child poverty. Those countries failing to adopt them are making political choices and failing their children.

Note

1 EU-SILC data used by permission of the European Commission, Eurostat, cross-sectional 2014 users' database Rev2, December 2016. Eurostat has no responsibility for the results and conclusions, which are those of the researchers.

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The role of universal and targeted family benefits in reducing poverty in single-parent families in different employment situations

Ann Morissens

Despite increased policy attention afforded to poverty and the different measures taken at EU level, some groups still face serious poverty risks. Compared to the rest of the population, both children and single parents face a higher risk of being poor or socially excluded. Previous academic research (Chzhen & Bradshaw, 2012; Gornick & Jäntti, 2011) and reports by nongovernmental organisations (NGOs) and grassroots organisations (Adamson, 2012; Eurochild, 2015) have noted alarming poverty rates. Moreover, the child poverty risk has been increasing in most countries (Adema et al., 2014). Low work intensity in families is an important contributor to the high poverty rates among children. Poor children are often living in households where no one works (Van Mechelen & Bradshaw, 2013). Joblessness involves a major poverty risk for both coupled-parent and single-parent families, but poses a particular strain for single parents, which is reflected in the very high poverty rates for children in these families.

As a consequence of new and diverse family patterns, more children are living in single-parent households, and their higher poverty risks pose a moral challenge for policy makers. Whereas single parents are sometimes accused of being personally responsible for their poverty because of their choices, children living in single-parent families have not chosen to be born in a poor household. Moreover, children cannot alter the situation they are in. This is to some extent also true for single parents; even if work is considered to be the best protection against poverty, single parents often lack the time and resources (Bakker & Karsten, 2013) to commit themselves to a full-time job because of care responsibilities. The combination of care and full-time work is particularly difficult in countries with limited and/or expensive

daycare facilities. Consequently, single parents often work part time or not at all; this has important financial implications, since the loss of income is not made up for by a second earner (see Horemans & Marx, Chapter Nine in this book). Support from the state by means of daycare or financial support is often indispensable for single parents to enter the labour market and/or make ends meet. As Nieuwenhuis and Maldonado (Chapter One in this book) argued, single parents face a triple bind: inadequate resources, inadequate employment and inadequate policies. This chapter zooms in on both the role of employment and the policy design of family benefits in reducing families' poverty risk. How policies are designed can have a sizeable impact on single parents' poverty risk. The distinction between universal and targeted family benefits occupies a central place. The contribution of this chapter is that it looks at the outcomes of policy design in different employment situations, and does so at the household level. The central question in this chapter is: *What is the role of universal and targeted family benefits in alleviating poverty among single-parent families in different employment situations in 17 countries in 2010?*

To investigate this query, the following subquestions are addressed:

- What are universal and targeted family benefits, and what are their features in the different countries?
- What is the extent of poverty among employed and nonemployed single-parent families, and how is this different from employed and nonemployed coupled-parent families?
- How effective are universal versus targeted family benefits in reducing poverty for employed and nonemployed single-parent families, and is this different from their coupled counterparts?

By answering these questions I build on the previous chapter (Bradshaw et al.), which demonstrated the continued importance of redistribution, and take a more detailed look at 1) the interplay between family benefits and employment, and 2) the policy design of family benefits. Based on institutional information, the analysis allows us to see what the policy design means for the poverty risk of different family types in different employment situations.

Universalism versus targeting: an ongoing debate

The debate about the effectiveness (and efficiency) of universal versus targeted benefits in terms of redistribution was fueled by the seminal work of Korpi and Palme (1998). Although the debate

never disappeared, it has recently reemerged (Kenworthy, 2011; Marx et al., 2016) – not in the least because of the economic crisis, which prompted austerity measures in many countries. In times of economic downturn, it is a relevant question to ask whether the universal approach is (still) the most effective (Korpi & Palme, 1998) and whether universal benefits also help those who need them most. An often-heard criticism is that universal benefits are more beneficial for the middle class and that their effectiveness in helping those who need it most is rather limited. Consequently, various supranational organisations favour targeted over universal benefits, including the International Monetary Fund (IMF), World Bank and OECD (Atkinson & Bourguignon, 2014).

Even if Korpi and Palme (1998) concluded that a universal strategy has the largest redistributive effect, their findings were challenged in recent work by different scholars (Kenworthy, 2011; Marx et al., 2016, Van Lancker et al., 2015), who found that targeting achieved better redistributive results – particularly when combined with high levels of spending. Brady and Burroway (2012), on the other hand, applied a multilevel approach and found that universal policies had better outcomes for single parents' poverty, whereas they observed no or a negative effect for targeted benefits.

Van Lancker and Van Mechelen (2015) explored the association between targeting of child benefits and child poverty, and found that targeting low-income families resulted in higher levels of poverty reduction. The authors conclude that targeting has a better effect under certain circumstances: when targeting is directed towards low-income families *and* when the benefits are generous. Furthermore, the best outcomes are found in countries where targeting takes place within universalism. Van Lancker et al. (2015) examined the impact of child benefits on poverty alleviation. They also found support for targeting benefits and, in line with recent literature that revisited the paradox of redistribution, their findings pointed to the importance of the policy design of targeting.

Universal versus targeted family benefits

Most countries provide family benefits that help parents with the costs involved in raising children. In many countries, this benefit takes the form of a child allowance; this is often a lump-sum benefit, sometimes progressive (that is, the benefit is higher for second and third children compared to the first) and sometimes with age supplements. In countries where child allowances are present,

these benefits are usually universal and received by all families with children. Recently, there has been a discussion in some countries (see Eydal, Chapter Seventeen in this book) around whether child allowances should remain universal or be targeted towards those with low income. The latter can be done by introducing a means test or via single-parent supplements (see Bradshaw et al., Chapter Fifteen in this book). Thus, the universal character is questioned in some contexts. The UK, for instance, introduced the High Income Child Benefit charge, which imposes a tax on child benefits received for those with incomes above a certain level. Those in favour of targeting argue that, by making the child allowance income-tested, more resources are made available for those parents who need it more. Those against targeting argue that all parents should be supported in their role as parents and consider the universal benefits an investment in children, who are a country's future. The political support argument is also present in this debate, stating that universal benefits have the potential of gaining more political support (Skocpol, 1991). Without this support, there is a risk of reduced redistributive budgets. Besides the stigmatising character of targeted benefits, these benefits are also associated with an administrative workload, which often implies additional costs. Non-take-up (van Oorschot, 1991) is another problem associated with targeting and can result in a situation where vulnerable groups do not receive the benefits they are entitled to. Income-tested benefits may also lead to situations in which families no longer have sufficient incentives to enter or remain in the labour market.

How to identify universal and targeted benefits is, however, not a straightforward question. **Universal benefits** are benefits offered without a criteria of selection. Applied to family benefits, universal family benefits are offered to all families with children, regardless of their income or other conditions. The presence of a child is the qualifying criterion.[1] Consequently, all families with children should be covered by universal family benefits.

Targeted family benefits suppose that the presence of a child is necessary but not sufficient to qualify, and have some additional criteria for eligibility. The criteria used to select a specific group can take different forms, such as a means test, which often takes the form of an income test (but see Sierminska, Chapter Three in this book). A targeted family benefit could be a child allowance assigned only to poor families with children. Having no or a low income, and also being a single parent, can be a criterion. The latter case means targeting towards a specific risk group (single parents) and not a specific situation

(having a low income). Targeting implies the intention to use the available resources in a selective manner.

Table 16.1 overleaf gives an overview of the different universal and targeted family benefits that are available in the Luxembourg Income Study (LIS) database. Only a few countries have family benefits that are specifically targeted towards single parents. Countries that do this often do so within a context of universal benefits where single-parent families are offered a supplement; Denmark and Norway are examples of this approach. This approach differs from regular targeted family benefits based on a means test or tax credits; the UK and the US are examples of a tax-credit approach. Ireland, on the contrary, targets single parents based on their status by means of the one-parent family payment. Germany offers a means-tested supplement.

Table 16.2 classifies the countries based on the design of the family benefits in place. Using the information available in LIS, complemented with institutional information, we distinguish between three different policy-design models. Countries classified as having a universal model have family benefits in place that are for all families with children, regardless of the parents' income and with no form of means test. Most countries included in this analysis opt for universal benefits, the child benefit being a typical example of this. Other countries have universal family benefits in place but offer single parents a higher amount, solely based on the criterion of being a single parent and not taking income or need into account. The single-parent allowance in Iceland is an example of such an approach. Denmark, Norway and Finland increase their child allowances for single parents by offering supplements. In this chapter, this model is labelled **targeting within universalism**. As can be seen in Table 16.2, this approach is common in Nordic countries.

A third cluster of countries is categorised as having a **poverty-targeted** policy model, because families are only eligible if their income is below a certain level. The UK and Ireland combine this with universal child benefits, whereas Poland and the US do not. The latter two countries only offer targeted benefits to families with children. The poverty-targeted countries differ from targeting within

Table 16.2: Policy design of family benefits in selected countries

Universal family benefits	Targeting within universalism	Poverty targeted
Australia, Canada, Germany, France, Hungary, Luxembourg, the Netherlands, Slovenia, Slovakia	Denmark, Finland, Iceland, Norway	US, Poland, UK, Ireland

Table 16.1: Overview of universal and targeted family benefits

Country	Universal family benefits HMITSUFA in LIS	Targeted family benefits HMITSAFA in LIS
Australia (2010)	Family Tax Benefit Part A Family Tax Benefit Part B Baby Bonus [discontinued in 2012] Childcare benefit Childcare Tax Rebate Parenting Payment	No family assistance benefits in place
Canada (2010)	Universal childcare benefit	No family assistance benefits in place
Germany (2010)	Child benefit (*Kindergeld*) Maintenance benefit (*Unterhaltszahlung aus Unterhaltsvorschusskassen*) Parental allowance (*Elterngeld*) Childcare allowance (*Betreuungsgeld*)	Supplementary Child Allowance (*Kinderzuschlag*)
Denmark (2010)	Child and youth benefit (*børnefamilieydelse*) with supplements for single parents Special Child Benefit (*Særligt børnetilskud*) Births and adoption grants Special allowance for parents still studying Parental care leave	No family assistance benefits in place
Hungary (2010)	Family allowance (*családi pótlék*) Birth Grant (*anyasági támogatás*) Child-Raising Support (*gyermeknevelési támogatás, GYET*) Child Home Care Allowance (*gyermekgondozási segély, GYES*)	Regular Child Protection Allowance (*rendszeres gyermekvédelmi támogatás*) Irregular Child Protection Support (*rendkívüli gyermekvédelmi támogatás*)

(continued)

Country	Universal family benefits HMITSUFA in LIS	Targeted family benefits HMITSAFA in LIS
Finland (2010)	Child benefit (*Lapsilisät*) Birth grant (*äitiysavustus*) Adoption grant (*adoptiotuki*) Private childcare allowance (*lasten yksityisen hoidon tuki – Hoitolisä*) Conscript's Allowance (*Sotilasavustus*) Maintenance allowance for children (*Elatustuki i rekisteristä*) Child home care allowances (*lasten kotihoidon tuki*) (*Hoitoraha*) Partial childcare allowance (*Osittainen hoitoraha*) Municipal supplement (child home care allowance) (*Kunnallinen lisä (kotihoidon tuki)*) Childcare allowance for care of severely disabled and chronically ill children (*alaikäisen lapsen vanhemmalle maksettu omaishoidon tuki*)	No family assistance benefits in place
France (2010)	Family allowance (*allocation familiale, AF*) Special education allowance for a disabled child (*allocation d'éducation de l'enfant handicapé, AEEH*) Maintenance allowance (*allocation de soutien familial, ASF*) Family supplement (*complément familial*)	Family allowances from local government, for those with low income Single-parent allowance (*allocation de parent isolé, API*)
Iceland (2010)	Child benefit (*barnabætur*) Single-parent allowance (*mæðralaun*) Adoption grant (*ættleiðingarstyrkur*) Advance on maintenance payments Maternity/paternity grants (*fæðingarstyrkur*) Childcare allowances	No family assistance benefits in place
Ireland (2010)	Child benefit	One-parent family payment based on means test Family Income Supplement
Luxembourg (2010)	Education payment (*forfait d'éducation, Mammerent*) Child benefit (*allocation familiale*) Child Bonus (*boni pour enfant*) Birth grant (*allocation de naissance*) Maternity allowance (*allocation de maternité*) Child-raising allowance (*allocation d'éducation*)	No family assistance benefits in place

(continued)

Table 16.1: Overview of universal and targeted family benefits (continued)

Country	Universal family benefits HMITSUFA in LIS	Targeted family benefits HMITSAFA in LIS
Netherlands (2010)	Child Benefit (AKW – *Algemene Kinderbijslag Wet*) Child-related Allowance (*Wet op het kindgebonden budget*, WKB)	No family assistance benefits in place
Norway (2010)	Maternity/adoption grant (*engangsstønad ved fødsel*) Child benefit (*barnetrygd*) with supplement for single parents Monthly cash for care benefit for parents of small Children (*kontantstøtte*) Childcare benefit for single parents (*stønad til barnetilsyn*)	No family assistance benefits in place
Poland (2010)	No universal family benefits scheme in place	Family benefit Allowance for single parents
Slovakia (2010)	Child benefit (*Prídavok na dieťa*) Additional child benefit (*Príspevok pri narodení dietata*) Benefit for multiple births Foster care benefits (*príspevky na podporu náhradnej starostlivosti o dieťa*) Parental benefit (*Rodičovský príspevok*) Allowance for childcare (*príspevok na starostlivosť o dieťa*)	No family assistance benefits in place
Slovenia (2010)	Parental allowance Child benefit Benefits for foster carers	No family assistance benefits in place
UK (2010)	Child allowances	Child tax credits Sure Start maternity grants
US (2010)	No universal family benefits scheme in place	Temporary Assistance for Needy Families (TANF) Earned Income Tax Credit (EITC) Child Tax Credit Additional Child Tax Credit

Source: LIS, institutional documentation by country and MISSOC

universalism in the sense that targeting is based on low income rather than being a single parent, and it is not offered as a supplement to universal family benefits.

Data and method

Data

The analyses in this chapter are based on data from LIS. Income data for 17 countries around the year 2010 are used: Australia (AU); Canada (CN); Denmark (DK); Finland (FI); France (FR); Germany (DE); Hungary[2] (HU); Iceland (IS); Ireland (IE); Luxembourg (LU); the Netherlands (NL); Norway (NO); Poland (PL); Slovakia (SK); Slovenia (SL), the United Kingdom (UK) and the United States (US).

The sample is limited to working-age (aged 20–55) single-parent and coupled-parent families. A **single-parent family** was defined as a household with a single head living alone with one or more dependent children.[3] This operationalisation of single parents is the best way to assess the impact of family benefits, since the presence of other family members would hamper the analysis. On the other hand, a narrow definition may result in higher reported poverty rates compared to a broader definition.

Poverty incidence and poverty reduction effectiveness scores

This chapter makes use of the official indicator of being **at risk of poverty** (AROP) used by the European Commission, which defines poverty as having an equivalised disposable income below 60% of the median national household income.

To assess the impact of universal and targeted family benefits on the alleviation of poverty in working and nonworking families, we compare the situation prior to and after the receipt of family benefits while holding the poverty line constant (Caminada & Goudswaard, 2009; Maldonado & Nieuwenhuis, 2015; Sainsbury & Morissens, 2002; Van Lancker & Van Mechelen, 2015; Van Lancker et al., 2015). The relative poverty reduction effectiveness score (PRES) is an often-used standard measure in poverty research (Caminada & Goudswaard, 2009) and is calculated using the following formula:

$$PRES = \frac{\text{pre-transfers poverty rate} - \text{post-transfers poverty rate}}{\text{pre-transfers poverty rate}} * 100$$

The PRES gives an indication of the percentage of poor families that are lifted out of poverty due to the receipt of family benefits. The main advantage of this indicator is that it allows for easy comparisons between countries and family types.

Universal versus targeted family benefits

The LIS variables **family/child universal benefits** and **family/child assistance benefits**[4] are used. Universal family benefits in LIS include three components: child allowances, advance maintenance and non-work-related childcare benefits. All benefits are measured at the household level. As was seen in Table 16.1, there are important differences between countries; some countries have all three types of family benefits available, whereas other countries only have child allowances. This makes a comparison across countries a difficult exercise. However, since the central comparison in this chapter focuses on the differences between two family types and two labour-market situations *within* countries, the interpretation of the results should not suffer too much from this data shortcoming.

AROP rates for working and nonworking single and coupled parents

Figures 16.1 and 16.2 display the AROP rates for single-parent and coupled-parent families in 17 countries. This is done for three situations: for all families, for families in which there is one earner and for families in which there are no earners. For coupled-parent families, the situation of dual earners is also taken into account. In many countries, the dual-earner family has become the norm, and it is interesting to compare the outcomes of these families with the outcomes of other family types.

Looking at the overall single-parent families' poverty rates (based on disposable household income), Figure 16.1 reveals a picture of disadvantage for single-parent families. In all countries, these families have worse poverty outcomes than their coupled counterparts (shown in Figure 16.2). Having the policy designs summarised in Table 16.2 in mind, countries applying targeting within universalism display good outcomes in terms of poverty risk for single parents. Looking at overall poverty rates for coupled-parent families in Figure 16.2, we see that these are, as expected, considerably lower than for single-parent families – but again, there is variation across countries.

In a next step, the role of the labour market as a possible protector against poverty is taken into account. With the exception of Iceland

Figure 16.1: AROP rates for single-parent families by number of earners at 60% median poverty line

Legend: □ Overall ■ One earner ■ No earners

Country	Overall	One earner	No earners
United States	43	36	90
United Kingdom	22	11	43
Slovenia	28	28	43
Slovakia	20	25	75
Poland	22	15	57
Norway	18	16	51
Netherlands	23	29	51
Luxembourg	39	42	64
Iceland	27	34	45
Ireland	32	13	58
Hungary	23	12	84
Germany	39	37	68
France	30	22	80
Finland	19	15	49
Denmark	15	11	40
Canada	36	36	92
Australia	32	16	73
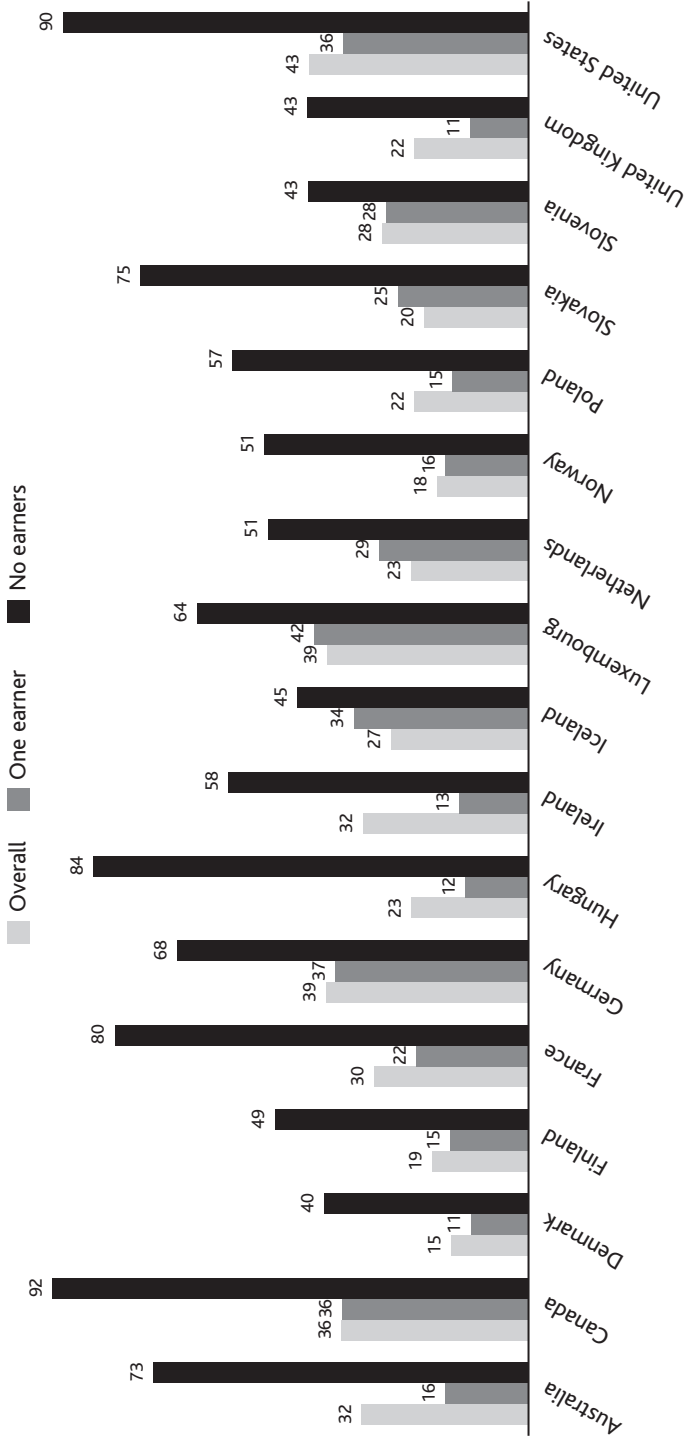
Note: Vertical axis = % single-parent families < 60%.

