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Contents

Preface

The ECHP data has been made accessible for this study by the German part of the EU project 'Family Structure and Labour Market Participation' at the Centre for Social Policy Research (Zentrum für Sozialpolitik, ZeS) at the University of Bremen, Germany. Norwegian Social Science Data Services (NSD) has made the Norwegian Level of Living Survey accessible. None of these institutions are responsible for our data analyses or the interpretations performed. The authors thank John Scott and Neil Gilbert for constructive criticism on an earlier draft.

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Hans-Tore Hansen

Abstract

The purpose of this paper is to compare poverty among lone parents households and couples households with children in Norway and Germany measuring income poverty, material deprivation and receptions of social assistance with some separate numbers for formerly West and East Germany. As expected, the rates of income poverty and material deprivation are generally higher in Germany than Norway, and among lone parents households than among couples with children. However, focusing on receptions of social assistance the results become more complex, with Norwegian lone parents being the household group most frequently receiving social assistance. The results show that the different dimensions of poverty are not independent of one another but at the same time as they are not totally overlapping. Besides the impact of household characteristic and welfare regime, poverty also seems to be related to labor market factors.

Sammendrag

Formålet med dette prosjektet har vært å sammenligne fattigdom blant enslige forsørgere og par med barn i Norge og Tyskland med mål for inntektsfattigdom, materiell deprivasjon og mottak av sosialhjelp med separate tall for tidligere Øst- og Vest-Tyksland. Som forventet er ratene for inntektsfattigdom og materiell deprivasjon generelt høyere i Tyskland enn i Norge, og også høyere blant enslige forsørgere enn blant par med barn. Når det gjelder mottak av sosialhjelp er resultatene noe mer komplekse med enslige forsørgere i Norge som den gruppen som oftest mottar sosialhjelp. Analysene viser at samtidig som de ulike fattigdomsdimensjonene ikke er uavhengige av hverandre, er de heller ikke totalt overlappende. I tillegg til betydningen av husholdskarakteristika og velferdsstatsregimer, viser resultatene også at de ulike dimensjonene ved fattigdom også er relatert til arbeidsmarkedsforhold.

Introduction

In the last two decades poverty has resurfaced as a problem facing Western societies (Leisering and Leibfried 1999). As a theme dominating the top of the political agenda and public debate, it has become a central issue for social researchers across Europe and North America. Poverty is often discussed in connection with the new and changing family patterns. Studies generally shows that in all western countries lone mothers are a group of particular high risk of falling into poverty (Cristopher et al. 2000, Esping-Andersen 1999, Lewis 1997, Ruspini 1997, Vogel 1997). Coinciding with the problems of poverty and shifting family structures, is the growing desire to analyse how different welfare states' policies influence the welfare and poverty of population groups within and across nations. Earlier welfare state research focused on the relation of the state and market as constituting the most important institutions in building national and individual welfare. More recently it has been pointed out that individuals' welfare depends on how social risks and income are managed and distributed between state, market and family ('the welfare state triad') (Esping-Andersen 1999, Lewis 1997, Orloff 1993, Ostner 1997).

Much comparative research on poverty and welfare are based on measurement on national level, and thus provides no information about the distribution of resources on the level of household. Furthermore, comparative poverty studies performed within the OECD-area have typical focused on income poverty. Even though it has become more common to regard poverty as a multi-dimensional phenomenon, as including both lack of income and deprivation (Ringen 1985, Halleröd et al. 1996, Nolan and Whelan 1996), there have mainly been national studies combining an income and deprivation approach (see for instance Fløtten 1999, Halleröd et al. 1996, Nolan and Whelan 1996, Ringen 1985, 1988). A third strategy has been to measure poverty by considering as poor those individuals assisted by specific welfare programs such as social assistance (e.g. Ruspini 1997, Saraceno 2002). This constitutes a more challenging comparison than the pure income approach as welfare provisions are highly diversified among the different welfare states. Social assistance can be viewed not so much as an indicator for measuring poverty, but rather as a strategy to identify household, which are poverty threatened. Hence in order to get a satisfactorily overview of poverty in comparative studies it seems necessary to have household data and to apply different types of measurement.