Source: LIS database, www.lisdatacenter.org (multiple countries; December 2016–January 2017), Luxembourg: LIS

Figure 16.2: AROP rates for coupled families by number of earners at 60% median poverty line

Legend: ▨ Overall ■ No earner ▨ One earner □ Two earners

Country	Overall	No earner	One earner	Two earners
Australia	12	92	20	6
Canada	16	76	43	12
Denmark	5	62	20	3
Finland	7	83	24	4
France	13	86	38	5
Germany	7	67	20	4
Hungary	21	80	27	10
Ireland	12	59	14	2
Iceland	6		22	5
Luxembourg	16	77	26	10
Netherlands	9	70	31	5
Norway	5	66	25	3
Poland	15	58	26	4
Slovakia	14	95	33	10
Slovenia	9	81	39	3
United Kingdom	13		26	4
United States	17	89	34	8
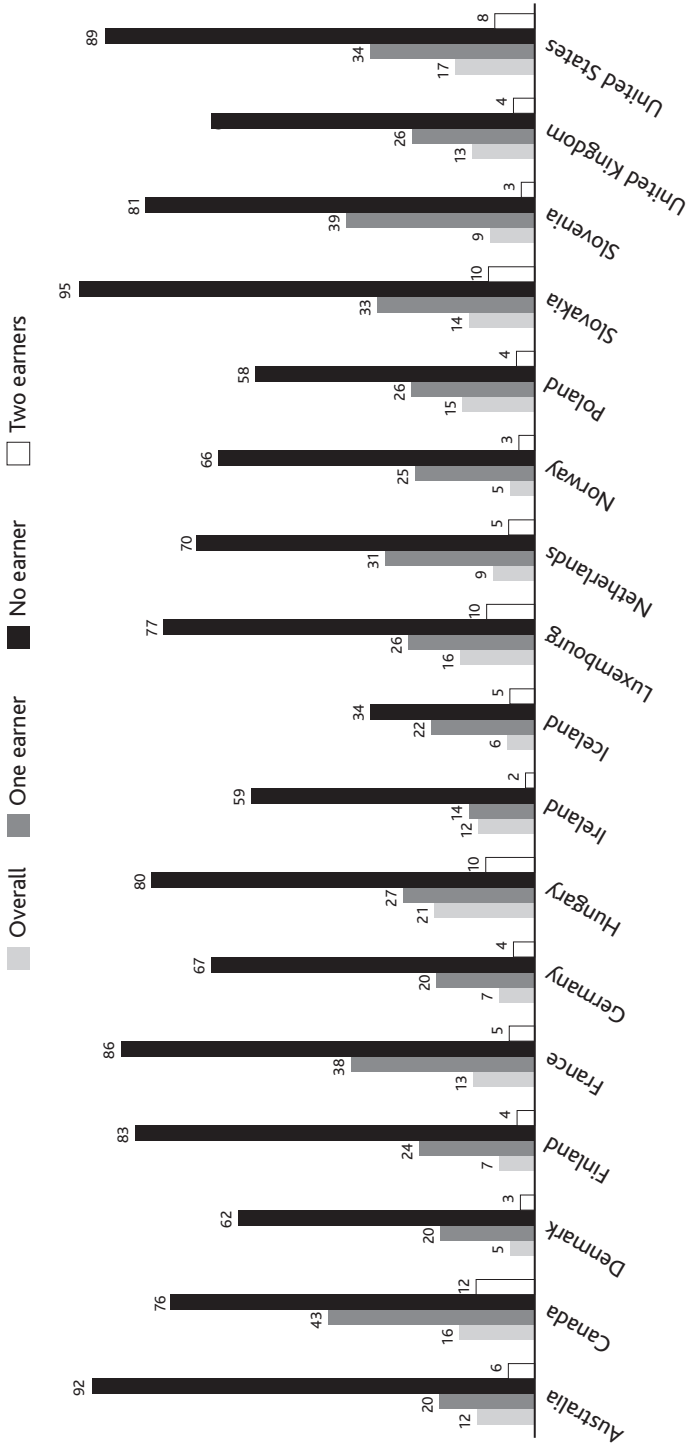
Note: Vertical axis = % coupled families < 60%.

Source: LIS database, www.lisdatacenter.org (multiple countries; December 2016–January 2017), Luxembourg: LIS

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and the Netherlands, single–parent families in which there is income from labour face smaller poverty risks compared to single parents in general. Part-time work among mothers may help explain the Dutch result.

When comparing single-parent families with one earner to coupled–parent families with one earner, an interesting pattern is observed. In 12 countries, poverty rates for single-parent families are lower than for coupled families with one earner. This finding confirms research by Nieuwenhuis and Maldonado (2018). An explanation for this finding can be that family benefits targeted to single-parent families top up their income from work and therefore pull them above the poverty line, while this is not the case for coupled–parent families.

Based on this observation, we can conclude that work indeed protects single parents against poverty, but for coupled-parent families to have only one earner is less likely to be sufficient to deter poverty. As a consequence, in most countries, coupled-parent families with just one income from work are worse off than single parents. Turning to dual-earner couples, we see clearly that the second earner, who is absent in single-parent families, is an important explanation for the observed difference in overall poverty rates between single-parent and coupled–parent households.

Looking at the situation of nonemployment, the risk to be poor is very high. In Canada and the US, we find very high poverty rates: >90% for single-parent families with no earner present. France and Germany display poverty rates: around 80%. The lowest poverty rates, albeit still at high levels, are found in Denmark, Slovenia and the UK. The high poverty rates illustrate the vulnerability of single–parent families outside the labour market. Nonetheless, coupled–parent families in which there is no income from labour are worse off than single-parent families in several of the observed countries.

The poverty-reducing effect of universal family benefits by employment situation and family type

Employed parents

Table 16.3 presents both the pre-family-benefits AROP rates (pre–AROP) and PRES scores in the two family types, by number of earners, for universal family benefits.

Looking at the AROP rates before the receipt of universal family benefits (pre–AROP), we find that the risk to be poor is higher compared to the situation after the receipt of benefits. Employed

Table 16.3: Pre-family benefits poverty rates and PRES scores by family type and number of earners for universal family benefits

| | Single-parent families | | | | Coupled-parent families | | | | | |
| | One earner | | No earner | | One earner | | No earner | | Two earners | |
	PRE-AROP	PRES	PRE-AROP	PRES	PRE-AROP	PRES	PRE-AROP	PRES	PRE-AROP	PRES
Australia	45	64	97	24	39	49	97	50	9	37
Canada	38	4	76	0	45	5	76	1	13	4
Denmark	21	46	71	45	23	16	71	13	4	17
Finland	23	34	89	40	38	37	89	7	7	48
France	27	20	88	6	45	14	88	2	8	33
Germany	48	23	81	18	31	34	81	17	7	41
Hungary	22	45	80	9	38	28	80	0	12	16
Ireland	18	23	63	12	17	19	63	7	3	37
Iceland	42	19	n too small	n too small	27	19	n too small	n too small	5	-2
Luxembourg	35	16	81	8	40	35	81	5	16	38
Netherlands	35	16	75	32	37	16	75	6	7	23
Norway	27	40	72	33	32	23	72	9	4	25
Slovakia	27	7	95	10	42	23	95	0	11	9
Slovenia	29	5	81	51	45	13	81	0	5	38
United Kingdom	15	23	76	28	31	18	76	11	6	20

Source: LIS Database, www.lisdatacenter.org (multiple countries; December 2016–January 2017), Luxembourg: LIS

single parents face the highest poverty risks in Germany and Australia. Lowest poverty risks are noted in the UK and Ireland (see Figures 16.1 and 16.2 for post-transfer poverty rates).

In this section, we are interested in the impact of universal family benefits in different employment situations, and the analysis therefore mainly focuses on the PRES. Focusing on PRES scores for families in which one parent works we find, once again, substantial variation across countries. High PRES scores imply that universal family benefits are effective in reducing the risk of poverty for employed parents. For single-parent families in employment, PRES scores range from 4 (Canada) to 64 (Australia). Australia is followed by Denmark, Hungary and Finland, with PRES scores of >40. Slovakia, Slovenia and Canada are far less successful in reducing the poverty risk, with universal family benefits that barely raise single-parent families above the poverty threshold. Canada's low score is consistent with the high poverty rates among single-parent families with one earner. Looking at the overall poverty rates of countries with high PRES scores, we see that they generally have lower poverty rates; this is also true for single-parent families with one earner. Slovakia is an outlier, as universal family benefits are not very successful but poverty rates among single parents remain modest.

For coupled-parent families with one earner, PRES scores are quite similar: between 5 (Canada) and 49 (Australia). The best-performing countries here are Australia, Finland, the Netherlands and Germany. The worst-performing countries are Denmark, the Netherlands, France and Canada.

Comparing the poverty-reducing impact of universal family benefits for the different family types, we find that in seven countries (Australia; Denmark; France; Hungary; Ireland, Norway and the UK) universal family benefits are more effective for one-earner single-parent families than for coupled-parent families. For example, in Denmark and Norway, which offer supplementary benefits to single parents, there is a sizeable difference between the PRES scores for single-parent families and coupled-parent families, with more favourable outcomes for single-parent families. Luxembourg and Germany, on the other hand, display an opposite pattern: more favourable outcomes for coupled-parent families. In dual-earner families, PRES scores range from –2 (Iceland) to 48 (Finland). In 10 of the 15 countries, PRES scores for dual-earner families are higher than for the coupled families with one earner. This shows that universal family benefits play an important role, even for families with two earners. It is also in line with the high poverty rates that were found for one-earner coupled families (Figure 16.2).

Parents not in employment

For both family types, Table 16.3 shows lower PRES scores, in most countries, in the absence of an earner. The Netherlands, Finland and the UK are exceptions, and have better scores for single parents not in employment than for those in employment. For single-parent families, PRES scores range from 0 (Canada) to 45 (Denmark). For coupled–parent families, the range is between 0 (Hungary, Slovakia and Slovenia) and 50 (Australia).

Comparing the family types, universal benefits are more effective in reducing poverty for unemployed single parents than for their coupled–parent counterparts in 12 of the observed countries. This is similar to what was found for employed parents, where single parents had higher PRES scores in seven countries. Australia is an exception, with universal benefits being more effective (PRES = 50) among coupled–parent families in which no one works than among their single–parent counterparts (PRES = 24).

In most countries, PRES scores are lower for families where no one works compared to families with one earner, and this holds for both family types. This means that, even for families in employment, universal family benefits remain important to reduce poverty. Taking away universal family benefits for working parents would considerably worsen their situation in most countries. For those without employment, however, it is likely that universal benefits are not sufficient to close the larger poverty gap that these families face.

The poverty-reducing effect of targeted family benefits by family type and employment situation

To assess the impact of targeted family benefits, the same indicator as for the universal family benefits is used: the relative PRES. The results are presented in Table 16.4. The PRES scores could only be calculated for six countries in which targeted family benefits are available, and – with the exception of Germany and Hungary – these countries were classified as poverty targeted (see Table 16.1).

Employed parents

PRES scores for targeted benefits for working single–parent families range from no impact (Germany and Hungary) to 71 (Ireland). The results for coupled–parent families in which there is one earner also vary between countries, but the PRES scores are considerably lower

Table 16.4: Pre-family benefits poverty rates and PRES scores by family type and number of earners for targeted family benefits

| | Single-parent families | | | | Coupled-parent families | | | | | | |
| | One earner | | No earner | | One earner | | No earner | | Two earners | |
	PRE-AROP	PRES	PRE-AROP	PRES	PRE-AROP	PRES	PRE-AROP	PRES	PRE-AROP	PRES
Germany	37	0	68	0	21	2	67	0	4	0
Hungary	12	0	92	8	27	0	80	0	10	−1
Ireland	47	71	89	35	13	−8	56	−5	3	27
Poland	17	14	68	16	29	13	59	2	5	16
United Kingdom	26	57	78	45	40	36	84	20	7	35
United States	46	21	90	0	40	14	89	0	11	25

Source: LIS Database, www.lisdatacenter.org (multiple countries; December 2016–January 2017), Luxembourg: LIS

than for single-parent families. The UK has the best PRES score, with 36. Poland and the US have PRES scores around 13. Ireland had the highest PRES score for single-parent families, but has higher post- than pretransfer poverty rates for coupled-parent families with one earner. The one-parent family benefit is likely to contribute to Ireland's high PRES scores for this group.

Ireland and the UK perform very well in reducing poverty among single-parent families by means of targeted benefits. Their PRES scores for targeted benefits are higher than their scores for universal benefits. The outcomes for coupled-parent families with one earner are rather modest, but in the UK the PRES scores for targeted benefits are still higher compared to the scores for universal family benefits. This implies that, in both countries, regular child benefits are not that successful in reducing the poverty risk.

Ireland's good poverty-reducing outcomes for single-parent families are likely a consequence of the targeted 'one-parent payment' benefit, which is also income-tested. The UK also has targeted family benefits; however, these are not targeted specifically towards single parents but towards low-income families in general. This is reflected in higher poverty-reduction effectiveness scores for coupled-parent families in the UK compared to Ireland. Poland occupies a third position in terms of reducing poverty among single parents. Similar to the UK and Ireland, Poland has a targeted benefit to single parents in place (the 'bringing up a child alone' benefit), which offers single parents a supplement to the regular child allowance. For Germany, we see that the supplementary child benefit does not have any impact on alleviating poverty among parents, and this is true for both single- and coupled-parent families.

Concluding, we look at the impact of targeted family benefits on dual-earner families. We have seen that these families have pronouncedly lower poverty rates and are the best protected against poverty. For that reason, it is not surprising that targeted family benefits have a lower impact on these families. PRES scores range from −1 (Hungary) to 35 (UK). In the UK, the score is better than what was found for universal benefits (PRES = 20).

Parents not in employment

We expected family benefits targeted towards those in need to be more effective for those without employment, since they have fewer financial resources. However, for most of the countries (with the exception of Poland and Hungary), PRES scores for targeted family benefits are lower for families in which there are no earners compared to those

with at least one earner. In Ireland, single-parent families without an earner display an appreciably lower PRES score (35) compared to single-parent families with one earner (71). In the US and the UK, PRES scores are also sizeably lower. For coupled-parent families without earners there is a similar pattern, with even lower PRES.

These results are at first sight somewhat surprising, given our previous assumption that families in which no one works would qualify to be eligible for targeted benefits, and consequently also could enjoy a positive effect of these benefits. This is most likely still the case, but the reason why targeted benefits do a poor job in reducing poverty in families with no earners likely relates to the extent of poverty and the generosity level of targeted benefits. Poverty in no-earner families is already high prior to the receipt of family benefits, due to the lack of earnings. In this regard, coupled-parent families are even worse off than single-parent families. Generally speaking, targeted benefits are not very generous, and therefore cannot lift families out of poverty – especially not when the distance to the poverty threshold is large, which is likely the case in these families.

Conclusion and discussion

The aim of this chapter was to explore and describe the role of policy design in reducing poverty among single-parent and coupled-parent families in different employment situations. To do so, PRES scores for both universal and targeted family benefits were calculated for families with one earner, no earner and two earners.

Countries that apply targeting within universalism with respect to the design of their family benefits (in this analysis, Denmark, Finland, Iceland and Norway) tend to have the lowest poverty rates among single parents – Iceland being the exception. Countries with a universal approach can also limit the poverty risk for single parents. Australia is a good example of this; its universal benefits are effective in alleviating poverty among single parents in employment, which results in low poverty rates for working Australian single parents (16%). But universal benefits are not the magic solution, either; Germany and Luxembourg display low PRES scores for employed single parents and have higher poverty rates.

With respect to countries with a poverty-targeted approach, the UK and Ireland have considerable lower PRES scores compared to countries with the universal approach. Nevertheless, their poverty outcomes for single parents are in line with those of countries applying the universal or targeting-within-universalism approach.

The universal family benefits that were successful in pulling working single parents out of poverty turned out to be less effective for the nonemployed, despite their initially higher poverty risks. We note lower PRES scores in most countries. Five countries (Finland; the Netherlands; Slovakia, Slovenia and the UK) display higher PRES scores than for working single parents. For coupled-parent families with just one or no earners, a similar pattern occurs. For targeted benefits, PRES scores are high in Ireland and the UK for working single parents, and higher compared to universal benefits. For single parents not in employment, we note (as was the case for universal benefits) a decrease in PRES scores. For coupled parents, there is a similar pattern.

Somewhat surprising are the lower PRES scores for families with no earner, and especially in coupled-parent families with no earner. Since targeted benefits are often directed to low-income families, we expected a larger impact of targeted benefits in these families. The reason for this finding is likely that the distance to the poverty threshold is too big to be closed by targeted benefits alone, especially when these benefits are not very generous.

Both universal and targeted family benefits have their merits in reducing the poverty risk for different family types, and both are more effective for employed parents. Abolishing family benefit would leave families more vulnerable, even those in employment – and particularly those with low wages. Despite the fact that there is a stratification effect (in the sense that universal family benefits are slightly better in pulling coupled-parent families out of poverty), universal family benefits still have an important impact for the alleviation of poverty for single-parent families, including for those in employment.

Considering the results for universal family benefits – and the argument that there is a moral obligation to provide support to help families raise their children regardless of income – it could be worthwhile to have a universal child allowance, which is the same for all families with children, combined with supplementary benefits aimed towards specific groups. This approach is also suggested in recent work by Van Lancker and Van Mechelen (2015) and Van Mechelen and Bradshaw (2013). The findings of this chapter offer additional support for such an approach. Countries that combine (generous) universal benefits with supplementary family benefits towards single parents – based on their status, not their income – have the best results in terms of reducing poverty, and in this way offer these families a decent standard of living.

Nonetheless, employment is also important (see Horemans & Marx, Chapter Nine in this book), and the countries with the best outcomes for single parents are also those with sufficient and affordable daycare provisions in place. Without this, maternal employment – and especially single parents' employment – becomes a true challenge. This chapter showed that both employment and the design of family benefits are important contributors to the disposable income of single parents, that both have their role and merit in reducing the poverty risks of single-parent families and that both are therefore able to weaken the burden of single parents' triple bind.

Notes

[1] One could argue here that for this reason the benefit is not universal; but since family benefits are the focus, universal family benefits are defined as benefits for all families with children, while targeted benefits are benefits for which additional criteria (besides the presence of a child) apply.

[2] Data for Hungary are from 2009, but we use 2010 to be consistent with other countries.

[3] The single parents living alone are also the most vulnerable, since there is no income from other adults in the household, which is also the main motivation for this choice. On the other hand, one can argue that single parents who are living alone are those who can afford to do so; those with fewer resources may go to live with relatives or friends. However, Van Lancker et al. (2015) did not find different results when looking at the two groups separately.

[4] LIS defines universal benefits as monetary transfers stemming from public programmes that provide flat-rate benefits to certain residents or citizens – provided that they are in a certain situation – but without consideration of income, employment or assets. Note that in some cases the benefit amount may also depend on the other incomes of the individuals, which at the limit may result in some proportion of the population at the upper end of the income distribution to be excluded from receipt. Assistance benefits: monetary and nonmonetary transfers stemming from public programmes that provide benefits especially targeted to needy individuals or households (that is, with a strict income or assets test); the amount of the benefits is either flat rate or based on the difference between the recipient income and a standard amount representing the minimum subsistence needs, as guaranteed by the government.

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Policies and practices for single parents in Iceland

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The small country of Iceland is a member of the Nordic family of nations known for their extensive welfare states. During the 1990s, Iceland's percentage of gross national product (GNP) spent on welfare and health hovered around 19%; it surpassed 20% in 2002, and was slightly over 25% in 2012. However, Iceland has spent far less on welfare and has provided less support for families with children as compared to the other Nordic nations, even though the gap between the countries' expenditure figures has narrowed somewhat in recent years (Eydal & Ólafsson, 2016). Icelandic family policy has historically been fragmented, but in 1997 the first parliamentary resolution on family policy was enacted (Eydal & Gíslason, 2013).

Both consensual unions and out-of-wedlock births were already established as social patterns in Iceland during the 19th century. During the first decades of the 20th century there was some decline in out-of-wedlock births, but the numbers started to rise from 13% of total births in the 1930s to 25% in the 1950s. Since 1986, a *minority* of children in Iceland were born to married mothers (Statistics Iceland, 1997). This was 30% of all born in 2015. Of the children of unmarried mothers, 74% were born to mothers in registered cohabitation and 26% to noncohabiting mothers. Hence, in 2015, 18% of all children were born to mothers that were neither married nor cohabiting (Statistics Iceland, n.d.a).[1] There were 80,683 families[2] in Iceland as of 1 January 2017, and 56% of these were couples with children under 18 years of age. Of all families with children, 49% were married couples, 23% cohabiting couples, 3% single fathers and 25% single mothers (Statistics Iceland, n.d.a).

The fact that more than one out of four families with children is a single-parent family, combined with the fact that the Icelandic welfare system has provided less support to families with young children than other Nordic countries, speaks for the relevance of investigating the case of Iceland. I will do this by applying the triple-bind

framework. In the introductory chapter of this book, Nieuwenhuis and Maldonado presented the ways in which single parents are faced with the complexities of the interplay between inadequate resources, employment and policies. Since 1997, one of the goals of the Icelandic family policy has been to enable both parents to earn and care for their children, hence balancing work and family. It furthermore aims to ensure the economic wellbeing of all families, regardless of family type (Alþingi, 1997). Thus, this chapter asks to what extent the Icelandic policies provide adequate support to single parents to accomplish these two goals: balancing work and family, and ensuring their families' economic wellbeing.

Resources and roles of single mothers and fathers

In Iceland, there is a lack of statistics on how long single parenthood lasts, which is an important factor if the relevance of inadequate resources is to be estimated. The length of the period that the child lives with a single parent, and how the contact with the nonresidential parent is arranged, is of obvious importance for the wellbeing of the child in question (Jensen & Ottosen, 2013). As Zagel and Hübgen (Chapter Eight in this book) point out, it is therefore important to apply a life-course perspective to gain the full picture of family changes.

Statistics Iceland provides information on whether the child shares legal residence with one or two parents, and whether the single parent is a father or a mother. Yet, there is a lack of statistics on the living arrangements of children of single parents, or how the parents organise the care of the child when they do not both share residence with the child. According to surveys of children and parents, a growing number of children living in single-parent families spend an equal amount of time with each parent (Arnarsson & Bjarnason, 2008; Júlíusdóttir & Arnardóttir, 2008). In a study conducted by Júlíusdóttir (2009) among divorced parents, it was shown that 24% of the children lived 50/50 with both parents, 24% stayed as they liked with each parent, 35% stayed six to eight days per month with the nonresidential parent and 2.2% did not spend any time with the nonresidential parent.

While the family law does not entail a detailed prescription of how parents who have separated or never shared residence should share childcare, it does provide a certain framework for parenthood practices and clear definitions of the rights of children. When the development of Nordic family law is examined, the goal of enhancing the joint responsibility of both parents to earn and care can be traced back to the 1920s, when all the Nordic countries revised their family legislation.

According to Therborn (1993, p. 258), the reformed Nordic legislation 'declared an explicit basic equality between husband and wife, father and mother, provided for no-fault divorce (after a procedure of separation) and established the principle of the best interests of the child as the main criterion for deciding issues of custody'. Despite the changes in legislation, it took decades until fathers started to participate in the daily care of their children.

In the case of divorce, custody was given to one parent – almost without exception the mother – and since 1972, the Icelandic marital law has given the noncustodial parent the right to visitation (Eydal, 2005). In 1981, the Law in Respect of Children ensured all children had the right to have contact with, and receive care from, both parents. Icelandic family law's recognition of joint custody since 1992 has also contributed to fathers taking more responsibility. Since 2006, joint custody has been the default option, and since 2012 the courts have been able to order shared joint custody (Eydal & Gíslason, 2013). While all these changes are gender neutral in the formal law text, the explicit aim is to enable fathers who do not share residence with their children to increase their participation in care of their children (Eydal, 2010). Increased sharing of the parental tasks implicitly provides the single parent with more resources; first and foremost, increased (control over their) time. There is a lack of studies on how this development towards shared parenting influences work performance; for instance, on how the parents who live with their children every other week organise their work, and how such arrangements influence their position in labour market and performance in the workplace.

In addition to the family law, the revision of the law on paid parental leave, which gave all fathers a quota right to paid leave for three months, has proven to increase the provision of care by fathers not only during the paid parental leave but also after the leave (Arnalds et al., 2013). However, the research also shows that nonresidential fathers have lower take-up rates compared to fathers who do live with their children (see Duvander & Korsell, Chapter Twelve in this book).

Quite a similar historical development can be observed regarding the legal duties to provide for children, which by law was the duty of both parents; however (as discussed later in the section on policies), in practice single mothers were left with the role of breadwinner, and most nonresidential fathers paid only the minimum maintenance for their children (Eydal & Friðriksdóttir, 2012). Gendered parental roles can also be observed by examining when single fathers gained the same right to benefits as single mothers. This happened in the 1970s – decades after mothers gained the rights. However, while the

payment of all benefits to the single parent may increase that parent's financial resources it does not stimulate both parents to care for the child, since the nonresidential parent must work long hours to make ends meet (Eydal & Hilmarsson, 2012).

By comparing the assets of single parents to those of coupled parents with children, the difference becomes very clear. According to data from Statistics Iceland, single parents own fewer assets than coupled families; in 2014, single parents owned 36% of the amount that coupled-parent families owned in housing, and 32% in cars. At the same time, single-parent families have only 21% of the debts of coupled-parent families (Statistics Iceland, n.d.b). Single-parent families also face bigger risks of poverty, are more likely to be deprived and report smaller chances of making ends meet, as shown in Table 17.1. These results are in line with those of Sierminska (Chapter Three in this book).

As such, despite the increase in shared residence and fathers' participation in care, the resources are inadequate and it is obvious that single-parent families are not enjoying same economic wellbeing as coupled-parent families.

Table 17.1: Children in households at risk of poverty, in deprivation or with difficulties making ends meet, Iceland 2014

	One parent with children	Coupled parents with one child	Coupled parents with two children	Coupled parents with three or more children
At risk of monetary poverty	22.3	6.2	4.0	10.3
Deprivation	25.0	4.0	4.1	6.0
Very difficult to make ends meet	25.2	3.4	7.2	11.6

Source: Statistics Iceland, n.d.b

Employment and single parenthood

The literature has first and foremost addressed the employment of single mothers (see also Horemans & Marx, Chapter Nine, and Esser & Olsen, Chapter Thirteen in this book). In 1997, Duncan and Edwards criticised the assumption that single mothers will respond in a uniform way to the stimulus of changing social policy, and claimed that national policy was not necessarily the dominant context for single mothers' participation in paid work. They pointed out that: 'Such a simplistic causal approach tends to ignore social processes in local labour

markets and neighborhoods, and to play down single mothers' own understandings and capacities for social action' (Duncan and Edwards, 1997, p. 1). Research has also emphasised the importance of the whole family, including the children, to employment sustainability for the single mother (Ridge & Millar, 2011). Maldonado and Nieuwenhuis (2015, p. 398) point out how different resources matter: 'Single- and two-parent households differ in the amount of available resources as well as the capability to use resources to avoid poverty. These resources include time, human capital, number of adults who can seek employment and – very importantly – the ability for partners to share or distribute tasks'. Hence, single parents have fewer resources to cope with irregular and longer working hours. At the same time, the importance of employment is greater for single-parent families, as they have fewer possibilities of falling back on savings (Sierminska, Chapter Three in this book).

Women increased their participation in the labour market from the 1960s onward. The Icelandic labour market has been characterised by continuous demand for labour and almost no unemployment, except for a few short spells of relatively low unemployment. It is highly gendered in terms of both sectors and working hours (Stefánsson, 2012). As Table 17.2 shows, there are important differences between men and women, as well as between single and cohabiting/married mothers.

Table 17.2 shows that activity and employment rates are by far the highest for men and fathers, while cohabiting mothers with one and two children have slightly higher rates than both single mothers and mothers with three or more children. It should be mentioned that while on paid parental leave, parents are counted as participating in the labour market. By comparing single and coupled mothers, it is clear that single mothers have a lower employment rate, which becomes lower with a higher number of children. Hence, the numbers indicate that single mothers do not have adequate labour-market opportunities or support to participate to the same extent as coupled mothers do. The comparison of mothers and fathers shows that fathers are not affected by the number of children in the same way. Similarly, the unemployment figures are highest for single mothers with one child and single mothers with three or more children. The gap between mothers and fathers increases when working hours are examined: 92% of fathers work more than 40 hours per week compared to 62% of mothers, and fathers work on average 10 hours longer than mothers. The proportion of women and mothers working 40 hours or more, as well as the average number of working hours, becomes lower as

Table 17.2: Activity, employment and unemployment rates, and working hours, 25–54 years, by gender, family form and number of children, Iceland 2015

	Activity rate (%)	Employment rate (%)	Unemployment rate (%)	Work usually 40 hours or more per week (%)	Usual working hours per week
Men total	93.9	91.5	2.6	88.2	46.0
– Fathers	98.2	96.8	1.5	92.0	47.0
Women total	87.5	84.1	3.8	63.6	37.5
– Mothers	87.8	84.6	3.6	61.2	37.0
Mothers with one child	89.1	86.1	3.4	62.1	37.4
– Cohabiting/married	90.5	87.3	3.5	59.7	37.6
– Single	85.4	82.8	3.0	69.1	36.7
Mothers with two children	89.0	85.3	4.1	66.1	37.8
– Cohabiting/ married	90.6	87.5	3.4	65.7	37.7
– Single	80.5	73.9	8.2	68.1	37.8
Mothers with 3> children	82.8	80.2	3.1	49.8	34.5
– Cohabiting/married	84.5	82.0	3.0	49.8	34.5
– Single	67.2	64.7	3.7	49.9	34.4

Notes: *The **active population** includes both employed (employees and self-employed) and unemployed people, but not the economically inactive. **The employment rate** is the percentage of employed persons in relation to the comparable total population. **The unemployment rate** is the number of people unemployed as a percentage of the labour force. **Usual weekly working hours** refer to normal or average weekly working hours in the main job.

Source: Statistics Iceland, n.d.c

the number of children increases. The differences in the number of working hours between single and coupled mothers are, however, small.

Policies, benefits, reconciliation and wellbeing

In 1946, a new Social Security Act was implemented in Iceland; its aim was to make the best possible social security system, but due to lack of finances, major changes were introduced to the Bill. Proposals on special benefits for single mothers were cut from the Bill, although it was decided to pay advanced maintenance to all single mothers.[3] During the decade that followed, the question of how single mothers should be able to provide for their children without a breadwinner

was discussed on several occasions in parliament, and proposals on special 'mother wages' (*mæðralaun*) were repeatedly introduced but not enacted. Hence, single mothers were expected to be gainfully employed to provide for their children, and the earner/carer role of the mother was gradually taken for granted.

Single mothers became entitled to a flat-rate benefit for two or more children in 1952, again named **mother wages**.[4] The mother wages are still a taxable, low-flat-rate benefit paid to single parents who share residence with two or more children. The monthly amount was 8,531 ISK (US$75) in 2016 for two children, and 22,180 (US$196) for three or more children. In 2015, about 19% of single parents applied for the mother/father wages (*Tryggingastofnun ríkisins*, n.d.).

Single parents became entitled to the family benefit in 1962, which was paid by the social security system; however, in 1975 it was moved to the tax system when a special tax credit for children was abolished. The amount was a flat-rate benefit until 1978, when it was changed so that higher benefits were paid for children under the age of seven and for children of single parents (Eydal, 2005). Income testing was introduced gradually from 1984, and since 2011, parents with an income above a certain amount have not been entitled to any family benefits (Kristjánsson, 2011). The means testing is in clear contrast with the universal benefit schemes in the other Nordic countries (Hakkovirta et al., 2015). In 2016, the family benefits (before means testing and with a first child under the age of seven) were US$234 per month for married/cohabiting couples and US$334 for a single parent (Ríkisskattstjóri, n.d.).

While nonresidential fathers have been obligated to pay (or otherwise secure a form of) maintenance for their children for centuries, the first state-guaranteed minimum maintenance was established in 1946. The amount was equal to the so-called 'child pension' paid to all children who had lost a parent or had parents receiving a pension due to disability or old age (Eydal, 2005). This system is still intact. In 2015, 11% of all single parents received child pension due to a parent's disability (*Tryggingastofnun ríkisins*, n.d.). Most single parents opt to ask for advanced maintenance from the State Social Insurance (SSI); in 2014, state maintenance was paid for 17% of all children in Iceland (NOSOSCO, 2015). The Child Support Collection Centre, a special institution, collects the payment from the nonresident parent and pays it back to the SSI. The nonresident parent has to pay the minimum maintenance regardless of his/her social situation. The Child Support Collection Centre can collect the payment directly from the parent's employer in case of noncompliance (Eydal & Friðriksdóttir, 2012).

Since 1981, single parents have also been able to claim extra costs from the nonresident parent for special events such as christenings and confirmations. Parents can also be required to pay additional maintenance for education or work training until the child reaches the age of 20. According to the law, the child maintenance should be determined with a view to the needs of the child and to the financial and other circumstances of both parents, including their capacity to earn (Eydal & Friðriksdóttir, 2012). However, The Ministry of the Interior issues thresholds for child maintenance that are based only on the income of the paying parent; consideration is given to neither the income of the other parent nor the time the paying parent spends with their child (Sýslumenn, n.d.). Thus, according to Eydal and Friðriksdóttir (2012), the main emphasis is that the nonresident parent shall pay regardless of all other circumstances of both parents. As a result, the system of the child maintenance might work against the aim of providing both parents with opportunities to earn and care, while in theory contributing to the financial wellbeing of the child, since the single parent is legally obliged to use the maintenance to meet the child's needs.

Support for single parents has been comprised of these three schemes since the middle of the 20th century. A single parent is entitled to advanced maintenance, family benefits and (if caring for two or more children) father/mother wages.

In addition to these three benefit schemes, local authorities are legally obligated to provide social assistance to families without income from either the labour market or social security. Social assistance is regarded as a short-term measure, and therefore only paid as a minimum income. It is means tested against family income. Each municipality makes its own rules on eligibility and the amount of the benefit. In addition to income support, local authorities can support single parents with certain costs for their children, including medical costs or expenses for organised leisure activities[5] (Eydal & Marteinsdóttir, 2011). In 2015, 17% of all single mothers and 12% of single fathers received social assistance, while cohabiting families with children hardly ever applied (in 2015, 24 coupled families compared to 2,143 single parents) (NOSOSCO, 2015). The statistics for social assistance do not provide information about how many nonresidential parents apply annually.

Finally, it should be mentioned that the Icelandic Student Loan Fund offers more generous loans to students with children; for each child, a premium is added to the amount that an individual student would receive. The Icelandic system of student loans works quite favourably

for single parents; in addition to the extra student loans to provide for their children, they can also receive the maximum amount of the means-tested family benefits, since the loans do not count as income. When the family-benefit system was established, its interplay with the student loan system was not discussed by the legislator; hence, the idea that it is encouraging single parents to seek further education cannot be claimed to be an explicit policy (Björnberg et al., 2006). According to the 2014 annual report of the Student Loan Fund, about 38% of the students taking out student loans had children, and 11% were single parents (Lánasjóður íslenskra námsmanna, 2014). This equals to 8.5% of all single parents. Given that seeking education seems to be the best way to ensure future economic wellbeing, the interplay of educational and family policy adds to the adequacy of the policies; it ensures both economic wellbeing during the period of study and better opportunities for single parents in the labour market in the long run.[6]

Care policies

In debates in the Icelandic parliament (*Alþingi*) in 1946, it was pointed out that, due to their care obligations, single mothers had fewer opportunities than male breadwinners to be gainfully employed. Yet support for daycare remained limited until the 1980s, when the right to paid parental leave were established and the volume of daycare was increased. Single parents were prioritised with regards to placement and full-time care for their children in preschools, as well as afterschool care, until the late 1990s, when the volume of services was increased to cover all children from the age of two. In many municipalities, single parents paid lower fees than coupled-parent families (Eydal, 2005). For instance, in Reykjavik in 2016, the monthly fee for one child staying eight hours per day in preschool care was 17,527 ISK (US$151) for a single parent compared to 27,447 (US$236) for coupled parents. In the 1990s, there was a gradual increase both in the numbers of children and hours per day. In 2013, 84% of 1–2-year-old children and 96% of 3–5-year-old children had access to preschools, which in more than 90% of cases were run by the municipalities (NOSOSCO, 2014). The preschool only provides services during the daytime; there are no organised, publicly subsidised care options for parents with irregular or nonstandard working hours or regular night shifts, which is especially difficult for single parents.

The first universal scheme of paid parental leave was enacted in 1981, and all parents became entitled to three months of leave. From

1988 to 1990, the leave period was gradually extended to six months. In 1998, fathers in Iceland gained the right to two weeks of paternity leave (Eydal et al., 2015). In 2000, the system of paid parental leave was radically revised; the aim of the new law was '…to ensure children's access to both their fathers and mothers [and furthermore] to enable both women and men to co-ordinate family life and employment' (*Lög um fæðingar – og foreldraorlof* nr. 95/2000, p. 1). The law guarantees each parent a three-month quota, and three months that the parents can decide how to share. A working parent is entitled to about 80% of their previous wages, up to a certain limit. Each parent is entitled to the quota regardless of whether or not they share residence or custody. If the parents do not live together, they have to be in agreement on visiting rights to be able to make use of the entitlements of the parent who does not share legal residence with the child. Only in cases where there is only one parent (for example, due to death of the other parent or artificial insemination) does the law permit the parent in question to make use of all nine months (Arnalds et al., 2013). The aim of the paid parental–leave legislation is in line with the family law from the 1920s and the Children's Act 1981; that is, to ensure children receive care from both parents, including children who do not share residence with both parents. Maldonado and Nieuwenhuis (2015) also point out the importance of the paid parental leave for ensuring the position of the single parent in the labour market after the birth/ paid maternity leave.