In this study we investigate poverty risk among lone parents and couples with children in Norway and Germany with some separate numbers for formerly West and East Germany. Even though the classification scheme varies, Norway and Germany are generally considered to be part of different welfare state regimes, and hence they constitute a good starting point for undertaking a comparative study. The comparison between lone parents and couples with children is done for several reasons. First, it narrows the focus to households with children only. Other family types frequently hit by poverty, like disabled, young single adults, and pensioners are not as easily compared as these two groups. Second, the aim of this study is to try to find out whether different

welfare states systematically vary in their treatment of families in a similar situation. Of relevance here is the extent to which lone parent families experience higher poverty risks than couples with children households. Such patterns can be uncovered by juxtaposing the treatment of one-parent families with two-parent families (Daly 2000). Since a vast majority of the two-parent families are male-headed, and one-parent families are headed by women, the two groups compared are to a large degree male-headed two-parent families and female-headed lone mother families. The following analyses are therefore well suited to provide information on gender differences as well as the disadvantages facing single parents. In our study a micro approach will be used. This provides the possibility for undertaking detailed analyses on household's behaviour in regard to poverty. Three types of measurement are investigated: Income poverty, material deprivation, and reception of social assistance. To our knowledge, this is the first comparative multi-dimensional poverty study between these two countries.

Our empirical investigation is based on the Norwegian Level of Living Study 1995 (LKU) and the European Community Household Panel, the German sub sample, wave 2 1995 (ECHP). Both contain high quality and complex data on a range of indicators, allowing for a detailed analysis and comparison of poverty to be performed. In order to fully take advantage of the broad possibilities of comparison this study will also include more 'uncommon', but yet very important, variables for a poverty study on household characteristics, labour market status and education. A unique element of the LKU and ECHP surveys is that they make it possible to enlarge the poverty research to comprise material deprivation alongside with monetary poverty and use of mean tested social assistance.

The paper is organized as follows. In the next section we will present the background for our study. In addition to the discussion of the theory of Welfare state regimes by Gøsta Esping-Andersen, some institutional description is also provided. This is followed by a discussing of the data, variables and methods, and after this follows the empirical analysis. The last section provides a summary and concluding remarks.

Background

A central figure within the field of developing comparative theories on western welfare states is Gøsta Esping-Andersen. In his seminal work «The three worlds of welfare capitalism» (1990) he first presented his well known threefold model of different welfare state regimes, each having its own features and administration of risks developed. Characteristic of *the liberal model* (exemplified by the US, Canada, Australia and the UK) is the prominence of the market and that policies are residual, mean-tested and targeted to specific groups. Characteristic of *the corporate-conservative model (*exemplified by Germany, France, Belgium, Netherlands, and Italy) is the prominence of the traditional family. According to the subsidiary principle, the state shall provide services only when the family, and not the market, fails to produce the welfare needed. There is a strong connection between welfare services (from the state) and participation in the labor market, and social risks are pooled by employment relationships presupposing a stable, non-interrupted working career. Characteristic of *the social-democratic model* (exemplified by

the Nordic countries) is that the state takes on a central and universal role in securing welfare, whereas the market and the family are playing more marginal roles. Esping-Andersen (1999) reviews many of the comments he got from his first regime analysis (i.e. the importance of gender has been underestimated, anti-poverty policies have not been considered, the indicators creates a misleading/unstable typology), and he concludes that his analysis is still valid. Acknowledging some of the feminist critic, he includes however a new variable «familization» in addition to the variables he used in his prior book, de-commodification and stratification. Since our ambition is not to test Esping-Andersen theory, we will not go into these wide methodological and theoretical debates. Interesting though, other classification attempts that differ from Esping-Andersen when it comes to grouping nations together, still classify Norway and Germany as belonging to different groups of nations. For instance in the typology developed by Lewis (Lewis 1993, Ostner and Lewis 1995) Germany is classified as a modified male breadwinner model, while Sweden as the Nordic country is seen to follow a 'weak' male breadwinner model.

Looking more into the detail of the two countries studied in this paper, social policy in Germany is directed towards the support of status differences and traditional family forms. The labour market is gender-segregated with the male wage earner as the benchmark favouring married one-earner couples (Ostner 1997). Groups not following 'normal' employment relationships like lone mothers tend to be offered less generous rights and protection (Daly 2000, Lewis 1997, Ostner 1997, Voges and Kazepov 1998). Lack of full-time childcare facilities (especially for children under the age of 3 year) makes it general hard for women to participate full-time in the labor market (Ruspini 1997). The typical female risks of income loss in connection with childbirth outside of marriage are not covered by the social insurance system (Daly 2000). Unmarried mothers and women who divorce have to make it without marriage-based benefits, and have to rely on their own earning power and social insurance record under condition that favor full-time male employment. This implies a large gender-poverty gap, based on the function of the labor market and the transfer system (Daly 2000). In the cases where both the market and the family fail to provide welfare, the alternative is means-tested social assistance schemes (Esping-Andersen 1999, Lewis 1997, Ostner 1997, Voges and Kazepov 1998). Since mothers of small children are expected to stay home, lone mothers with small children who are not working are not considered a 'problem group', even if they are on social assistance. The system has some redistribution principles built into it, especially designed for non-working wives (Ostner 1997, Ruspini 1997). Divorce legislation gives divorced women the right to half of their former husbands' pension for the years of their marriage. Two types of universal benefits exist for children of a single breadwinner. All fathers usually pay economic contributions. Few escape these payments since the money is directly deducted from their earnings. This is a direct expression of the principle of 'father-providers', indicating that both parents are responsible for their children (Ostner 1997). But contributions from father are in all European countries the least important source of income for lone mothers, and are thus not particularly significant in reducing poverty (Lewis 1997). Germany also has, for all families with minor children, a universal child allowance, which is not means tested. Some family policy schemes are also relevant for single breadwinners. The parental leave