The take-up rates for Icelandic fathers have been high; 80–90% make use of their quota rights – on average, about three months. However, the take-up rates for fathers in couples have been higher compared to fathers who do not live with their children. A survey among all first-time parents in Iceland in 2009 showed that 91% of married fathers and 86% of cohabiting fathers took paid leave, compared to 44% of fathers who did not cohabit with the mother (Eydal & Gíslason, 2015). So, while the policies aim to ensure the child receives care from both parents, it has been pointed out that there is also a need for family counselling for parents who have not been in a relationship on how to cooperate and construct a parental relationship after the birth of the child (Eydal & Ragnarsdóttir, 2008). Furthermore, fathers have increased their participation in care of their children not only during their paid leave but also after the leave period ends. This also applies to nonresidential fathers, although not to the extent as fathers who share residence with the mother (Arnalds et al., 2013). Thus, in conjunction with the changes in family law, this legislation has stimulated fathers in Iceland to actively participate in the care of their children. Yet, more

support is still needed for the fathers who do not share residency with their children to fully participate in the care of their young children.

The interplay of the policies

The family matrix presented in Table 17.3 provides insight into how public support for different types of single-parent families plays out in reality. An example of a single-parent family living in Reykjavik with two children (aged five and seven) is used as the basis for calculations. The single parents are then placed in four different hypothetical situations: unemployed, working full time for minimum wage, receiving a disability pension and being a student. For each of these four situations, the disposable household income is calculated for both the single mother who shares legal residence with the child and the nonresident father.

Even though many children of single-parent families split their time 50/50 between parents, the family matrix clearly shows that the total income of the residential parent is much higher than the total income of the parent who does not share legal residence with their children. This has been criticised by scholars, parental organisations and policy makers (Eydal & Friðriksdóttir, 2012; Eydal & Hilmarsson, 2012). Furthermore, the matrix clearly shows that using the time to study while being a single parent is beneficial in the short term (due to family benefit not being cut because of the student loans) and in the long term (due to people who finish their education being more likely to find sustainable employment). The repayment of the student loan is 3.75–4.75% of one's wages, depending on what year the loan was taken out.

The family-benefit system has been criticised for being illogical, and it has been argued that no one can fully explain the goals of the system anymore (Kristjánsson, 2011). This issue has been addressed in Bills in parliament and proposals to revise the family policy, but no proposal has gained sufficient support (Alþingi, 2016; Eydal & Gíslason, 2015). Thus, despite major changes in society and legislation towards a dual-earner/dual-carer model, the benefit system developed in 1946–62 is still more or less in place. This benefit system was based on the idea that the child lives full time with the resident parent, and the nonresident parent is obligated to pay a specific minimum amount regardless their financial situation or the level of contact they have with their children. The residential parent receives all the state support: family benefits, mother/father wages and other child-related benefits. Keeping in mind the emphasis on the child's right to care from both parents in family law, and the equal entitlements of both parents to paid

Table 17.3: Family matrix: Single mothers that share legal residence with two children age 5 and 9 and the children's non-resident father, both parents unemployed, employed with minimum wages and receiving disability pension, Iceland 2016

Benefits and income per month	Single mother	Father of the children
Type of income	Unemployed	Unemployed
Unemployment benefits (100%)	202,054	202,054
Addition with two children	16,164	None
Income tax	–28,904	–23,103
Maintenance	53,390	–53,390
Mother's wages	8,531	None
Family benefits	63,474	None
Total disposable income	**314,709**	**125,561**
Type of income	Minimum wages	Minimum wages
	Full time work	Full time work
Income	260,000	260,000
Income tax	–47,786	–44,618
Maintenance	53,390	–53,390
Mother's wages	8,531	None
Family benefits	59,296	None
Total disposable income	**331,431**	**162,442**
Type of income	Disability pension 100%	Disability pension 100%
Disability pension	236,845	236,845
Income tax	–39,188	–36,021
Maintenance	53,390	–53,398
Child pension	53,390	53,390
Mother's wages	8,531	None
Family benefits	61,611	None
Total disposable income	**374,579**	**200,824**
Type of income	Student loan 100%	Student loan 100%
Student loan	309,290	172,788 + 53,398
Income tax	None	None
Maintenance	53,390	–53,398
Mother's wages	8,531	0
Family benefits*	68,133	0
Total disposable income	**439,334**	**172,788**

Note: *based on the assumption that the student's income is lower than the ceiling for income testing of family benefits.

Sources: Tryggingarstofnun ríkisins, n.d. Lánasjóður íslenskra námsmanna, n.d., Ríkisskattstjóri, n.d., Vinnumálastofnun, n.d.; own calculations

parental leave, the emphasis on one parent receiving all the income support for the child makes the benefit system a historical laggard and out of touch with the reality of most single-parent families.

Conclusion

Icelandic single parents are faced with the complexities of the interplay between inadequate resources, employment and policies: the triple bind. The long-term goals of Icelandic family policy have been to enable both parents to earn and care for their children (that is, to balance work and family) and to ensure the economic wellbeing of all families, regardless of family type. This chapter has shown that the support single parents receive to accomplish these two goals is inadequate, and that single-parent families are more at risk of poverty compared to coupled-parent families; they own fewer assets, and their financial situation is more precarious. Furthermore, single-parent families apply for social assistance – the last safety net in the Icelandic welfare system – far more often than coupled-parent families. Even though parents' labour-market participation (measured in both activity and employment rates) is high, single parents have slightly lower rates compared to coupled parents. This reflects both the lack of resources and the inadequacy of family and labour-market policies.

Single parents do have strong care support. All parents enjoy the three months quota of paid parental leave and an additional three joint months. The aim of the legislation is to ensure both parents provide childcare and to enable both parents to work and care. The legislation increases the resources of single parents, since it enables nonresident parents to participate in the care of the child. However, fathers who do not share residence with the child have significantly lower take-up rates compared to fathers in coupled families. This calls for increased support in terms of guidance and family counselling for single parents. There have also been significant changes in family law aiming to ensure children receive care from both parents, which has led to increased participation of nonresident fathers in both care of and provision for their children. Thus, the family law has paved the way for shared parenthood.

Preschool is usually available for children from the age of two for modest fees, and most municipalities charge single parents substantially lower fees than coupled parents. Yet, no daycare facilities provide care outside of daytime hours, which renders them inadequate for single parents who work irregular or nonstandard hours.

A further inadequacy was found in the family benefits (no matter what kind) paid to the parent who shares legal residence with the child, and the other parent is entitled to few benefits. Hence, the nonresidential parent's household – usually the father's – has much lower income than the residential parent's. Despite the aim of ensuring

economic wellbeing irrespective of family form, the legislation on benefits – originally from the 1940s – has not developed in line with this goal, nor in line with the changes in families. The system of child maintenance being based on the nonresidential parent's legal duty to pay minimum child maintenance to the parent who lives with the child – without taking into consideration the volume of contact or incomes of both parents – is particularly outdated. Despite the limitations of data on how parents organise the care of their children when they do not live together, research shows that parents are sharing the care and provision more equally than ever before. Hence, to give all the support to one household regardless of how much time the child spends there seems inadequate in terms of the aim to ensure the child receives care from both parents.

The interplay of the benefit and tax systems and the student loan system was found to encourage single parents to seek education. The student loan system takes into account the number of children in the family and the means–tested family-benefit system does not count the loans as income, which works out very favourably for students with children. To promote the education of single parents is not an explicit policy aim, but this interplay of policies on student loans and family benefits nevertheless enhances (incentives for) education for single parents. It ensures that students receive adequate support and provides the single parent in question with a stronger position when entering the labour market – and, most likely, higher incomes in the future, despite student loan repayments.

This chapter shows there is a lack of research and statistics on the situation of single parents, and very scarce knowledge about the nonresidential parent. More research and better data are needed to provide a full picture of how noncoupled parents are sharing the care and provision for the child. To conclude, while the Icelandic policies do provide important support for single parents, they do not adequately ensure that single parents have the same possibilities of balancing work and family and ensuring their families' economic wellbeing as coupled–parent families enjoy.

Notes

[1] In 2008, single women gained the right to artificial insemination (*Lög um breytingu á lögum nr. 55/1996, um tæknifrjóvgun og notkun kynfrumna og fósturvísa manna til stofnfrumurannsókna, með síðari breytingum* nr. 54/2008); thus, it is possible for a child to have only one legal parent.

[2] Statistics Iceland: nuclear families are couples with or without children and individuals with children.

[3] It was paid to the mother, but it actually belonged to the child, and according to the law it could only be used for the child.

[4] It is important to note that, despite the name of the benefits, the amount of the mother wages never replaced wages. For example, in 1970, the amount of the mother wages for three children was 19.45% of the income of a 'typical' male worker (Eydal, 2005).

[5] Most municipalities pay leisure grants for children, which they can use in any organised leisure activity.

[6] Student loans in Iceland are repaid via a relatively low minimum annual payment and a certain percentage of one's salary.

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The structural nature of the inadequate social floor for single-parent families

Bea Cantillon, Diego Collado and Natascha Van Mechelen

An important factor explaining the triple bind many single-parent families are confronted with – especially the lower skilled among them – is related to the structural inadequacy of minimum income protection. Disposable incomes of jobless parents on social assistance fall short almost everywhere. The inadequacy and further erosion of the social floor protecting single-parent families has been the subject of extensive discussion in the literature. During the 1990s, the overall picture was one of almost uniform decline of benefit levels relative to average wages and the poverty threshold. The picture was less uniformly negative from 2001 onwards (Caminada et al., 2010; Nelson, 2008, 2013; Van Mechelen & Marchal, 2012, 2013). Studies into the factors contributing to processes of change in which welfare states have been caught up typically point to either structural, external or institutional forces on the one hand, or policy-related factors on the other. Some point to external pressures associated with globalisation and international economic integration (Lazar & Stoyko, 1998; Pierson, 2001; Scharpf & Schmidt, 2000). It has been argued that a 'race to the bottom', induced by globalisation, is further intensified by both a fear of welfare tourism – especially in the wake of the Eastern enlargement of the EU (Kvist, 2004) – and the negative impact of domestic challenges, such as ageing populations, technological change and eroding distributional capacities of traditional social protection systems (Kleinman, 2002). Many authors have shown the impact of growing concerns about inactivity traps linked to employment-centred welfare-state reforms (Bonoli, 2011; Eichhorst & Konle-Seidl, 2008; Kenworthy, 2008, 2011; Starke & Obinger, 2009). Others point to large variations across countries due to laws of path dependence (Huber & Stephens, 2001; Pierson, 2001), the role of partisan politics

(Klitgaard et al., 2015), the strength of social dialogue and the specific characteristics of the minimum social floor. Bonoli and Palier (2000) demonstrated that government-run and tax-financed schemes that provide flat-rate benefits are more vulnerable to cuts than benefit schemes, where benefit levels depend on contribution records and where trade unions are involved in the management and financing. Scholars have also argued that schemes targeted at population groups seen as the 'undeserving poor' are especially prone to cutback measures (Van Oorschot, 2006).

In this chapter, we introduce an additional hypothesis explaining the structural inadequacy and further erosion of the minimum social floor. In the 'fabric of the welfare state' there is a hierarchy of incomes; in general terms, the disposable income of low-wage earners should be higher than the minimum incomes for jobless people. Therefore, we hypothesise that *structural downward pressures on low wages might squeeze the social floor, making it increasingly difficult for welfare states to guarantee adequate income protection for work-poor households*. This is especially a problem for single-parent families because they rely on one single income, while double incomes increasingly impact median household incomes.

This might refer to the advent of a **social trilemma**: as a three-way choice between budgetary restraint, inequality and employment growth.[1] As a consequence of skill-biased technological change and increased competition from newly industrialising countries, it is generally assumed that it has become difficult for modern welfare states to successfully pursue their core objectives of full employment and social inclusion (Kenworthy, 2008). In the simple but accurate words of Tony Atkinson: 'either unskilled workers become unemployed or they see their real pay fall' (Atkinson, 2013, p. 10). Only raising the minimum wage to a living wage or increasing social spending to compensate for falling low wages (via tax credits, child benefits, in-kind services or other forms of subsidies for low productive work) could mitigate this situation. The structural inadequacy of minimum income protection for single-parent families might point to this social trilemma: as a consequence of the insufficiency of minimum gross wages for single parents, even in welfare states with traditionally rather compressed wage distributions it might have become increasingly difficult to successfully combine adequate minimum income protection and reasonable incentives to work without additional welfare-state efforts. In this way, the resources and employment elements of the 'triple bind' introduced in this book might be connected to welfare-state policies failing to adequately compensate for the structural

pressures on low-paid work and for changes in median household incomes.

The 'glass ceiling' of adequate minimum income protection

Table 18.1 presents results based on simulated incomes of hypothetical households, where the adequacy of incomes is defined as the percentage they represent in relation to the poverty threshold, defined as 60% of median equivalised household income. We see that, admittedly with large cross-country variations, in all countries the net disposable income of single parents working on a minimum wage (column 2) is higher than the income in case of noninsured joblessness (the so-called 'social floor' in column 1). So devised, disposable incomes of

Table 18.1: The adequacy of the social and wage floors, gross-to-net efforts and incentives to work, single parent with two children, 2007

	Adequacy social floor (%)	Adequacy wage floor (%)			Net-of-tax rate on participation (%)
	Net	Net	Gross	Effort/gain	
Denmark	109	122	123	−1	11
Netherlands	91	104	84	24	15
Belgium	88	102	92	11	16
United Kingdom	86	125	81	54	47
Austria	82	88	76	16	8
Germany	81	124	93	33	46
Finland	80	111	78	43	39
Sweden	76	123	110	11	43
France	74	110	96	15	37
Average	85	112	93	23	29

Notes: **Net** income: wage or social assistance, housing, family and in-work benefits, income taxes, social contributions; **Adequacy** social floor and wage floor: net income as percentage of poverty line; **Effort/Gain**: (net income in work – gross wage)/gross wage; **Net-of-tax rate on participation**: 1 – ((in work: taxes – benefits) + (out of work: benefits – taxes))/ gross wage. We use series of statutory minimum wages with the smallest time unit available (since for some countries we only have hourly data), and in countries without statutory minima, hourly minima in collective agreements including cleaning (Austria: wage group four and regions including Vienna; Germany: west regions including Berlin; Finland: regions including Helsinki). When necessary, we assume 40 hours of work weekly which is consistent with the tax–benefit models. Children are aged 4 and 6. Housing costs represent the median rent for a relevant two-bedroom apartment in each country. The housing cost corresponds to 2006, which is extrapolated to 2007 (and other years later) by keeping the ratio between the cost and household median income constant.

Source: Statutory minimum wages and policies from OECD; collective agreements from WKO (AT), WSI (DE), DA (DK), PAM (FI) and ALMEGA (SE); poverty lines from Eurostat; housing assumptions and costs from Van Mechelen et al (2011)

minimum–wage earners are to be considered as a **glass ceiling** of minimum income protection. It is reasonable to assume that, at least for reasons of legitimacy and fairness, welfare states must always respect a certain hierarchy between the incomes from work and the incomes for people out of work.

As a first step towards understanding the reasons for the inadequacy of the social floor, it is thus important to know how low wages compare to the poverty threshold. It appears that for single parents with two children, in all countries displayed in Table 18.1, a single gross minimum wage is below the poverty threshold (or they are 'earnings poor', as defined by Horemans & Marx, Chapter Nine in this book), with the notable exceptions of Denmark and Sweden and with large variations between countries (see column 3). Deficits are the largest in Austria, Finland and the UK.

By adding family, housing and in–work benefits (for example, tax credits and child benefits), welfare states substantially increase incomes available to families on minimum wages. These 'gross–to–net cash *gains*' for families and corresponding 'gross–to–net *efforts*' for welfare states are displayed in column 4. The largest gains/efforts are generally recorded in the countries with the largest shortfalls of minimum wages (that is, the UK and Finland, with Austria being more of an exception). This suggests that countries where gross minimum wages are relatively low tend to accommodate this shortfall with higher tax and benefit expenditures. In most countries, these net compensations are sufficient to lift household incomes of working single parents above the poverty line. However, in Austria it remains somewhat below the poverty threshold, and in some countries it does not go far above this threshold.

Unsurprisingly, then, the disposable incomes of jobless households on social assistance fall short in almost all countries, ranging from a low 74% of the poverty threshold in France to the only adequate 109% in Denmark, as shown in column 1 of Table 18.1. However, differences in work incentives across countries are very substantial (Horemans and Marx further explore this variation in Chapter Nine to study earnings poverty *outcomes*, finding an important impact of incentives). We represent the financial gain of moving from unemployment to employment using net–of–tax rates on participation (NTRPs) (see, for example, Kleven, 2014). NTRPs measure the proportion of household earnings not taken in (effective) tax and withdrawn benefits when transitioning to employment. NTRPs fluctuate from a very strong 47% in the UK (that is, 53% of the minimum wage is taken in taxes and withdrawn benefits) and 46% in Germany to a very weak 8% in Austria and 11% in Denmark.

As a general rule, there seems to be an inverse relationship between the adequacy of the minimum income protection for jobless households and the financial work incentives; some countries with relatively adequate social protection display rather low work incentives (see, for example, Denmark and the Netherlands), while in some countries where work incentives are relatively high the adequacy of the minimum income packages is below average (see, for example, France and Sweden). However, there are important deviations from this pattern: thanks to a relatively high 'gross-to-net effort', the UK combines a low gross minimum wage with the highest work incentives and an average social floor, while Austria scores poorly on all indicators.

Altogether, no single country succeeds in simultaneously combining an above-average score on both adequacy and work incentives with below-average welfare-state efforts to increase the household disposable incomes of low-wage earners. Arguably, this is the reflection of the aforementioned social trilemma. Across countries, there are large differences in balancing the three dimensions. Only Denmark seems to be able to tilt the balance towards an adequate social floor.

Driving forces of the erosion of the social floor

We now turn from levels to trends: how did the adequacy of minimum income protection evolve in recent decades? In Table 18.2 and Figure 18.1, we compare the evolution of the disposable income of jobless single parents on social assistance (row 4 and dotted-dashed line) to the evolution of the poverty threshold (row 1 and solid line). In Figure 18.1, the amounts are expressed as a percentage of the poverty line and in logarithmic scale (the poverty line is fixed to zero because the logarithm of 100% is zero). In this way, parallel lines indicate equal growth. For instance, in France, the social assistance package (indicated as 'jobless income' in Figure 18.1) had a growth only slightly less than the poverty line, which is reflected in the practically parallel solid and dotted-dashed lines.