scheme and means-tested child-care allowance during the period of leave exist within the sphere of wages and work. Further, there is a tax relief dependent on the number of children. There also exists mean tested housing benefit designed for low-income families with dependent children. The state also offers training allowances for people in education. The rates are dependent on the student's own living situation.

The social and economic structure of the former communist German Democratic Republic (GDR) was radically changed after the German reunification in 1990, bringing about new poverty risks. Out from the rare income data that exist from the former GDR, income poverty seem to have been a lesser problem compared to the democratic Federal Republic of Germany (FRG). In addition to increased unemployment, the 'new' länder experiences a large numbers of people in short-time work, job-training programs and on job-creating schemes. Many also faced early retirement. The merging of the two nations also brought together two entirely different gender ideologies (Adler 1997). Women in the former GDR were encouraged to work and to contribute to society through employment as well as through their role of being a mother and a wife. In the former FRG women were traditionally perceived as homemakers while the men were the breadwinners of the family. This traditional view is instilled in West Germans due to their conservative Catholic and Protestant influence. The female labor market participation rate, which was about 91 percent in the former GDR, was reduced to the relatively low West German level of about 60 percent. This can mainly be explained by the fact that after the reunification many social favors for mothers in East Germany (e.g. free child-care that covered more than 80 percent of all children from the age of 10 weeks on) were dropped. With the West German social security system introduced in the East it seems that the groups of the population facing greatest risk of poverty (lone mothers, children, unemployed, and foreigners or immigrants) become rather similar to the West German risk groups (Voges and Kazepov 1998). The increased poverty rates among East German women have not contributed to place single breadwinners as a group in need of specific, targeted social policy arrangements. The observed poverty rates are rather regarded as a transitional phenomenon due to the reunification (Ostner 1997).

The Scandinavian countries have been described as both strong welfare states' and strong 'work societies' (Esping-Andersen 1999, Wærness 1998), and since social policy is explicitly designed to maximize women's economic independence, they have also been labeled weak breadwinner regimes (Lewis 1993, Ostner and Lewis 1995). Norway and the other Scandinavian countries have, according to OECD, a more developed system of kindergartens and day nurseries than most other OECD countries, and public subsidized care services are widely available for children, disabled and elderly (Esping-Andersen 1999, Leira 1992, Wærness 1998). The kindergarten coverage is high in Norway and many full-time childcare facilities are available, even for children down to one year of age. Public pre/post school-day program for schoolchildren (SFO) also exist. They are located in the schools or close by and provide a childcare option for the period of the day when the schools are not open but parents are still at work (hence about an hour before school starts until around 4.30 p.m.). In 1995 such centres were available in 85 percent of municipalities. These social services, combined with income-protection rates and generous support to workingwomen, encourage women into full-

time life-long labor market participation.[1] Legislation connected to work gives families with children extended rights (like maternity leave and possibilities to stay home and care for sick children).

Unlike Sweden, where single mothers are expected to participate fully in the labor market, Norway has to a greater extent had a social security system that historically has given lone mothers more economic help to continue their traditional role as full-time mothers (Leira 1989, Wærness 1998). This is made possible by the transitional allowance that are paid to single breadwinners who have the daily responsibility for the child, and who do not live in the same house as the other parent of the child.[2] The allowances are normally paid until the youngest child has completed his/her third year at school. Since the benefit is rather low, in line with the minimum pension for a single person, most lone parents combine the transitional allowance with work or education. For working parents the benefit is reduced, but single-breadwinners under education are in addition entitled to economic support to take education. The Norwegian National Insurance scheme has two additional benefits particularly designed for not-married, divorced and separated breadwinners.[3] Education benefit might covers expenses for education and is given until three years. The aim is that education should help single breadwinners to become independent economic units. Childcare benefit is given to lone parents who are working or are in education. This benefit is not means-tested. Extended support can be given for low-income single parents. Child allowance is a universal benefit paid to all households with children under 16, but single breadwinners are entitled to an additional payment, i.e. for one each extra child (under 16 years) than she/he has. Further, a single breadwinner is entitled to economic support from the other parent. These benefits are not means-tested. In addition to these benefits comes the extended periods of parental leave, and single breadwinners can also apply for means-tested housing allowance. To ensure social inclusion of 'vulnerable' groups low-income families such as lone parents and children with immigrant parents are prioritized on waiting lists for admission to kindergarten.