It appears that, in most countries, the shortfall of minimum income protection packages for single parents has grown: in two thirds of countries, the pace of growth of disposable incomes of households on social assistance has been lower than the increases of median household incomes. Differences have been generally larger than one percentage point per year. In Sweden and the UK, gaps increased with almost three percentage point per year. By contrast, in Austria, Belgium and

Table 18.2: Real growth of poverty lines, minimum wages and social and wage floors, 1993–2000 and 2004–07 (in percentage per year)

		AT	BE	DE	DK	FI	FR	NL	SE	UK
Period (200–)		4–6	4–7	4–7	4–7	4–7	4–6	4–7	4–7	5–7
Poverty line	(1)	-0.8	0.5	1.9	1.3	3.1	-0.3	3.2	4.8	4.5
Minimum gross wage	(2)	0.8	0.1	-1.0	1.3	0.6	3.0	-0.4	2.9	2.5
Minimum net wage	(3)	0.0	0.6	5.6	0.8	1.1	1.5	0.5	4.4	1.0
Net income when jobless	(4)	-0.4	1.9	3.1	0.6	1.6	-0.5	1.2	2.0	1.5
Period (199– or 200–)		4–0	4–0	4–0	3–0	5–0	4–9	4–9	6–0	4–8
Poverty line	(5)	0.5	1.2	2.8	1.6	2.5	0.8	4.9	2.3	1.6
Minimum gross wage	(6)	1.4	-0.1	-0.2	0.8	1.7	1.6	0.1	3.0	n/i

Note: see Table 18.1; the minimum wage in the UK was implemented in 1999 and in Denmark during the 1990s corresponds to the agreement where retail is included.

Source: see Table 18.1; poverty lines calculated by the authors from ECHP during the 1990s for Denmark and Sweden; collective agreements in Austria during the 1990s from KV-system; Harmonized Index of Consumer Prices (HICP) from European Central Bank, except for Germany and the UK where we use OECD ICP

Figure 18.1: Evolution of minimum wages and social and wage floors in relation to poverty lines, 2004–07 (in log of percentages)
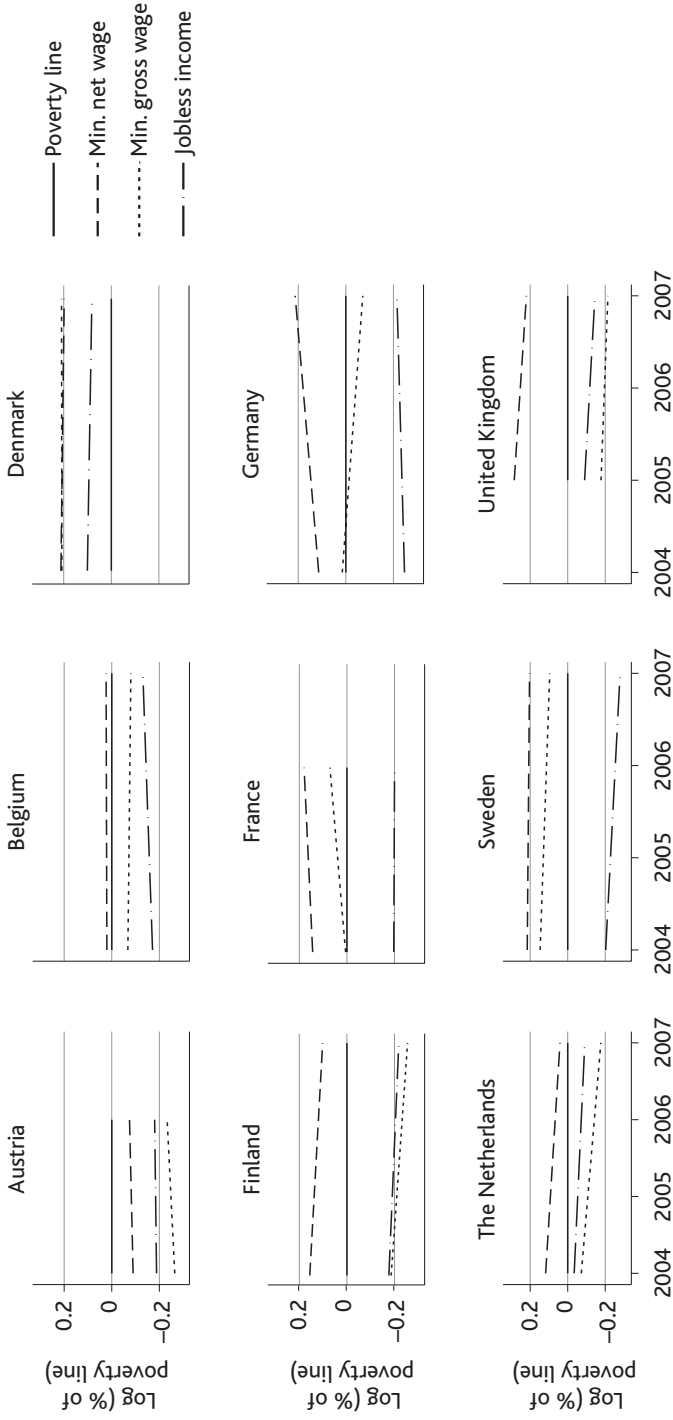
Germany the social floor evolved at a faster pace than the poverty threshold.

The erosion of the social floor compared to median household incomes could have been related to three different mechanisms: 1) a **'poverty line' effect**: the median household income growing faster than individual incomes of the active age population; 2) a **low-wage effect**: low wages lagging behind median household incomes; 3) a **policy effect**: 'gross-to-net welfare state efforts' decreasing and/or the growth pace of minimum incomes being slower than that of net low wages.

Poverty line effect

Understanding the dynamics of median equivalised household income is a complex issue. First, this indicator depends on many factors, such as the level and distribution of individual incomes; the structure of households; how the latter is expressed in an equivalence scale; the number of earners within households, and so on. Second, the median is a function of the *position* of incomes in the distribution; therefore, not all income changes modify the median. For instance, top wages have little (or no) impact on the position of median household incomes. As Aaberge and Atkinson (2013) put it, the median household income acts as a 'watershed', in the sense that changes on one side of or crossing the median have different effects on it.

In this way, there are several developments that might have induced different trends in median equivalised household incomes and single-parent incomes. Arguably, the benchmark (that is, the median-based poverty threshold) against which the incomes of single parents are compared might have increased due to the growing number of dual-earner households (as argued, but not proven, by Marx et al., 2012, 2013), making it increasingly difficult for one-earner households to keep up with the poverty threshold. According to our own calculations,[2] the proportion of multiple-earner households compared to single-earner households has increased practically everywhere. This generally ranged between half and two percentage points per year – except in Sweden and the UK during the 1990s and Denmark and Finland between 2004 and 2007, where the proportion remained rather stable. In this regard, Thewissen et al. (2016) decomposed changes in the mean household income of the 5th decile (just below the median) in Denmark (and the US) from 1985 to 2011, and found that spouses' wages were of growing relevance.[3] This provides an approximation of what might have affected median equivalised household incomes.

Homogamy and the **'diverging destinies' thesis** might also have moved the median further away. Homogamy refers to the fact that couples are increasingly formed by partners with similar 'resources', while the diverging destinies thesis assumes that new social risks (such as single parenthood) have tended to concentrate among people with fewer of those resources. Härkönen (Chapter Two in this book) found that the latter is indeed the case among low-educated women in many current societies. Thus, it might be the case that median incomes are driven away by more stable and resources-rich dual-earner couples. In addition, median household incomes may have increased because of a *relative improvement* of incomes of elderly households. All these factors might point to increasing structural obstacles to closing the gap between the wage and the social floor for single-parent families on the one hand and the poverty threshold on the other. To complement all these observations, in Table 18.3 we provide descriptive evidence of the evolution of median equivalised household income without elderly households and median individual income of working-age people. We observed that both trends evolved at a similar pace, as only in the UK, the Netherlands and recently Germany have household incomes annually grown more than one percentage point compared to individual incomes.

Wages under pressure

We now turn to the wage effect. In relation to minimum wages as the floor for incomes from work, not many authors have compared them to poverty thresholds – certainly not in a long-term perspective. Some of the few authors who have done this for the countries with statutory minima are Marx et al. (2013), who showed how in France and (slightly) in Belgium between 2001 and 2009 the tendency was negative, while in the UK the growth of minimum wages surpassed poverty lines.[4] Our analysis (which also incorporates minimum wages in selected collective agreements) indicates that before the crisis in the 2000s, in all countries but Austria, Denmark and France, minimum (gross) wages sank in relation to poverty lines (rows 2 and 1 in Table 18.2 and dotted and solid lines in Figure 18.1). Besides Belgium, this occurred practically everywhere with more than two percentage points per year. During the 1990s, the general situation was similar (rows 5 and 6). The dragging of minimum wages was most outspoken in the Netherlands, where a relatively strong increase of the median-based poverty threshold went along with a low wage growth. In the 2000s, in most of the countries considered here there

Table 18.3: Real growth of median equivalised household income without elderly households and median individual income of working-age people, 2004–07 and 1993–2000 (in percentage per year)

		AT	BE	DE	DK	FI	FR	NL	SE	UK
Period (200–)		4–6	4–7	4–7	4–7	4–7	4–6	4–7	4–7	5–7
Eq. median household income w/o elderly	(1)	−1.0	0.7	2.7	1.1	3.3	−0.5	3.4	4.9	3.4
Median individual income of working-age	(2)	−1.6	0.7	0.7	1.4	2.8	0.5	2.2	4.4	1.1
Period (199– or 200–)		4–0	4–0	4–0	3–0	5–0	4–9	4–9	6–0	4–8
Eq. median household income w/o elderly	(3)	0.4	1.2	1.4	1.6	2.7	0.8	1.8	2.4	2.2
Median individual income of working-age	(4)	−0.3	0.9	0.6	1.4	2.4	0.4	−0.1	1.9	2.1

Notes: median individual income of people with earned incomes higher than zero. In EU-SILC, individual incomes are calculated as the sum of individual components, plus household components per household member and taxes assigned proportionally to individual components.

Source: see Table 18.2; calculated by the authors from ECHP 1994–2001 and EU-SILC 2005–2008

is evidence for a wage effect, which might explain downward trends of minimum income protection. As a consequence of the decline of gross minimum wages compared to median household incomes, the policy effort required to lift minimum incomes of working single parents up to the poverty line has become more demanding.

Running harder to stand still

Most welfare states reacted to the drifting away of wages compared to median incomes and started to work harder in order to make work pay. Between 2000 and 2005, in all countries but Austria, taxes and social contributions for single individuals on minimum wages or low wages (defined as below 67% of average wages) diminished (Immervoll, 2007). These efforts might have allowed low net wages to follow poverty lines in some countries. Marx et al. (2013) documented that, indeed, in Belgium the negative trend of minimum wages against poverty lines was counteracted for single parents due to these efforts and increases in other type of benefits.

Our analysis in Table 18.2 and Figure 18.1 shows that in over (just) half of the cases considered here net minimum wages (row 3 and dashed line) grew faster than gross minimum wages.[5] However, welfare states' reactions varied largely across countries. A more detailed analysis (available upon request) of the same underlying data shows that increasing efforts in terms of family benefits (in relation to gross wages, as defined in Table 18.1) were recorded in Germany and Belgium, and also in terms of household benefits (for example, social assistance top-ups and housing benefits) in Germany. In-work benefits became more important in Sweden, while rising tax reductions were particularly strong in Finland. At the same time, household benefits decreased in France and in-work benefits in the UK.

Importantly, although closing the gap between the sluggish growth of the wage floor and median household incomes was a fairly general trend in rich European welfare states, only in Germany and Belgium has the growing gap effectively been offset by increasing welfare-state efforts.

Going down to the lowest level of the income cascade, we observe that in slightly more than half of the cases, minimum-income packages for jobless families (row 4 in Table 18.2 and dotted-dashed line in Figure 18.1) developed at a slower pace than net minimum wages, pointing to cuts in benefit levels or non-indexation vis-à-vis net wages. However, the falling behind of the social floor compared to the wage floor was less strong than the sinking of net wages, and much less

compared to the falling of gross wages (the latter two vis-à-vis the poverty threshold). In some cases, the social floor grew even faster than the wage floor. Again, we observe large cross-country differences. Notwithstanding significant gross-to-net efforts for working single parents in Sweden, the thus-created room to manoeuvre (represented in Figure 18.1 by the growing distance between the dashed and dotted-dashed lines) has not been used to close the gap between the social floor and the poverty threshold; on the contrary, work incentives were clearly prioritised, to the detriment of welfare generosity towards jobless households. In Denmark, we observe a similar trend (although less pronounced), and protection levels remained adequate for both in-work and jobless families. In Finland, the Netherlands, Belgium and particularly Germany, the room to manoeuvre created through increased gross-to-net efforts has effectively been used – at least partially – to increase social assistance packages, most of the times beyond the growth of net minimum wages. Especially in Belgium, the latter occurred to the detriment of work incentives.

Discussion and conclusion: which way forward?

The main findings of our investigation can be summarised as follows. *First*, gross minimum wages are highly inadequate for single parents, even in countries with traditionally rather compressed wage distributions and strong social dialogue. Denmark and Sweden are the only two exceptions to this rule. *Second*, in most countries gross-to-net compensations are sufficient to lift household incomes of fulltime-working single parents above the poverty line. *Third*, with the notable exception of Denmark, the social floor for jobless households is inadequate almost everywhere. The observation that in the past few decades this shortfall has grown begged the question to what extent this was related to the sliding away of the wage floor compared to median household incomes. Our analysis points to a mixed picture. We observed that in around half of the cases, minimum-income packages for jobless families developed at a slower pace than net minimum wages, pointing either to cuts in benefit levels or non-indexation vis-à-vis net wages and/or to increasing gross-to-net efforts. However, the falling behind of the social floor compared to the wage floor was less strong than the sinking of net wages, and much less compared to the falling of gross wages vis-à-vis the poverty threshold. In some cases, the social floor grew even faster than the wage floor.

   Many of the rich European welfare states started to work harder to mitigate, rather than retrench, the growing gap between the wage floor

and the poverty threshold. This created the room to manoeuvre to either increase work incentives and/or support the incomes of single parents at the bottom. These efforts, however, were by far insufficient to close the gap between the social floor and the poverty threshold.

The widespread deficits of gross minimum wages for single parents with children indicate severe structural difficulties to reduce income poverty among them; as a result of the inadequacy of minimum wages for single parents with children and additional downward pressures in most of the countries under review in this chapter, it seems impossible to successfully combine adequate minimum-income packages for working and nonworking single parents with children on the one hand and reasonable incentives to work on the other without increasing welfare-state efforts. Previous mechanical calculations have shown that the redistributive effort required to lift all household incomes to 60% of the median household income would range between 1.6% of total disposable income in Austria and 2.7% in Denmark, if the impact on unemployment traps is not taken into account (Vandenbroucke et al., 2013). However, the figures shown in this chapter suggest that the effort is much more important when 'gross-to-net efforts' to maintain work incentives are taken into account. In a recent paper with the suggestive title 'The end of cheap talk about poverty reduction', we showed that it would require around two times the budget needed just to lift the social floor to the poverty threshold (Collado et al., 2016). These costs would evidently become increasingly large if in the future minimum wages would continue to drift away from the middle.

In general terms, this might be the reflection at the macro-level of the advent of a 'social trilemma': a three-way choice between budgetary restraint, inequality and employment growth. As a consequence of skill-biased technological change and increased competition from newly industrialising countries, it is generally assumed that it has become difficult for modern welfare states to successfully pursue their core objectives of full employment and poverty reduction (Cantillon & Vandenbroucke, 2014). Not unjustly, it has been suggested that social investment strategies may provide a way out of this trilemma (Hemerijck, 2012). Arguably, the better welfare states are in raising the productive capacities of people, the less demanding redistributive policies will have to be. But partly because there are limits to this strategy, it remains equally important to provide adequate social floors for all.

To combat poverty among single-parent families, welfare states must simultaneously fight unemployment traps and raise minimum-income packages for working and nonworking families. Some countries should consider an increase of gross minimum wages; others will first and

foremost have to rebalance social floors and work incentives; while yet another group of countries should raise beforehand net low wages.

Our analysis was not complete. The presented results are limited to a rather short time span and a limited number of countries, considering *incomes* only. Possibly, changes in *spendable* incomes paint a more qualified picture. Cost compensations and in-kind services can indeed be used as an alternative way out of the trade-off between adequate income protection and work incentives (see Kleven, 2014; NTRPs in Scandinavia are less severe when this is considered). Governments can, moreover, reinforce nonfinancial (dis)incentives to work rather than merely focusing on financial incentives. In addition, if we considered the income distribution more in general we could study other developments, such as changes in other wages, policies (for example unemployment benefits) and employment conditions (for example, temporary and part-time work). The degree to which the 'glass ceiling' holds in a specific country may furthermore highly depend on numbers; when only a small number of people are on minimum wages or live in a jobless household, it may be easier to cope with financial unemployment traps. Similarly, the degree of the 'social trilemma' depends on the effectiveness of activation measures and the poverty–revenue balance generated by the taxes collected and benefits paid (in terms of both *numbers* and *levels*) to people in and out of work. With welfare states running harder to stand still, these observations indicate where future research is needed.

Notes

[1] We use the notion of 'social trilemma' in a more generic manner than Iversen and Wren (1998). In their influential paper, they were referring to wage inequality and public outlay for wages only.

[2] Based on the European Community Household Panel (ECHP) and the European Union Statistics on Income and Living Conditions (EU-SILC).

[3] However, it is important to bear in mind that by using cross-sectional data, the authors cannot distinguish changes in shares of an income source (for example, spouses' wages) from a change in composition due to households switching deciles (for example, more dual earners in the middle).

[4] A more common benchmark for minimum wages are median ones. In this regard, previous research found that, between 2001 and 2005, minimum wages in the Netherlands generally followed median wages. In Sweden, minimum wages in the collective agreements of retail and hotel & restaurant grew markedly more than (all) median wages, while

minimum wages in the agreement of engineering grew somewhat less than them (Vaughan-Whitehead, 2010). In other countries without statutory minimum wages – such as Austria, Germany, Denmark and Finland – one can get a grasp of the low-wage sector by looking at the evolution of the ratio between median and first decile wages. Between 2004 and 2007, this ratio grew more than 1.3% in these countries (OECD, 2014).

5   These trends are in line with comparisons across a larger number of countries (Marchal & Marx, 2015).

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Part 4:
Reflections and conclusions

Social justice, single parents and their children

Gideon Calder

Single-parent families – as seen across this book – sit in complex, shifting social positions. This is partly a reflection of the sheer range of ways in which *any* form of household will be shaped by wider social and economic circumstances, and in turn affect the lives of those within it. In unequal societies, it will be unsurprising to find that in general, the different circumstances that families find themselves in have a bearing on the wealth, status, wellbeing and prospects of their members. Yet, it is also because of the particular connections between single parenthood and forms of disadvantage that we have pressing reasons to seek to lessen or mute the effects of these circumstances. In comparison with others, single parents are disadvantaged in terms of income, education, health prospects and career opportunities. Because the great majority are women, they face patterns of gender disadvantage. The children of single parents are more likely to live in poverty, and less likely to do well at school. Meanwhile, their parents' social position stems importantly from the ways in which dominant discourses around 'appropriate' parenting – and 'good' and 'bad' parents – continue to inform both how parents see themselves and how different types of parent are perceived in contemporary society. While the family is a pivotal focal point of social policy, it is rare that single-parent families are the primary beneficiaries of policy. More than that, single parents have tended to be constructed, through policy, in ways that themselves serve to reinforce certain disadvantageous aspects of their position: as dependent, undeserving, work-avoiding or a threat to social order (Barlow et al., 2002; Davies, 2012; Phoenix, 1996; Smith, 1999).

To identify and track the triple bind of inadequate resources, inadequate employment and inadequate policies is to begin to establish the quite specific ways in which the position of single parents raises questions of social justice. In some respects, these questions reflect familiar, well-aired themes: the fair distribution of resources in

society, the value of autonomy over one's living arrangements and life plans, the extent to which those in disadvantaged positions should be compensated and how the relative priority of ensuring that every child – regardless of background – has the opportunity to flourish. At the same time, addressing single parenthood touches on issues that are quite specific to it.

This chapter explores how single parents fit into current debates about social justice, the family and children. It begins by establishing key aspects of those debates. We then look successively at four distinct angles, each picking out a separate relationship and raising questions about fairness and social priorities:

1. The position of single parents in relation to other parents;
2. The position of single parents in relation to their children;
3. The position of children in relation to their single parents;
4. The position of children of single parents in relation to other children.