Even if the Scandinavian countries have taken responsibility for a wide range of risks, they do not cover them all. Needy citizens, who neither receive income from wealth or work, nor fit into the national income-security system has to rely on mean-tested social assistance. The benefit is temporary, and normally paid in cash. In contrast to Germany, Norway has no subsidiary clause concerning parents and grown up children. Every son

[1] This trend where the state function as an absorber of risks for the family is what Esping-Andersen (1999) later labels as 'de-familialization'.

[2] A new law established 01.01.1998 changed the transitional allowance scheme, but as the data for this study is from 1994/95 the old establishment was then still valid. According to the new transitional allowance scheme single parents are entitled to three years of benefits. This can be extended with two additional years if the single parent is under education and this education is essential for the parent to be able to find work. The dependent child has to be under the age of eight.

[3] Single breadwinners also have favourable tax schemes. All single Norwegian breadwinners are in tax class no. 2, they have tax deductions for all children for whom allowances are paid, and they have a single-breadwinner tax deduction. Working single breadwinners have tax reductions for childcare expenses, and low-income single parents living on transitional allowances pay no taxes or have reduced taxes (St.meld. nr. 35 1994–95). Working single parents are also entitled to more extended parental leave scheme than two-parent households.

and daughter is entitled to social assistance from the time he or she reaches 18 years of age and is without work – even if sharing a household with his or her parents. Moreover, the social welfare agency is obliged to maintain professional secrecy towards the parents. Even unmarried cohabitants have no legal duty to support each other before receiving social assistance.

As can be seen from this outline, by providing public subsidized care services combined with income-protection rates and generous support to workingwomen Norway encourage women into full-time life-long labor market participation. Norwegian lone parents are entitled to economic support for expenses to childcare, transitional allowance, and educational benefits. The incentives to take education whilst being a single parent are therefore to be considered stronger in Norway than in Germany. In contrast Germany and other Scandinavian countries, Norway offers more extended and generous rights to single parents, treating them as a separate group that needs specific treatment by the state. Arrangements like the transitional allowance, enlarged child benefit payments mean that Norwegian lone parents are less dependent on stable labor market participation or on other family members. Germany has not singled out lone parents, but offers benefits to them in respect of being either a parent (child benefits, parental leave), in need of income support (social assistance), or a worker (unemployment benefits). Both nations recognize workers' roles as parents by making statutory provision for parents to leave work to care for young or sick children, in addition to the maternity leave practice.[4] As wage from work is an important factor, income is also derived from several other sources. These can include maintenance payments (for divorced or separated women) or survivor's pensions (for widows and divorced with maintenance rights), financial help or services provided by the family origin, and public assistance (Ruspini 1997). In both countries social assistance is regarded as the 'safety net'; a mean-tested benefit designed to secure welfare for inhabitants, who are unable to survive by their own means.

Methods

Data and variables

To undertake empirical analyses two data sets are used: the Norwegian Level of Living Study from 1995 (LKU) and the German sub-sample of the European Community Household Panel (ECHP), wave 2 (1995). The German sub-sample contains interview with 4135 households (7958 persons) representative for the German population. Despite problems with low responds rate, ECHP is the best alternative for performing cross-national studies of welfare in Europe (for more details on ECHP see Eurostat 1998). In this study some post-stratification procedures have been applied to reduce the low response rate, like the construction of a household weight variable (Vogel 1997). In

[4] The German parental leave schemes are more generous in terms of time than the Norwegian ones. This can be explained by cultural norms which expect women with children below the age of three to stay home and personally take care of the child rather than go out and earn a living (Ostner 1997).

our analysis a dummy variable for residence are included. Because of very low case numbers, separate analysis for East and West Germany however cannot be performed. The Norwegian data comes from the Survey of Level of Living carried out by Statistics Norway (SSB). Statistics Norway (SSB) adjusted in 1995 the LKU to the questions and definitions developed by Eurostat. The Level of Living studies dating from 1995 and onwards are therefore particularly suited for welfare comparisons with EU Member States. The final sample used in the 1995 survey consisted of 4,935 persons aged 16 years and over, with a non-response of 24.6 per cent (SSB 1996).When the analyses for this study were prepared the second wave of the LKU studies still were not released for research, hence it was not possibility to apply a dynamic design.

There are some important differences between the two surveys. The most striking one is that in ECHP interviews are carried out with all adult persons in each household, whereas in LKU there is only accessible information on the living conditions for one adult person per household. The EU-panel thus contains more information on the personal level than the Norwegian data set. Another difference is that all income information in ECHP is interview data, while the income information in LKU has been obtained by connecting the respondents to existing register data from tax forms.[5] Certain income components have not been reported separately in the German sub sample of ECHP; hence it is not possible to compare separate income components like family related allowances or education-related allowances (Eurostat 1998).