There are several reasons to split the discussion this way. One is that it serves to highlight that single parenthood is not a single thing, in social justice terms. Rather, it raises a cluster of issues, which need disentangling from one another. Another benefit of looking at these four angles separately is to allow for the possibility that exploring the issues under each heading may pull us in different – even contradictory – directions. A third is that it gives equal 'weight' to the respective positions of single parents and their children. So, it does not start out from an upfront assumption that single parenthood is primarily about parents, from the perspective of social justice. Rather, it gives their children equal billing. And a fourth is that it allows us to explore different dimensions of what Harry Brighouse and Adam Swift, in a prominent recent analysis of relevant terrain, call '**familial relationship goods**' (Brighouse & Swift, 2014; Calder, 2016a). These are a kind of aggregate of different factors contributing to a flourishing human life, both as child and parent. The notion helps develop an account of both why family relationships are valuable and why (for example) we might have good reasons to promote or protect them. For some – including Brighouse and Swift – the family is *uniquely* valuable: it offers us goods that are unavailable (or at least less available) elsewhere. Family relationships, it can be argued, are not like other kinds of relationship, and give access to things that themselves are specific and distinct. For good or bad, and usually both, family relations of whatever form have a distinct and deep effect

on the current wellbeing and future prospects of family members. And this in turn is a key reason why the family matters, in terms of social justice.

Families, single-parent families and social justice

We have seen that there are various facets and levels to the relationship between the family and questions of social justice. But what are those questions? Four are core (for a wider picture of the landscape see Archard, 2010, Chapter Five; Calder, 2016b, Chapter Two):

1. How much, and in what ways, should families be subsidised by the state?
2. What are the acceptable forms of family?
3. What is the appropriate scope of family autonomy?
4. To what extent should family background be allowed to shape children's life chances?

These are briefly discussed in turn below.

1. How much, and in what ways, should families be subsidised by the state?

In contemporary liberal democracies as elsewhere, parents are directly supported, financially and in kind, for rearing children. This itself is a vital part of ongoing socioeconomic security (the future taxes paid by current children being crucial to the maintenance of the welfare system). On the other hand, the costs of this support are borne by taxpayers, regardless of whether they have children or have played any role in rearing them.

2. What are the acceptable forms of family?

Given that families may be constituted in a great variety of ways, any society will place constraints on what counts as a family in terms of number of parents, the relationship between members (biological, adoptive, reconstituted), whether members need to cohabit and so on. Laws and policies will serve to promote or incentivise some family forms over others. Some will be prohibited (polygamous parenting being a customary example).

3. What is the appropriate scope of family autonomy?

Family autonomy refers to the entitlement of parents (in cohabiting families) and sometimes their children (especially once adults) to make decisions about what happens to family members. All societies grant this to an extent, and for many parents it is a fundamental part of what makes being a parent valuable. But there are limits, by any reckoning, to what parents may legitimately do to and for their children – placed, for example, by laws on abuse and neglect.

4. To what extent should family background be allowed to shape children's life chances?

Families play a key role in the transmission of unfair and unearned advantage and disadvantage. The nature and position of the family a child is born into makes a substantial difference to their life chances. This is largely due to the uneven distribution of parental spending power and economic capital, but is a symptom too of the effects of family autonomy: of the ways in which parents' choices affect children's outcomes, and how different kinds of capital (economic, social and cultural) are handed down.

While there is a growing specific literature on families and social justice (see, for example, Archard, 2003, 2010; Brighouse & Swift, 2014; Calder, 2016b; Clayton, 2006; Okin, 1989), there is proportionately very little discussion therein of the place of single-parent families – particularly striking, given their sheer number (as much as one quarter of all families with children in the US, UK, Sweden and Denmark; see Nieuwenhuis and Maldonado, Chapter One in this book). Partially, this reflects the core issues at stake in that literature – the nature of many of which may not obviously seem to vary according to the number of parents in a family – or indeed, their age or gender. The legitimate scope of parental choice over the direction of their children's lives seems affected only by who counts as a parent, and not by how many parents there are. And the extent to which the children of better-off parents should rightfully stand to benefit from the sheer luck of having been born into more privileged circumstances than others seems affected by how much economic, social and cultural capital parents have at their disposal, rather than the number of parents involved.

Meanwhile in the public discourse on single-parent families, it is questions 1 and 2 that predominate. Thus, with regard to question 2:

any longitudinal monitor of the coverage of single mothers in the popular media would find regular reference over the decades to whether this is an appropriate way in which to bring up children – along with recurring linkages of single mothers to social problems, identification of single-parent families as themselves aberrant and problematic and the mother as irresponsible or negligent (Duncan & Edwards, 1999; Lewis, 2001; Chambers, 2001, 2012). To an important extent, such discourse reflects qualms about the appropriateness of family arrangements. Thus, the spread of 'alternative' family forms may be deemed definitively bad in itself, or inextricably linked to consequences that themselves are definitively bad. But frequently, a heightened sense that single-parent families are morally problematic will have been prompted, fuelled or magnified by factors relating to question 1. So, what focuses the attention of discourse about single-parent families, and what maximises its public audience, is typically a neighbouring concern about the allocation of resources.

At any rate, all four questions matter to, and capture enduring dimensions of, normative discussions of single-parent families. The shape of those discussions depends, in part, on which aspect of family relations is currently in focus.

Single parents in relation to other parents

Evidence in other chapters in this book confirms that single-parent families tend to be worse off than coupled-parent families. What do they have less of? The following lists are not exhaustive, but they are illustrative. Single parents have lower levels of income (Nieuwenhuis and Maldonado, Chapter One; Treanor, Chapter Four; Cantillon et al., Chapter Eighteen) and wealth (Sierminska, Chapter Three), and are at greater risk of poverty (Härkönen, Chapter Two; Treanor, Chapter Four; Horemans & Marx, Chapter Nine; Bradshaw et al., Chapter Fifteen) and material deprivation (Treanor, Chapter Four). We can also expect single parents to have poorer health (Nieuwenhuis et al., Chapter Fourteen); reduced career opportunities (Nieuwenhuis & Maldonado, Chapter One; Van Lancker, Chapter Eleven); a less optimal work–family balance (Esser & Olsen, Chapter Thirteen); lower levels of education (Härkönen, Chapter Two), less flexibility over the use of their time (Nieuwenhuis & Maldonado, Chapter One) and less opportunity to care for family members (Nieuwenhuis & Maldonado, Chapter One), a well as to be harder hit by high childcare costs (Van Lancker, Chapter Eleven). Much of this is inflected by patterns of gender disadvantage, as the great majority of single parents are women

(Nieuwenhuis & Maldonado, Chapter One; Van Lancker, Chapter Eleven; Zagel & Hübgen, Chapter Eight). Relations of cause and effect here may be complex, circular or simply obscure. There is evidence both that lower socioeconomic wellbeing leads to single parenthood and that single parenthood leads to lower socioeconomic wellbeing. Moreover, there is evidence that the disadvantaged economic position of single-parent families – rather than the composition of the family itself – lies at the root of the cluster of other disadvantages they are more likely to be subject to (Treanor, 2016, Chapter Four in this book).

Disadvantage and injustice are, of course, conceptually distinct. On any familiar understanding of social justice, a just society would involve *some* variation in people's access to resources and advantage. Not all parents would have an identical package, because they would differ in their circumstances, line of work, preferences, needs and in other respects that seem relevant to how resources are distributed. But, of course, what counts as fair distribution is deeply contested. Here, notions of luck, responsibility and desert (that is, what people deserve) provide a helpful line of approach. If people's circumstances differ, a common understanding has it that how they came to be in those circumstances is crucial. Much of familiar thinking on these lines invokes something like the political philosopher Ronald Dworkin's distinction between **brute luck** (simple chance) and **option luck**, which refers to chance outcomes stemming from autonomous choices (Dworkin, 2000). So, a (drastic) case of bad brute luck would be being hit by a falling meteorite. If I put all my money on red and the roulette wheel comes up black, this is bad option luck. For luck egalitarians like Dworkin, justice requires that we compensate people for the effects of brute luck, but not for those of option luck. So, what would matter in our context is whether single parents' position is the result of genuine choice, or is visited upon them by circumstances beyond their control. Those opting for single parenthood as a 'lifestyle choice' (Davies et al., 1993) could be regarded as having knowingly entered into their own disadvantageous position. Those whose single parenthood is visited upon them by factors beyond their control would be entitled to compensation.

This stance does clearly resonate with a version of conventional moral wisdom. Three separate lines of objection to it are perhaps particularly salient, among many possible others. One is that it operates on the basis of simplistic and deeply controversial assumptions about the scope of genuine choice. To assume that single parents have, as a rule, freely chosen their position from a range of lifestyle options – or

even that, as a rule, they think that single parenting is preferable to co-parenting – requires at best a partial reading of the aforementioned complex causal mesh. The line between brute and option luck will often be obscure, in terms of not only the metaphysics of free will but also the everyday diagnosis of causes and effects in our intricate social lives. The demographic patterns of single parenthood suggest that the line is especially difficult to draw in this case. A second objection will focus on the assumption that single parenthood itself should be classed as a misfortune in the first place. There is nothing *inherent* about the disadvantage it brings, it can be argued. For it to be seen that way depends on decisions about the distribution of resources in society, alongside dominant assumptions about appropriate family forms, both which are contingent and up for revision.

The third objection centers on what counts as activity deserving of advantage – and, to some extent, works against the grain of the first. Childcare remains drastically undervalued as work, in terms of its contribution to the economy and to the sustainability of social practices and institutions (Asher, 2012; Folbre, 2008; Hochschild and Machung, 2012). Simultaneously, it has until recently played only a marginal role (at most) in the design of theories of social justice (Kittay, 1999; Tronto, 1994). Among the many side effects of this, a crucial element in the present context is an arguable warping of the discourse of desert. Successive approaches in social policy have seen work as the solution to welfare dependency, and defined dependency precisely so that single parents will fall into the category of dependents. Care work has been seen in terms of avoidance of the labour market. But the unpaid nature of domestic care work does not mean that it is unproductive labour. And indeed, the choice to be a single parent is often fully rational (Duncan & Edwards, 1999) – stemming, for example, from the desire to escape an abusive or loveless relationship – and also, moreover, a vital contribution to the economy rather than a burden imposed on it (Smith, 1999). Consider the scale of the costs that would be imposed on the state care system were the bulk of single parents to forsake their commitment. Single parents, as we have seen (Nieuwenhuis & Maldonado, Chapter One in this book), find their time squeezed both in terms of the time to earn wages and the time to care.

So even in this short, partial discussion of possible framings of the issues, we find a clear basis on which to argue that single parents are not only disadvantaged but also unjustly so – both because, in many cases, their circumstances cannot be clearly identified as a matter of 'option luck', and because their deliberate contributions to society are taken for granted or insufficiently valued.

Single parents in relation to their children

Is there something unjust in the relationship of single parents to their children, from the point of view of the parents? To get a handle on this question, it helps to start from what is putatively valuable about the parental role. To put this another way: if, as demographic evidence suggests, most adults see themselves as having an interest in being a parent, what exactly might that interest consist of? Here, we need to make some basic anthropological claims. For most people, as Brighouse and Swift put it, 'intimate relationships with others are essential for their lives to have meaning' (2014, p. 87). The parent–child relationship can be seen as one quite distinct version of meaning-bestowing intimacy. Various factors make it so. There is an imbalance of power and standing involved (children do not choose to be in it, and are in normal circumstances 'stuck' with being on the receiving end of parental decisions). There is an inherent paternalism to the relationship: parenting will mean making decisions deemed in the child's best interest irrespective of the wishes of the child, such that failing to do this can mean failing as a parent. The parental role is uniquely formative on how the child develops, in terms of their capacities, values and worldview. And it involves a kind of intimate sharing that does not arise in relationships between adults – characterised by open, spontaneous expression of feelings on the part of the child, and a careful management of the parental response. So, as Brighouse and Swift conclude, 'It's because of *what* children need from their parents that adults have such a weighty interest in giving it to them' (2014, p. 92). Details about this list of features or what it omits may be quibbled about. But what is important for our purposes here is that none of these features cashes out in significantly different ways for a single parent.

As a result, it may be arguable that, for all the costs of being a single parent, there is a potential gain in this specific sense. Many of the goods of parenting flow just as strongly, or more so, when the role is carried out solo. In the right circumstances, single parenthood might in principle bring more of what is distinctly valuable about parenthood than a co-parenting role. A simple deficit model, based on the presumption of lack stemming from the absence of a parenting partner, would miss this point. There is no reliable inference from the burgeoning evidence on impaired access to resources and to social advantage that single parents are necessarily deprived *as parents*.

Yet on reflection, from the chapters of this book, there are certain key senses in which we can infer just this. For even bracketing

questions of income, we find a squeeze on working single parents' *time* to parent (Nieuwenhuis & Maldonado, Chapter One). Time is one resource which, prima facie, working single parents have less of – or rather, less control over the management of their time – simply because of the lack of a division of parental labour. This feeds into a lack of autonomy. Privileged parents may not fully exploit the potential goods of parenting, and may not place high value on them. A proportion, indeed, has always spent considerable resources avoiding intimacy with their children, by employing domestic help or sending them to boarding school. These are markers of status. But the typical condition of the single parent is characterised by less choice in these matters (Nieuwenhuis & Maldonado, Chapter One). Indeed, this is a definitive effect of the triple bind. For a single parent to earn sufficient income to avoid the risk of disadvantage on that front, they are likely to put themselves in the position where they must, of necessity, enlist help with childcare or housework in order to fulfil their working role. If they do this, they are constrained in terms of domestic time in general and time spent experiencing the goods of parenting in particular. But this is to depict the middle-class segment of the single-parent spectrum, and to model a kind of trade-off between increased income and diminished parenting time. In fact, all single parents face 'a particularly sharp trade-off between employment and family' (Daly & Kelly, 2015, p. 182). A single parent on a zero-hours contract will be denied autonomy over parenting time at the same time as earning low and precarious wages. Here, there is no compensating upside. It is the worst of both worlds.

The contours of disadvantage here are intricate, and demanding to address. Can any society ensure some kind of perfect equality of access to the goods of parenting? No. But we can move far closer to something like it than is evidenced in current typical policy provisions across Europe.

Children in relation to their single parents

Not all people want to have children, and however strong the dominant ideological messages in terms of the expectancy that they do so, compulsory childrearing is not a policy anywhere. But should all children want to have parents? Is not having a parent at all a disadvantage? Is having two better than having one? If co-parenting remains a 'default' model and norm, this does not by itself answer the question of how many parents is best. Would a child benefit from having four parents? Is there an optimal number of parents, from the

point of view of a child, any more than there is an optimal number of children, from the point of view of a parent? Such questions come into sharpest focus when we look at the placement of looked-after children, and the assessment of their needs. Here, orthodoxy has shifted and become markedly more liberal. In many countries, equality legislation makes it illegal to deny the right to adopt to single people or same-sex couples. Rather, children are placed with parents on a bespoke basis, according to discretionary judgements about the needs of the child and the circumstances of the would-be adopter. This might sound both fair and a way of prioritising the interests of the child, whose parents are profiled, means-tested and interviewed before any match is approved.

Of course, children who have been taken into care are in an exceptional position. Most children do not become paired up with a parent via this route. And very few people, if any, have ever suggested that it should be the norm. Even so, such procedures help focus attention on whether and how questions of social justice apply to the children living in different forms of family. What is crucial is not so much how many parents one has as a child, but how well-placed they are to meet the interests of children. Let's put those interests in as brief – and hopefully, non-contentious – a way as possible.

Children need the wherewithal to develop physically, cognitively and emotionally. They also need the opportunity to enjoy their childhood as a thing in itself, rather than simply as a stage on the way to the achievement of adulthood – childhood being importantly distinct from adulthood as a way of being (Lister, 2016). If the interests of children are paramount in the parenting relationship, then we should judge the quality of the relationship between children and their parents according to the meeting of these interests. Crucial to this, on a widely accepted understanding, is a secure, enduring attachment to a limited number of parents (Bowlby, 1988). A secure attachment does not, of course, guarantee a flourishing childhood – but it increases the probability of it. On this basis, it can be seen as a necessary, even if not a sufficient, condition for such flourishing.

Neither one nor two parents is a guarantee of the security of an attachment, and no threat to such security is exclusive to either family form. For children with divorced parents, it is the *conflict* surrounding the process of separation that seems most detrimental – with the experience of conflict in general being harmful to children's interests (Harkness & Salgado, Chapter Five in this book; Harold & Sellers, 2016; Holland, 2016). Those children – like those of a parent who has lost their partner through bereavement – are in a substantively different

position to those of a mother who gave birth single and has opted to remain so. As child psychologist Susan Golombok puts it, 'it is not so much the absence of a parent but the difficulties that come with it that lead to adverse outcomes for the child' (Golombok, 2000, p. 13). This is not to rule out that, in terms of probabilities, a child's interests will be better served by having two parents; nor is it to claim that number of parents makes no difference. But it puts a very firm brake on any assumption that having only one parent should be regarded as a *necessary* disadvantage, let alone an injustice. Flux and interruption in the parenting relationship do pose threats to children's interests. While no number of parents provides insurance against them, single-parent families are especially likely to have experienced discontinuities in the parent–child relationship.

This lack of permanence carries its own complex implications from the point of view of social justice. Taking a life-course perspective (Treanor, Chapter Four; Zagel & Hübgen, Chapter Eight in this book) serves to highlight that single parenthood is often a phase, rather than a definitive state. In the UK, the average length of time spent as a single family is five years (Skew, 2009). Harmful effects of flux will impact differently depending on the period of childhood in which they occur (see Harkness & Salgado, Chapter Five in this book). Neglectful coupled parenting in the early years will put a child's interests in greater jeopardy than dedicated and responsive single parenting throughout. Policy cannot eliminate such jeopardy. But rather than promoting coupled parenting to an extent that exacerbates the risks of single parenting (whether by, for example, increasing stigma, squeezing resources or reinforcing barriers to inclusion), an approach prioritising the child's interests would focus on how, given diverse family forms, we can best support the attachments that each of those forms provides.

Question 4, on the family and social justice, raises the issue of how patterns of advantage and disadvantage are transmitted via the family unit. While this book offers a great deal of evidence that the children of single parents are at a disadvantage (see next section), there is very little to be said for any claim that being parented by a single person is *by itself* a form of injustice. What parents do with their children is more important than who parents are (Sylva et al., 2004, p. 1). And while – as regularly reinforced through this book – single parents are more likely than their coupled counterparts to be subject to certain pressures and constraints, those constraints are not intrinsic to single parenthood. They, for sure, may be addressed by policy. There is a strong social justice case for doing so.

Children of single parents in relation to other children

Our last angle promises a starker picture. While the effects on children of how parent–child relationships play out within single-parent families are difficult to isolate or generalise about, the comparison of those children's position with those in coupled-parent families comes more easily. This book reverberates with instances and aspects of the disadvantages faced by children in single-parent families. They are more likely to be materially worse off, simply insofar as their parents are more likely to be materially worse off (Treanor, Chapter Four; Horemans & Marx, Chapter Nine; Bradshaw et al., Chapter Fifteen). We can expect the children of single parents to achieve less well at school (Harkness & Salgado, Chapter Five; de Lange & Dronkers, Chapter Six), to experience a deficit in emotional wellbeing (Harkness & Salgado, Chapter Five) and to have less solid social relations (Fransson et al., Chapter Seven). Children do not choose their circumstances – the basic elements of which, by any interpretation, would count as brute luck. There is a strong prima facie case for regarding children in single-parent families as victims of social injustice, and thus for making a priority of compensating them for the disadvantages they face.