In order to isolate lone parents as an analytic category a comprehensive work in co-ordinating the information had to be undertaken. In this study a lone parent is defined as a parent who lives alone, i.e. with no other adult persons in the household, together with one or several children under the age of 20. This definition leaves out all the so-called multi-household constellations where lone parents for instance live together with parents or another adult person who is not the parent of the child. This 'ensures' that the group studied is in fact in 'need'. 'Dependent child' is defined as children under the age of 20. This is because statistics show that few children form their own households before this age is reached and this is also when most children finish vocational training or college (Vogel 1997).

The use of household as the unit of analysis is based on the assumption that all members of the same household share the same level of deprivation. Although the extent to which this is the case has been questioned (see e.g. Cantillon and Nolan 1998, Lundberg and Pollack 1996, Ruspini 1997), in light of no data to examine how resources is distributed inside the household, pooling seems to be a more reasonable assumption than to assume no pooling.

The most widespread income concept used in poverty research is disposable household income, and this is also used in our study. In the LKU study disposable household income is defined as wage income added financial income, subtracted tax (SSB 1996). The net household income variable in ECHP is constructed based on the same income components (Eurostat 1998:7–8). This makes these two income variables

[5] Halleröd (1995) shows that income data collected in interview and from tax registers may give different results, both with regard to the poverty rate and the mix of households that are classified as poor. Tax files are generally assumed to provide more reliable data than survey data (Atkinson et al. 1995: 25–30).

suitable for comparison. To compare the income of households, the 'modified-OECD scale' is used (Kohl 1992). The reference person of the household is given the value 1, all other adults (over the age of 14) are given the value 0.5, and children are weighted 0.3. In this way a standardised income per consumer unit is calculated, and the level of welfare of a household is decided by letting the disposable household income become distributed by the household specific equivalence factor. Using the modified OECD-scale for weighting the household income, the poverty line for measuring the poor population used is to regard as poor those households that have less than 50 per cent of median equalised disposal household income. Even though the choice of a poverty line obviously influences the calculated poverty rates (cf. appendix A), the overall picture remains; one-parent families are more frequently exposed to income poverty than two parent families, and more so in Germany than in Norway.

The second definition of poverty is based on material deprivation. As Clément and Sofer (2000) has pointed, although this method has appeared only recently in the literature, it is based on a old idea of considering as poor people who do not have access to level of consumption defined as minimum.[6] In our study we have identified 16 items that could serve as indicators of material deprivation (see appendix B), covering three different main areas: (1) Household facilities, (2) access to necessities, and (3) access to durable goods. The format of the items varies, but in each case we seek to use measures that can be taken to represent enforced absence of widely desired items. As discussed by Layte et al. (2001), the notion of enforced absence is crucial since we are interested in the operation of constraint through lack of resources and not simple the effect of ill health, location or preference. In each case we assign a score of one to a household where deprivation is experienced, and a score of zero where it is not. Indexes are then constructed based on the content of the variables. Households are counted as poor if they are deprived of at least one criterion. Indicators measuring respectively access to durable goods and quality of housing are not combined in the same summary index. The chosen poverty line is when one belongs to the bottom 20 per cent of the sample of the corresponding welfare indicators. Hence a non-deprived household does not belong to the bottom quintile of any of these. The indexes we are constructing are summarised weighted in accordance with the distribution each single indicator has in the whole of the population. The distribution (in per cent) in the whole population is used to weight the importance of the necessities. The indexes therefore reflect the actual level of living in the corresponding nation, and a lack of a common commodity will be measured as a more severe degree of deprivation. The aggregated indexes represent how deprivation is accumulated within a particular household type. The use of such indexes do give a good indication of whether households have severe deprivation problems or not, however the use of such indexes is problematic in the sense that they may hide differences in style of life and composition of deprivation. Most authors are admitting that their indexes do have measuring errors, however an evaluation of the reliability of

[6] Several attempts have been made to derive a more or less objective poverty line form a deprivation index. According to Halleröd (1995), none of the attempts have succeeded very well. Direct poverty line will according to Halleröd always be based on pragmatic and normative decisions.

frequently used indicators in level of living research is still not presented (Andress et al. 1996).

The third dimension we are studying is reception of mean tested social assistance. To define those as poor who receive social assistance could be criticized for being tautological since the system designed to ameliorate poverty is used to define poverty, and it could also be criticized for being logically incoherent since it is only those who receives help, and therefore should not be in poverty, that are defined as poor (Halleröd et al. 1996, see also Salonen 1993). There are also two other reasons why one need to make a distinction between poverty and recepience of social assistance. The first is that the number of people who receive social assistance is dependent on political decisions concerning eligibility and generosity in the social political system, and also on people's willingness to apply for social assistance, which among other things depends on information and the risk of stigmatization. Such issues become particularly problematic in international comparative poverty studies, as poverty estimation purely based on social assistance 'rates' could reflect such nations differences rather than the actual differences in poverty levels. The second reason for making such a distinction is that even though findings show that people in poverty have a higher probability of receiving social assistance, it is also the case that most recipients of social assistance are not classified as poor according to more traditional definitions of poverty (Halleröd et al. 1996). Because of all these weaknesses it is probably better to regard social assistance not so much as an indicator for measuring poverty, as a strategy to identify household which are poverty threatened.

Methodological strategy

The main comparative methodology used in our study is the so-called parallel analysis where the same factors are analysed in each country applying individual level data (see Gauthier 2000). This technique allows the regression coefficient to freely vary between countries. This analysis thus investigates similarities and dissimilarities across the countries in the main variable of interest. The question investigated is thus whether it is correct to claim that lone parents are at higher risk of being poor, compared to other households with children within the same nation, other factors taken into consideration. For analysing exactly how much higher or lower income poverty Norwegian lone parents' face compared to Germans ones we also carrying out a pooled analysis where the regression coefficient is fixed across countries.

Results

Descriptive statistics

Table 1 shows that lone parents constitute 4.4 per cent of all households in Norway, and 3 per cent in Germany (2.6 pro cent in West and 4.7 pro cent in East). These shares are somewhat lower than have been calculated in other studies (Ostner 1997, Ruspini

1997). This is mainly due to the fact that the multi-households are kept out of our calculations. Calculated as the share of all households with children, it is evident that lone parents is not a marginal category: Lone parents households constitute nearly 15 per cent of all households with children less than 20 years old in Norway and 11 per cent in Germany (10.4 pro cent in West and 15.1 pro cent in East).[7]

[insert table 1 here]

As mentioned before, it is well known that lone parents (mothers) are particularly exposed to income poverty, and it is also well known that the income poverty generally is somewhat higher in Germany than in Norway. This is confirmed in table 2. In Norway around 11 per cent of lone parents and 4 per cent of couples with children are regarded as income poor. The corresponding percentage in Germany is 23 per cent, and 12 per cent. This may indicate that the combination of generous public allowances specifically targeting single breadwinners does help keeping the poverty rates down in Norway. An interesting point is though that Norwegian lone parents relatively are in a worse position than their German counterparts. The ratio of poor couples to lone parents is about 1: 3 in Norway and 1: 2 in Germany. The Norwegian system is thus more «biased» in favour to couples than the German system.

The main difference between the two countries with regards to material deprivation is that the level of material deprivation is higher in Germany than in Norway. Even though lone parents in both nations are deprivation risk groups, the actually deprivation levels among German couples with children seems to be higher than for Norwegian lone parents. Material deprivation thus seems to be a more widespread problem among households with children in Germany than in Norway. The different levels of access to material assets could be reflecting differences in the 'national style of life'; i.e. that it is more common in Norway to possess material goods than in Germany. The indicators used to measure deprivation are however so common and widespread in Western states that it seems reasonable to assume that the calculations reflect that both German lone parents and couples with children are more exposed to material deprivation than Norwegian ones.

There are two major changes taking place when social assistance is used as an indicator. Norwegian lone parents over double their 'poverty' rates, from 11.7 'income poor' to 25.2 per cent 'social assistance poor', and German couples with children dramatically reduce theirs, from 11.7 per cent 'income poor' to only 1.8 per cent 'social assistance poor'. The high shares of German lone parents as social assistance clients are to be expected, as this and no other particular scheme are offered to single parents who need monetary support. More surprisingly though, given that lone parents in Germany more often than lone parents in Norway faces income poverty, and taking into account the more generous package of benefits offered to Norwegian single parents, Norwegian

[7] The actual numbers may be a little bit lower in both groups since children not living with own parents or foster parents, for instance the ones living with grand parents, are kept out of the calculations. Foster children are included in the calculations.

lone parents are actually the group most frequently receiving social assistance benefit. One explanation of relatively high Norwegian numbers receiving social assistance could be that it is less 'stigmatising' to apply for social assistance in Norway than in Germany. Another and probably more likely explanation is that social assistance is frequently combined with transitional allowance (Syltevik 1996).

[insert table 2 here]

In this study dependent children are defined as being under the age of 20, living in the same household as their parent (or foster-parent), with no other adult person in the household. As table 2 shows, in both nations, lone parents on average tend to have fewer children than two parent families. In Germany over 90 per cent of the lone parent households have one or two children under 20, in Norway this share is somewhat smaller, with around 87 per cent. In both nations over 18 per cent of couples with children households have three or more children. The majority of lone parents in both nations have young children; respectively 72.7 per cent of the Norwegian and 61 per cent of the German lone parents have at least one child under 12.