It emerges in Chapter Four, alongside other work by Treanor (2016), that material deprivation outweighs number of parents in determining children's horizons for flourishing, so that the increased likelihood that single parents will live in poverty has a greater effect on their children's wellbeing than their singleness. The children of wealthy single parents are advantaged over the children of co-parents living in poverty. Again, this is a matter of pressures and constraints circumstantial to single parenthood taking their toll, rather than single parenthood itself. The toll itself can be unpacked in different ways. There is well-established evidence of the relationship between household income and children's physical, cognitive and emotional development, indicated by markers from birthweight to engagement in school to behavioural problems (Stewart, 2016, pp. 9–10). Such effects are more likely to be felt by children in single-parent families simply insofar as they are more likely to have a lower income. To put it the other way around, poverty has a clear impact on a child's outcomes, regardless of family structure (Holland, 2016, p. 15). Those impacts are felt not only in terms of hampered life chances or damage to future prospects but also in the 'now' of childhood. For example, research has shown that children aware of parental stresses caused by socioeconomic hardship (worrying about the bills; struggling to provide what other parents view as normal) are less likely to share their own hardships with a parent

(such as reporting being bullied at school) for fear of adding to their burdens (Oliver & Candappa, 2007). While income is not the only factor at work, it is a crucial part of the story.

Because these factors bite so hard on children's wellbeing and life chances, there is a strong case for concluding that it is in looking from this fourth angle that we find the most urgent connection between single-parent families and social injustice. While debates about single parents may be framed around the extent to which they are responsible for their own disadvantaged state, this framing does not transfer across to children. To be an infant raised by a single parent is not by any reckoning a 'lifestyle choice'. Children choose neither their parents nor the socioeconomic circumstances of their upbringing. While there is a great deal of evidence that single parents place a particularly high priority on promoting the wellbeing and life chances of their children (Barlow et al., 2002; Duncan & Edwards, 1999; Standing, 1999), this does not – as we are consistently reminded through the chapters of this book – prevent other factors from positioning those children at an unearned disadvantage.

We can frame the injustice here in individualised terms. If every child matters and each child counts equally, then every life disadvantaged in these ways is its own injustice. This explains the readiness and regularity with which politicians decry the stubborn influence on life chances of the circumstances of birth and upbringing (Calder, 2016c). But the frequent hollowness of such rhetoric should not distract from the urgency, in policy terms, of addressing these patterns of childhood inequality. That urgency is just as clear when we come at things from the point of view of the common good. Because children are a public good (Olsaretti, 2013), we all have a stake in their interests being met – especially, though not only, those interests tied closest to the types of adults they go on to become. All of us benefit from the emergence of fresh generations of physically, cognitively and emotionally developed citizens. All of us stand to suffer if that emergence is blocked or made erratic by avoidable disadvantages experienced by single-parent families.

Conclusion

This chapter has aimed not to propose or defend a particular theory of social justice, but to unpack different ways in which questions of social justice apply to single-parent families. Issues and themes emerge at a series of different facets and levels – and we will not do justice to them, or indeed find space to mention them all, in any treatment of

this length. Even so, part of the value of addressing the issues from that series of four angles is to highlight the complex, pressing nature of the challenges at stake. Four observations are worth making, by way of a conclusion. One is that the justice claims we encounter encompass aspects of both redistribution and recognition (Fraser, 1997); that is, the injuries attaching to the triple bind of single-parent families come in both economic and cultural forms. Another is that the interests of parents and children do not always coincide. So, when we speak of single-parent families, we must bear in mind that each family is made up of individuals, as well as having a shared identity. A third is that among all the costs of single parenthood, we should accommodate the positives and avoid the assumption of a deficit model. Parenting is a privilege as well as being demanding. A childhood spent in a single-parent family is as rich and precious as any other. And the last is that the issues and priorities raised here are, if not perennial, then certainly hardwearing. Although the world has shifted significantly in the past few decades, in key respects it stays strikingly constant. Writing on the US context over twenty years ago, Hanson et al. (2016, p. 21) identified a pressing need to 'modify family policy to reflect both dual and single-parent families as legitimate structures', and noted that, in then-current writing on single parents, 'the role of economics is underplayed' (p. 18). Our discussion throughout this chapter, and more widely in this book, bears those two statements out. Pursuing social justice for single parents and their children still requires a stress on both of those factors.

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The socioeconomics of single parenthood: reflections on the triple bind

Janet C. Gornick

Single parents: evolving and changing

In affluent countries, single parents have long drawn attention, even fascination, from academia, in policy settings, among political actors and – with varying intensity across time and place – in public discourse.

The overarching history is well-known by now. When western countries designed and implemented the early components of their contemporary welfare states, single parents were largely sympathetic figures. They were women – unlucky women – lacking a breadwinner, usually due to death; they were in need of collective (external) support to enable them to raise their children without extreme hardship. In most cases, employment was viewed as unnecessary and undesirable; neither single mothers nor their married sisters were expected to work for pay. They were, in most cases, viewed as 'deserving' of public interventions – doubly so, in fact: they were not responsible for the onset of their 'condition' and (like most women) they were not expected to support themselves through market activity.

Now, of course, the demography of single parenting has changed. Across the rich countries, substantial percentages of single parents have never been partnered (however defined) and others, though once partnered, are separated or divorced. Thus, it is widely perceived – accurately, in fact – that large numbers of today's single parents have become single as a result of choices made – their own choices and/ or those of their children's other parent. In addition, in all western countries, a decades-long (yet unfinished) gender revolution has dramatically changed women's relationship to paid work. Today, women's employment is generally seen as expected, necessary and ideally emancipatory. Feminists and other progressives in many

countries have fought to open labour markets to women of all classes; one part of that fight has included making employment conditions more compatible with parenting. Employment, though clearly onerous and difficult for many workers, is now overwhelmingly viewed as advantageous for both men and women.

So, 'the single parent' has changed markedly. The growth of the choice element vis-à-vis one's family structure has eroded sympathy for single parents, and the gender revolution has introduced the expectation of employment. In short, as is often noted in affluent countries, single parents as a social category have shifted from 'deserving' to 'undeserving' – in the sense that it is no longer taken as a given that the state should assume the role of their sole, or even complementary, breadwinner.

Today, many single parents face criticism and blame and social policy designs often stigmatise them – sometimes intentionally. In some cases, such as the US in the 1980s and 1990s, single parents were openly demonised in public discourse – a trend only partly reversed after large numbers of low-income single parents in the US were pushed from social assistance into employment. In contrast, among those with more education and greater economic resources, single parenting is increasingly accepted as one family form among many. Nevertheless, across the high-income countries, vast numbers of single-parent families face challenges more prevalent and more severe than those experienced by their coupled counterparts – as this book makes amply clear.

The research literature – so far

There is by now a voluminous interdisciplinary research literature on single parents. While some studies have assessed the diverse and evolving pathways that 'cause' single parenting, most of the literature has set aside the factors that lead to single parenting – individually or in the aggregate – and has instead tackled questions about:

- the prevalence, characteristics and composition of single parents as a group;
- the economic difficulties faced by single-parent families, especially their elevated risk of being income poor;
- the consequences for children of living in (or having spent time in) single-parent families;
- the ways in which states mitigate or exacerbate the hardships faced by single parents and their children.

Much of the single-parent literature has focused on individual country cases and/or single points in time. But enabled by a multitude of data sources that have developed over the last four decades, a growing body of studies about single parents assesses variation across geography and/ or over time. The comparative contributions within this literature have been invaluable in revealing that the answers to all of these questions (and more) are shaped by the settings in which they are asked. Extensive variation in the prevalence and composition of single parenting, in its consequences, poverty risks, and the nature and effectiveness of state interventions demonstrates that contexts, especially public institutions, matter – and they matter a lot.

The triple-bind analysis in a gendered framework

Despite the large literature that now exists, many aspects of single parenting call for further, and more thoughtful, study. The authors in this rich book have collectively pushed the literature forward.

Perhaps most fundamental, the profoundly gendered nature of single parenting is a theme that pervades this book. Despite the changes in single parenting that have unfolded over many decades – especially the transformed demography and the evolved expectation of paid work – one crucial factor has not changed: single parents everywhere are still overwhelmingly women, and this fact pervades all aspects of single parenting. *Plus ça change, plus c'est la même chose*.

To the credit of this book, the gendered nature of single parenting is baked into its intellectual framework – that is, into the concept of the 'triple bind'. The triple bind denotes that:

- Many single parents face resource deficits, notably but not exclusively in educational attainment.
- Most labour markets fail to adequately incorporate or reward single parents.
- Many social-protection systems insufficiently shield single parents and their children from hardship.

Each of these 'binds', which interact and combine in myriad ways, have elements that are themselves deeply gendered. Resources are not symmetrically available to, or accrued by, women and men – even less so by mothers and fathers. Gendered gaps in employment are multidimensional, complex and persistent. And many social policies privilege men (for example, veterans; industrial workers; full-time employees) even when their legal structures are officially gender

neutral, while others fail to accommodate the work of caring and domestic work, which in all countries remains disproportionately shouldered by women – most dramatically in the case of single parenting.

Extending the study of single parenting

In addition to keeping gender inequalities prominent throughout – a core feature of this book – the collected empirical contributions stretch research on single parents in a multitude of ways. In these brief reflections, my intention is not to summarise the findings reported across 19 diverse chapters, but rather to reflect on each of the four questions that have dominated the aforementioned single-parent literature and consider how this book helps to extend the knowledge base.

1. *Definitions* matter; *effective research requires disaggregating 'single parents'*

In empirical research on single parents, it is common to treat parenthood as a binary state. Parents are coupled or they are not; children have (or live with) a single parent or they do not. Many researchers, especially those using quantitative designs, employ binary constructions – knowing, of course, that they are drawing distinctions that are, in reality, more complicated. Data limitations often force researchers to discard distinctions that they would otherwise incorporate.

Many studies have, of course, disaggregated single adults (including parents) by their prior statuses, dividing them into (for example) never-partnered, separated, divorced or widowed. Other research designs capture whether single parents live only with their children or co-reside with other adults.

Several studies included in this book disaggregate single parents more finely, allowing a more nuanced look at the diversity of single parenting – and, by extension, enabling more precise assessments of the lives of single parents, potential consequences for their children and the effectiveness of public policies. Zagel and Hübgen (Chapter Eight), for example, note that 'single motherhood is rarely a uniform type of family, but rather a temporary status, which mothers enter and leave at very different points in their lives' (p. 171). They use a simple proxy – the age of the youngest child, divided into five categories, from birth to early adulthood – to capture single mothers' life stages.

The authors' main contribution is to link their disaggregation to a comparative policy assessment. They argue that distinguishing among single mothers according to life stage 'is both indicative of the different family–life realities of single motherhood and is assumed crucial for the eligibility of many policies' (p. 176). A key finding – important, if not surprising – is that the strength and adequacy of welfare states' support for single mothers vary according to *which* single mothers are considered. In short, some single mothers would 'do well' to live in some countries, while others would be better served elsewhere.

Working from the vantage point of children, Fransson and her colleagues (Chapter Seven) construct a typology of family structures that is (in my experience) novel. To capture diversity of family structures, they create five categories. Essentially, this typology picks up the varying combination of adults who the children of single parents encounter in their daily lives:

- children in single-parent families who reside only in that household;
- children in single-parent families who also have about equally shared residence with the other parent;
- children in step-families who reside only in that household;
- children in step-families who also have shared residence with the other parent;
- children in nonseparated families (as the main reference category).

Focusing on the Swedish case, Fransson et al. then assess a range of child wellbeing outcomes. Their findings – again, perhaps more importantly than surprisingly – indicate that the effects of living in single-parent (or other nontraditional) families vary across these family compositions. These findings have implications for social science research, for the design of psychosocial support systems and for public policies more generally.

2. Income matters; but research on single parenting must 'go beyond income'

Scores of studies have considered the link between single parenting and family income. Much of this work is focused on **income poverty**: absolute, relative or both. In this literature, income is often disaggregated into its primary sources: earnings from waged work or self-employment, income from private transfers and public cash or near-cash transfers; these sources may be assessed gross or net of taxes, or both. Many researchers have analysed the relative contributions of

individual income sources to single parents' total resources; others have considered income packages as wholes.

In recent years, social scientists have increasingly looked beyond income. A growing group of scholars has been analysing the complex interplay between income and material deprivation;[1] others are assessing the joint distribution of income and wealth (including assets and liabilities). These emerging lines of work have been enabled by new data sources, including both new modules added to existing surveys and entirely new surveys.

Little existing research specifically focuses on **material deprivation** among single parents and their children. In Chapter Four, Treanor – using a standard index of deprivation – finds that single-parent families 'experience exceedingly high levels of material deprivation compared to all other family formations' (p. 98). Focusing on the case of Scotland, her work also reveals that material deprivation, while highly correlated with persistent poverty and maternal nonemployment, is in fact a distinct dimension – underscoring the value of treating it as an independent condition.

Other scholars have studied **wealth disparities** by income level, 'race' and even gender – but again, there is a near-total absence of research on the wealth holdings of single-parent families compared with families of other structures. Sierminska (Chapter Three) uses newly available household microdata to analyse wealth levels and composition across seven high-income countries, with a focus on disparities across family types. She finds that: 'In all countries, single-parent wealth is at the lower end of the wealth distribution with a non-negligible share of negative and zero wealth' (p. 58). Across her study countries, for example, the median (nonresidential) wealth of single-parent families is, overall, half or less that of coupled-parent families.

These studies together hint at the importance of *going beyond income* when assessing the wellbeing of single-parent families. Augmenting the study of single parents' income with measures of their material deprivation or wealth – ideally, capturing all three simultaneously – produces a more meaningful and enduring portrait of single parents' economic wellbeing.

3. Single parenting matters for children, but causal mechanisms remain poorly understood

A large and often-contested literature finds that the children of single parents, however defined, are more vulnerable to multiple risks (in

addition to poverty and deprivation) than children raised in couple–headed families. As synthesised in the introductory chapter in this book (Nieuwenhuis & Maldonado, Chapter One), a body of prior research finds that the children of single parents are more likely to have (or be judged as having) a range of emotional, cognitive, behavioural and educational deficits. Researchers in this field have grappled with two interrelated questions:

1. To what extent are the emotional, cognitive, behavioural and educational deficits (and the like) reported among children of single parents explained by their families' economic or material conditions, versus living with (or being raised by) single parents per se?
2. Beyond their greater economic or material hardships, to what extent are single parents different from coupled parents, such that their effects on their children's wellbeing operate independent of their partnership status?

This book includes several carefully designed studies that tackle the effects of single parenting on children. In my view, their findings indicate that most of these questions, despite the skill brought to bear on them, remain largely unanswered.

At least three contributions in this book find that children of single parents have various deficits compared with other children, but those deficits are explained by factors other than single parenting itself. In her study of children in Scotland, Treanor (Chapter Four) concludes that 'it is not the state of lone parenthood that is negatively associated with child wellbeing, nor transitions in family formations, but the low levels of income and high levels of material deprivation they experience' (p. 98). Similarly, Harkness and Salgado (Chapter Five) conclude that, for 'cognitive attainment, differences between children in single-parent families and those who remain with both parents are largely a consequence of factors other than single parenthood. Differences in family characteristics, such as losses in income and poor maternal mental health, account for much of the observed gap' (p. 121). Likewise, de Lange and Dronkers (Chapter Six) conclude that 'children from single-parent families lag behind children with coupled parents at school [...] Important to note, however, is that the disadvantage of children growing up with a single parent can be explained by a lack of parental resources in the family: financial, cultural and social' (p. 139). De Lange and Dronkers also report the intriguing finding that some of the effect of single parenting on children's poorer school performance is explained by the fact that

children with single parents tend to be clustered in schools with other children from single-parent families, and that this concentration exerts its own negative effects.

Fransson and colleagues (Chapter Seven) reach a somewhat contrasting conclusion. They find that: 'Compared with children in nonseparated families, children living full time with a single parent most often reported poor economic conditions, social relations and health outcomes' (p. 159), and:

> Interestingly, the estimates were not majorly affected when adjusting for parental socioeconomic resources (education and employment) or other parental factors. Furthermore, the impact of living arrangement was generally larger than that of parental characteristics, although parental variables per se showed several associations with the child's material and health outcomes (but not with social relations). Thus, living arrangement seems to be a valuable study variable regarding the wellbeing of children. (p. 161)

In other words, Fransson and her colleagues find that the living arrangement itself does explain a substantial portion of children's poorer outcomes in single-parent families. The authors note, however, that there are several possible selection effects operating – meaning that the diverse living arrangements captured in their study might actually contain persons with systematically different characteristics.

It seems reasonable to conclude that, overall, the causal mechanisms that link single parenting to wellbeing deficits in children have not yet been fully clarified. It may be that until researchers have the opportunity to randomly assign children to single versus coupled parents – a day that most researchers hope will never come – we may never fully disentangle the factors that cause children from different family types to be differentially rated and ranked. The studies in this book demonstrate the complexity of unpacking the relationship between single parenting and children's wellbeing.

4. Cash transfers matter for single-parent families, but researchers and policy makers should devote more attention to other policy tools – especially tools that strengthen the quantity and quality of employment

Given the long-established finding that single-parent families are more likely to be income poor than are other families – a finding that holds

across all high-income countries – it is not surprising that multiple studies have found that cash transfers are crucial for reducing the prevalence and/or depth of single parents' poverty. The importance of transfers as antipoverty policy is well-established. Nevertheless, many policy scholars continue to tackle thorny questions about optimal policy architecture (for example, benefit levels; eligibility frameworks; employment requirements), while others continue to assess fundamentally political questions about policy sustainability.

Several chapters in this book underscore the continued importance of state income supports for single parents in high-income countries. Bradshaw et al. (Chapter Fifteen) study the role of transfers across European Union member states, and find that '[c]hild poverty in single-parent families is reduced by social transfers in every EU country' (p. 355). They also find that countries' support for single parents and their children varies markedly across the EU countries – due, they argue, to varying political choices made at the country level. Morissens' work (Chapter Sixteen) complements that of Bradshaw et al. She returns to the longstanding debate about universalism versus targeting, and concludes that: 'Countries that combine (generous) universal benefits with supplementary family benefits towards single parents – based on their status, not their income – have the best results in terms of reducing poverty, and in this way offer these families a decent standard of living' (p. 378). Cantillon et al. (Chapter Eighteen), who concur that transfers are crucial, raise some alarm bells, arguing that the antipoverty capacity of transfers has been eroded in recent years by a pattern of declining wage floors. Their work suggests that policy makers will be increasingly motivated (or forced) to 'look beyond' transfers in designing policy strategies to ensure the economic security of single-parent families.

Several studies in this book do just that – that is, broaden the analysis of policies aimed at shoring up the economic wellbeing of single-parent families, mainly by strengthening single parents' attachment to, and success in, paid work. Horemans and Marx (Chapter Nine), for example, assess the impact of multiple policy indicators; they find that the availability of formal childcare and options for work-hour flexibility support the labour-force participation of single parents. Byun (Chapter Ten), in his study of single parents' likelihood of reaching the middle class, analyses the effects of various institutions. One of his key findings is that parental leave matters; higher benefit levels facilitate single-parent families' earning a middle-class income, but (as previous research finds) excessively long parental leave has harmful effects on single parents' economic prospects.