In both nations lone parents have lower education level than the head of families with children.[8] Looking at the group of the lowest educated, over 25 per cent of the Norwegian lone parents, and nearly 30 per cent of the German ones, have only up to 9 years of education.[9] Almost twice as many couples with children households than lone parent households are found in the highest education group, and this is the case for both nations. Even though lone parents have lower education level than the comparison groups, they do not constitute any homogeneous group as they tend to be spread across different education levels. A rather large share has low education, and a relatively small share has high education. The largest group is '10 to 12 years of education'. If the fact is that most of the lone parents complete the 12th year, it means that many at least are able to complete basic vocational training.

German couples with children have the highest full-time labour market participation of all the household groups. Irrespectively of number of hours, nearly 90 per cent of German couples with children work, in Norway the share is just over 85 per cent. As men nearly always head couples with children households, this reflect very high male labour market participation. Most German households have at present abandoned the 'specialisation model' of a small nuclear family with a working husband and homebound wife (Ostner 1997). Hence behind the calculated rates of couples with children's labour market participation there are also high numbers of female partners who work, at least

[8] The two data sets do not allow for a very extensive differentiation of the education variable. The LKU contains detailed information on both type and length of education, but similar information is not provided by the ECHP. In order to make the variables comparative it is necessary to adjust LKU to ECHP. Thus the educational level has been coded using the International Standard Classification of Education (ISCED), grouped into 0–9 years of education (ISCED 0–2), 10–12 years of education (ISCED 3–4) and over 13 years of education (ISCED 5–7)

[9] As school dropouts or teenage pregnancy is not a widespread problem in Germany (as in contrast to for instance the UK) most German single parents have finished at least upper secondary school (ISCED level 3–4) before they become parents (Blossfeld 1995, Ostner 1997).

part-time. The same holds for Norway. 'Working' is also an important activity status for the majority of lone parents in both nations. 48 per cent of lone parents in Germany, and 46 per cent of lone parents in Norway, are full-time working. When part-time work is included the percentage of working lone parents rises to nearly 63 per cent in Norway and almost 65 per cent in Germany.

German lone parents seem to be relatively harder hit by unemployment than lone parent in Norway. The unemployment rate in Germany is for lone parents 14 per cent and for couples with children 3,2 per cent, compared to 9 per cent and 4,5 per cent in Norway.

The second largest 'work status' group is the one labelled 'other'. Around 28 per cent of lone parents in Norway and 21 per cent in Germany have this labelling. The available data sets did not make it possible to trace exactly what it was individuals under this heading were doing. However, a likely explanation is that many are under education. For Norway these numbers can also be single parents who are living on transitional allowance.

Table 2 also reveals that lone parents in both nations are over-represented at the bottom of the income distribution. In Norway over 86 per cent of the lone parents belong to the bottom 50 per cent of the income distribution. The corresponding share for Germany is a little bit lower (83.4 per cent). The German lone parents are more frequently appearing at the bottom twenty-five per cent group, something that might indicate that German lone parents are experiencing a 'deeper' poverty. For couples with children the situation is quite different. In both nations over 70 per cent are situated in the two top quartiles.

Multivariate analysis

a) Income poverty. Table 3 contain the results of four logistic regression analyses. The dependent variable is income poverty with income poverty line drawn at 50 per cent of median household income i.e. households having lower income than this are identified as poor. For each country two models have been estimated: First a model including only household type, and second a model where the other explanatory variables have been added. With the exception for the dummy variable for residence for Germany (formerly East Germany=1, and formerly West Germany=0), the same explanatory variables are included in both country analyses ensuring comparability. Interaction variables between the different explanatory variables were introduced but did not give any significant effects and are thus not included in the presented models.

In line with the descriptive statistics, the bivariat logistic regressions show that in both nations risk of income poverty is higher for lone parents compared to couples with children.[10] For the German analysis household type is still significant controlled for other variables. In Norway the effect of household type is not statistical significant other

[10] Since the figure is based on results from two different data samples, both containing head's of lone parent and couples with children households only, the results do shows that lone parents in Norway face a higher income poverty risk than their German counterparts.

factors taken into consideration. Other analysis we have done, shows that the effect of household type is no longer statistical significant when work status are added. This indicates that the overall important risk factor in Norway is connected to labour market participation. The main remaining factors, which then seem to create poverty risks, are connected to number and age of children and work status. The poverty rate also is higher in formerly East Germany than in the former West Germany. At least two conclusions can be drawn from the assumption that a marginal connection to the labour market increases the income poverty risks: (a) whether the household income falls below or above the poverty line is dependent on the head of household's work status and; (b) the Norwegian welfare state is not entirely able to protect against the income loss experienced when the head of a household is only working part-time or is unemployed. In Esping-Andersen's terms the latter could then be an indication of failing 'de-commodification' policies that is the state does not adequately protect households with a more marginal labour market connection against income poverty (table 3).