Van Lancker (Chapter Eleven) also assesses formal childcare and parental-leave provisions. Like Byun, he finds that 'the impact of parental-leave use on employment chances for single mothers is not unequivocally positive. In some countries, using full-time leave for a long period of time has a negative impact on the probability to be employed' (p. 257). In contrast (and also in line with prior research), '[u]sing childcare is associated with higher employment probabilities across all countries, be it part time or full time' (p. 258). Esser and Olsen (Chapter Thirteen) argue that effective job matching on job security and work–family balance is crucial for economic security, and that institutions can enhance or inhibit the matching process. They conclude that, for single parents, a range of institutions can aid matching – including stronger unions, more extensive active labour-market policies and family policies that promote equal sharing of paid and unpaid work.

The overarching message in these studies is clear: employment – especially secure, high-quality employment – is crucial for the economic wellbeing of single parents. A complex array of policies affects employment outcomes for all workers; some are especially effective in aiding single parents who aim to join, or remain in, employment. These chapters, and others in this book, indicate that work-related policies and programmes matter – and they matter a great deal. Nevertheless, much more research is needed to identify the components and architecture of the optimal policy package; that is, the mix of policies that most effectively and fairly secures the employment of single parents with the fewest unintended consequences. As always, parental leave remains a double-edged sword. Properly designed, parental-leave provisions can protect and strengthen women's employment, reduce economic gender gaps and benefit children; poorly designed, they can worsen persistent gender gaps and create new forms of gender inequality.

Where do we go from here?

This book effectively updates and extends research on the socioeconomics of single parenting. What next? Where should researchers concerned with single parents go from here? I close my brief remarks by suggesting three future lines of analysis.

First, and this is perhaps overly obvious, much more research is needed on single parents in countries outside 'the OECD world'. We now know a lot about single parents in rich countries, especially in rich western countries, but we know far too little about single parenting in

high-income countries in other parts of the world; we know even less about single parents in middle- and low-income countries. While data limitations remain severe, the availability of information is growing; researchers studying single parents would do well to extend their geographic reach and to incorporate more countries at lower levels of economic development.

Second, more theoretical and empirical work is needed that unpacks the link between two well-documented facts that should be (but rarely are) linked together. The first fact is that in all high-income countries, the majority of intact heterosexual couples (married or not) still 'do gender', meaning that they divide time and energy spent in paid and unpaid work along gender lines. This is especially true in couples with children. In all western countries in recent decades, mothers' attachment to paid work has risen and fathers' time spent on childcare has increased. But gender asymmetry, or 'partial gender specialisation', remains the dominant pattern. The second fact is that in all high-income countries, single parents are overwhelmingly women. While many children of single mothers have ample access to their fathers, large numbers do not. Many children of single parents have weak ties to their fathers; some are entirely fatherless.

In most high-income western countries, in mainstream political and policy discourse – feminist concerns aside – the first of these two facts rarely raises serious concerns. It is widely believed (or accepted) that men and women are fundamentally different: mothers are naturally drawn to childrearing while fathers are naturally pulled towards breadwinning. In policy circles, persistent gendered divisions of labour within intact couples are infrequently viewed as a problem[2] – and even less frequently as a problem worthy of public intervention. At the same time, many policy makers express concerns about single parenting and the linked (perceived) problem of fatherlessness, especially among low-income children.

In my view, as long as so many heterosexual couples continue to 'do gender', it seems overdetermined that the majority of children of separated and divorced parents will reside without their fathers, and that many nonresident fathers will recede from their children's lives. It is irrational to accept (and often celebrate) the gendering of family life within couples on the one hand, while expressing concern that many children of single mothers lack active fathers on the other. Researchers would do well to take a close look at this confluence of outcomes.

Third and finally, within the loose community of scholars studying single parents, there seems to be a strong consensus that single parents face challenges and that those challenges could and should be lessened

by effective public institutional interventions. But there seems to be little consensus as to what would be an ideal outcome.

Presumably, most people hope that single parents and their children will be economically secure, will live without material deprivation and will have equal and ample access to education, healthcare, employment and ultimately social inclusion. That said, what is the ideal end goal? What exactly should our policy interventions aspire to achieve? Should we aim to reduce the prevalence of single parenting? Should we not try to affect its prevalence, but aim instead to remove the risks and challenges associated with single parenting? Should we accept single parenting as a common family form, but aspire for a world in which single parents are as likely to be men as to be women? What should be the end goal? That question should be asked more often and more explicitly. Aiming to answer it would sharpen, focus and improve future research.

Notes

[1] **Material deprivation** – related to, but distinct from, the concept of consumption – typically refers to the enforced inability to (rather than the choice to not) meet certain economic obligations and/or consume goods and services that most people (at least within one's country) consider to be standard, desirable or necessary.

[2] Feminists, of course, would disagree, usually understanding gender divisions at home to be socially constructed.

Conclusion

Laurie C. Maldonado[1] and Rense Nieuwenhuis

Single parents face a triple bind of inadequate resources, employment and policies, which in combination complicate their lives. Single parents' resources are at a greater risk to be inadequate to provide for themselves and their families, related to disadvantages in education, work experience and, of course, having only one earner and carer in the household. As single-parent households are often headed by women, these disadvantages are to an important extent gendered. The majority of single parents are working, and often full time. Yet, for many, such employment is grossly inadequate. Single parents are often in jobs with low wages, facing gendered pay gaps, weaker employment protections and little flexibility to balance work and family responsibilities. Inadequate policies further confound the situation: cash transfers that are too low or poorly designed; an overly strong assumption that facilitating employment will be a sufficient road to wellbeing; quality childcare that is unaffordable or inaccessible; parental leave that is unpaid or gender biased; and – perhaps the most crippling of all – a lacking social safety net that fails to protect families when they need it the most.

The **triple bind** has gender 'baked in', in the words of Gornick (Chapter Twenty, p. 439), and is 'remorselessly comparative', to use the words of Bradshaw et al. (Chapter Fifteen, p. 337). This book developed the concept of the 'triple bind', brought together expert scholars and set out to make five contributions to the literature on single parents:

1. to analyse single parents as a diverse group;
2. to analyse the *context* in which single parents' resources affect their wellbeing;
3. to account for the very important role of employment – and its limitations;
4. to move beyond cash transfers to policies that tackle inequality before redistribution;

5. to assess multiple dimensions of wellbeing – including poverty; good-quality jobs; the middle class; wealth, health and children's development and performance in school – and reflect on social justice.

Assessing the triple bind framework

The triple bind regards single parents as a diverse group. Family transitions, changes in work intensity and patterns of transient, recurrent or persistent poverty matter for the wellbeing of children growing up with a single parent (Treanor, Chapter Four). The timing of moving into or out of single parenthood matters (Harkness & Salgado, Chapter Five), and different stages of single parents' life course interact with social policy design (Zagel & Hübgen, Chapter Eight). With respect to education – a key resource in the triple bind – Härkönen (Chapter Two) showed how single parenthood is more common among the lower educated, and that lower-educated single parents have elevated poverty risks compared to higher-educated single parents. However, the poverty risks of particularly the lower-educated single parents varied substantially across countries, suggesting that factors other than educational resources play a more substantial role. Indeed, Härkönen concluded that the educational gradient in single parenthood was hardly the 'smoking gun' (p. 43) explaining the elevated poverty risks of single parents.

It is undeniable that employment is important to help prevent households from being poor. However, the institutional context of employment – the labour-market policies, collective bargaining and organisations that contribute to jobs with adequate wages – is also key. Horemans and Marx (Chapter Nine, p. 215) demonstrate that 'simply looking at the impact of policies on the post-transfer income position of single parents, assuming the pre-distribution situation as given, overlooks the point that the pretransfer position is also determined by these same policies'.

Finally, Nieuwenhuis, Tøge and Palme (Chapter Fourteen) found that active labour-market policies and childcare improved the health of single parents by both facilitating their employment and increasing the health benefits of employment. Yet, jobless single parents experienced poorer health – particularly in societies with extensive activation and employment-facilitating policies – and redistributive policies, such as child benefits and generous social assistance, were positively associated with the health of the jobless single parents. Without linking this policy analysis to a focus on employment, it could not have been

shown that activating policies operate through different mechanisms than redistributive policies.

Each of these examples, like many other chapters in this book, illustrate the complex interplay between resources, employment and policy. Cantillon, Collado and Van Mechelen (Chapter Eighteen) even presented inadequate minimum wages as a *driving force* of inadequate social assistance for jobless single parents. If parts of the triple bind are taken in isolation rather than as a whole, we miss an important part of the picture. If we instead consider the interplay among the three, we can better understand and more effectively respond to the complexity of challenges that single parents face.

Future research on single-parent families

The life-course perspective developed by Zagel and Hübgen (Chapter Eight) calls for a more detailed analysis of social policy to address how the needs of single parents – as well as their policy eligibility – depend on the interplay between policy design and changes over single parents' life course. More generally, the details of policy design matter for single parents, including the duration of parental leave in relation to future employment (for example, Van Lancker, Chapter Eleven), means-testing strategies that restrict single parents' capability to accumulate much-needed savings (Sierminska, Chapter Three) and targeted or universal policy eligibility (Morissens, Chapter Sixteen). Duvander and Korsell (Chapter Twelve) mentioned the ease with which parental-leave rights can be transferred between parents in Sweden, which points towards the importance of future work to examine issues of accessibility, uptake of social policies and the quality of governance. Yet, examining such levels of detail – particularly in comparative analyses – remains a challenge for future research.

Conventional surveys based on sampling frames of households tend to lag behind the reality of increasing family diversity and complexity. Bradshaw, Keung and Chzhen (Chapter Fifteen) suggested an improved identification of single parents in multigenerational households, and Gornick (Chapter Twenty) argued for capturing the complex patterns and diversity of single-parent families. Larger sample sizes would facilitate such fine-grained analyses, but better measurements are required as well. The importance of shared residence (Fransson, Låftman, Östberg & Bergström, Chapter Seven), and more generally the increased levels of involvement among fathers after separation, suggest the need for measurements of the household members' ties to people outside the household. Currently, very little information is available

about what monetary (other than formal child support and alimony) or nonmonetary contributions nonresident parents might make to the single-parent household or his/her child(ren). Future availability of longitudinal microdata for comparative analyses would allow to build on analyses such as those by Treanor (Chapter Four) and Harkness and Salgado (Chapter Five), which point towards the heterogeneity of single-parent families and transitions into and out of single parenthood. More generally, longitudinal data would contribute to making causal inferences, as well as analysing the life courses of single parents.

Gornick (Chapter Twenty, p. 446) already commented on the need to go beyond the OECD – an argument to which we fully subscribe. There is ongoing debate about whether incorporating middle- and low-income countries in welfare-state analyses requires theories based on concepts beyond family, market and state (on which also the triple bind is based) (Wood & Gough, 2006), or whether similar policies help improve, for instance, working conditions around the globe (Heymann & Earle, 2009). It thus remains to be seen whether changing the geographical scope requires broadening the triple bind framework to include a special role for civil society or how single parents are perceived around the world, such as stigma (see Duncan and Edwards, 1997). We further suggest including subnational regions in future work – including cities, provinces, urban and rural areas and states (for example, see Parolin, 2017) – to examine local variation in the (in)adequacy of single parents' resources, employment and policies.

Five lessons on what really matters for single-parent families

1. Inequality matters for diverse aspects of single parents' wellbeing

Socioeconomic inequality and the consequences of single parenthood are intertwined. As discussed by Gornick (Chapter Twenty), the causal mechanisms between single *parenting* and children's outcomes remain poorly understood; after accounting for (inequality in) parental education and employment, Fransson and colleagues (Chapter Seven) found that children growing up with a single parent still have lower wellbeing compared to children growing up with coupled parents. Yet, other studies found that more detailed controls for socioeconomic resources could explain a relevant share of the disadvantage of children growing up with a single parent with respect to wellbeing (Treanor, Chapter Four), school performance (de Lange & Dronkers, Chapter Six) and cognitive development, but less so for emotional wellbeing

(Harkness & Salgado, Chapter Five). Poverty of children growing up with a single parent was found to be particularly high in societies where a low level of education posed a particular risk for poverty for all families with children (Härkönen, Chapter Two), and socioeconomic inequality in education, employment and poverty was found to resonate in a health penalty for single parents (Nieuwenhuis, Tøge & Palme, Chapter Fourteen). All in all, our interpretation of this evidence is that socioeconomic disadvantage of single parents may not be able to fully explain their disadvantaged wellbeing, nor that of their children. However, addressing socioeconomic inequality greatly improves the wellbeing of single parents and their families.

2. Policies that benefit all families matter just as well for single-parent families

Given Härkönen's (Chapter Two) finding that single parents' poverty risks were predominantly shaped by the overall educational gradient in poverty in a society, it is perhaps not surprising that many of the policies and institutions that benefit all family forms also reach single parents. Indeed, many of the redistributive policies discussed by Bradshaw, Keung and Chzhen (Chapter Fifteen), such as social assistance, housing benefits and family benefits, can be important for all kinds of families – including single parents. Esser and Olsen (Chapter Thirteen) found that labour-market conditions and institutions – a low unemployment rate; longer unemployment-benefit duration; union density, active labour-market programmes and dual-earner–carer support – provide the capability for both single and coupled parents to obtain positive job matching with respect to job security and dual-earner policies to support work–family balance for all. Van Lancker (Chapter Eleven) found that single parents not only benefit from parental leave and childcare services but also do so in a similar manner as coupled parents (for example, Gornick & Meyers, 2003); both using paid leave and childcare are associated with later-in-life employment, but the implications of paid leave can be more complicated, as very long periods of leave can increase the distance of the mother from the labour market. An explanation for these common policy outcomes could be that, for many, these outcomes are already formed prior to becoming a single parent.

This is not to say that policies specifically tailored to the position of single parents are not important. For instance, child support policies are distinctive to the position of single parents (Meyer et al., 2011), and Morissens (Chapter Sixteen) found the best outcomes to be the result

of a combination of universal benefits for all families and supplemental benefits for single-parent families. Yet, this is an important lesson: universal policy approaches should not be overlooked.

3. Gender, involved fathers and support for shared parenting matter

Single parenthood is strongly gendered, with the large majority of single-parent families headed by mothers. Yet, to use the words of Eydal and Rostgaard on fatherhood, 'what is constructed can be transformed' (2014, p. 395). Indeed, in select countries things may have started to change. In the Swedish context, Duvander and Korsell (Chapter Twelve) challenge the very notion of single parents, because of the strong norms and practices of both parents taking part in their children's lives – whether or not the parents are together. This can partly be attributed to policies that support individual rights, gender equality in care and work and shared parenting. Indeed, they find that in Sweden, separated fathers use parental leave to care for their children – albeit less so than coupled fathers. The importance of fathers' involvement was demonstrated by Fransson and colleagues (Chapter Seven), who showed that in terms of child wellbeing, shared parenting in Sweden is on par with coupled-parent households. These findings, combined with the experience of Nordic countries effectively stimulating paternity leave by granting reserved ('use it or lose it') months of parental leave to fathers, suggest to us the importance of fathers taking parental leave early in their children's lives, including when parents have not (yet) separated. In many countries, this will require a change in norms, as well as a substantial change in the policies facilitating and stimulating fathers taking parental leave. Eydal (Chapter Seventeen) described income-support policies as lagging behind changing families in Iceland. Unlike parental leave, to which both parents are entitled, income support is still only received by one parent, including in the case of shared residence after separation. In various scenarios such as these, one can see how this might elevate tension between parents and sometimes pit parents against each other.

Taken together, the second and third lessons resonate with Cooke's (forthcoming) argument that single parents tend to do better in societies characterised by low inequality of class and of gender.

4. Investments in employment matter to support inclusive societies

Two interpretations of the social investment perspective were presented in Chapter One. One was that social investment supports policies

that invest in people's skills to improve their self-reliance through employment, including reducing mismatch between their skills and demand for labour. Inclusive societies allow all to participate in paid work or education, with quality jobs, no poverty or material deprivation and limited inequality. Examples of social investment policies are work–family reconciliation policies and active labour-market programmes. While these programmes have been found effective for the general population, a second, critical, perspective was presented raising concerns on whether such activating policies further marginalise vulnerable groups such as single parents.

The evidence presented in this book takes away some of these concerns – at least with respect to single parents. Activating family policies as paid, medium-term parental leave and childcare were found to be effective in stimulating the employment of single parents (Van Lancker, Chapter Eleven). Not only was employment stimulated but also earnings poverty was reduced, and the likelihood of acquiring a middle-class wage for single-parent families increased via institutional conditions that provided employment incentives and reduced barriers to do so (Horemans & Marx, Chapter Nine; Byun, Chapter Ten). Active labour-market policies were found to facilitate single parents to find employment that matches their preferences for job security (Esser & Olsen, Chapter Thirteen). Nieuwenhuis, Tøge and Palme (Chapter Fourteen) found more single-parent employment and better health outcomes associated with this employment in countries with stronger social investment efforts.

5. Reasons for concern remain, and they matter

Despite the many innovative solutions to effectively support single parents' wellbeing seen throughout this book, the continued need for redistributive policies to provide income support is crucial. Bradshaw, Keung and Chzhen (Chapter Fifteen) showed that sizeable shares of single parents' household incomes were comprised of various types of benefits, such as housing, family and in-work benefits. With respect to family benefits, this holds even for single parents with average earnings. In the times of Great Recession, they argued, a 'shift in social expenditure away from families with children' was observed (p. 345), resulting in increased child poverty rates. Employment is important for income and wellbeing; however, a job is not always sufficient to stay out of poverty (Horemans & Marx, Chapter Nine). Along with the rise of inequality in the labour market and increased pressure on welfare-state budgets, it is not surprising that scholars of the welfare

state raise their concerns. In this book, this was most forcefully done by Cantillon, Collado and Van Mechelen (Chapter Eighteen), who argued that welfare states are 'running harder to stand still' (p. 411) and that inadequate levels of minimum income protection are of a structural nature, driven by falling gross minimum wages.

The late Atkinson (2015) argued not only for the importance of redistribution but also that because the limits of redistributive capacity are within sight, solutions have to be designed to reduce (wage) inequality in the labour market – the source of many currently observed trends in inequality.

Conclusion

This book opened with a traditional discourse on the nuclear family as the only way to achieve wellbeing and happiness, and contrasted this with a position on family diversity arguing that 'conformity with the traditional pattern certainly is no guarantee of the happiest results' (Myrdal and Klein, 1956, p. 126). In this light, it is worth reflecting on the virtue of individuals having the option to exit an undesirable relationship. As Calder (Chapter Nineteen, p. 427) argued in his perspective on social justice, there is 'nothing *inherent* about the disadvantage [single parenthood] brings … For it to be seen that way depends on decisions about the distribution of resources in society, alongside dominant assumptions about appropriate family forms, both of which are contingent and up for revision'. The empirical evidence in this book demonstrates that, in fact, the majority of single parents are doing well in many respects, while immediately acknowledging that many still face challenges and risks of impaired wellbeing. For them, it is important to rethink our institutions – to ensure adequate resources, employment and policies to guarantee and improve the wellbeing of single parents and their families. Single parents do better in societies with institutions that support equality of gender and equality of class. Just like everyone else.

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"This excellent collection addresses the 'triple bind' of inadequate resources, employment, and policies for single mothers, and what this means for wellbeing. A thoughtful and innovative analysis."
Jane Millar, University of Bath

"An excellent contribution: evidence and insight from top-notch analysts on one of our most important and difficult policy challenges."
Lane Kenworthy, University of California

Single parents face a triple bind of inadequate resources, employment, and policies, which in combination further complicate their lives.

This book – multi-disciplinary and comparative in design – shows evidence from over 40 countries, along with detailed case studies of Sweden, Iceland, Scotland, and the UK. It covers aspects of wellbeing that include poverty, good quality jobs, the middle class, wealth, health, children's development and performance in school, and reflects on social justice.

Leading international scholars challenge our current understanding of what works and draw policy lessons on how to improve the wellbeing of single parents and their children.

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