[insert table 3 here]

The result above shows that lone parents within each country are more likely than couples with children for being income poor. This is also confirmed in table 4. More interesting though, looking at the «nation» variable in table 4, one can see that only formerly East Germany is significant. The logged odds of being income poor are 0.821 higher for lone parents and couple household in East Germany than for lone parents households and couples with children in Norway. The odds of being income poor are (2.27–1)*100 or 127% higher lone parents and couple household in East Germany than for households in Norway, i.e. for each income poor in Norway, we find 2.27 income poor households in Germany.

[insert table 4 here]

b) Material deprivation. To be regarded as materially deprived in this study the household must belong to the bottom 20 per cent on at least one of three criteria: (1) objective housing, (2) durable goods, or (3) particular necessities. The same independent variables used in the income poverty model are included in the logistic regression analyses of material deprivation. In addition, a model containing an income distribution variable is added. This is done for investigating if material deprivation could be explained with the household income.

[insert table 5 here]

As table 5 shows, household type is important in understanding material deprivation. As expected, in both countries lone parents are at a higher risk of being deprived compared

to couples with children households. For Norway the crude odds for lone parent households to experience material deprivation, compared to couples with children households shows that there are 6.8 deprived lone parent households for each deprived couples with children household, compared to 3: 1 for income. When household characteristics, education, work status, social assistance and income level are included; the odd is down to 2.5. In Germany the crude odds starts out at about 3.2 and sinks to 2 in the full model. This indicates a more 'equal' deprivation risk in Germany than in Norway. Hence the differences in deprivation risks between a two-parent and a one-parent household with dependent children are larger in Norway than in Germany. That the effect of household type decreases but is still significant controlled for other variables, including income and social assistance, indicates that the different dimensions of poverty are not independent of one another at the same as they either are total overlapping.

Other factors besides household type also contributes to material deprivation. In both countries economic situation measured by if the household receives social assistance or not and income interval has an impact of the risk of material deprivation. German households where the head of the household are unemployed or are working part time also have an increased risk of material deprivation. Somewhat unexpected, there is no difference between formerly East and West Germany. Since there are no «standards» in the literature of how to construct indicators of material deprivation, we have also performed an analysis where material deprivation is measured as belonging below the sixty pro cent of median in on the given criteria. As can be seen from appendix D, the difference between West and East Germany turns out statistical significant. In Germany we also see that instead of work status, education turns out a significant variable. Besides these, the results are generally similar in the two analyses.

c) Social assistance. Table 6 investigate reception of social assistance. In accordance with the results above, household type is significant in the first model. As expected lone parents rely more on social assistance than couples on social assistance. The numbers indicates that lone parents in both countries seems frequently to be dependant on the welfare state's minimum income security programme and thus also represent a group which is particularly poverty threatened. Very interesting is that for Norway the income poverty variable is not significant. This could indicate that social assistance in Norway is so generous that people receiving social assistance is no longer income poor.

[insert table 6 here]

Applying the same logic for Germany will mean that means tested social assistance in Germany is not generous enough to protect against income poverty. Since household type in both countries still is statistical significant taken income poverty and other factors into consideration, the results indicates that there are no direct relation between income poverty and relying on social assistance. Besides household type, we also see that in Germany those who have three or more children are more likely to receive social assistance compared to those who one child. Education seems to be factor of

importance in Norway, but not Germany. In both countries, compared to those who work full time, the other work status increases the risk of receiving social assistance. Somewhat unexpected, other factors taken into consideration, those who live in formerly East Germany are less likely to receive social assistance than those who lives in formerly West Germany.

Discussion

This paper has dealt with poverty among lone parents and couples with children in Norway and Germany with separate numbers for formerly East and West Germany. As expected, in both nations a considerably higher level of poor lone parent households have been found as compared to couples with children households. This is a finding that seems to support the so-called 'feminisation of poverty' research tradition (see for instance Daly 2000). Our evidence seems to point in the direction of a conclusion where different welfare regimes create different outcomes in terms of the distribution of poverty risks. The empirical findings are very much in line with Esping-Andersen's welfare regime theory. The Norwegian welfare state with its high degree of de-familiarization, which implies a universal welfare state with additional benefits for single parents, high coverage of child care facilities and family friendly working practises, seems to contribute to protect lone parent households from obtaining high levels of income poverty and material deprivation, even though not to the same extent as for couples with children households. Whereas the German welfare state with a high wage replacement, social insurance-based transfer system (Sozialversicherung), and policies that tends to treat lone parent households as residual and 'atypical', seems to be a system less suited to protect single parents from experiencing poverty, and also leave quite many couples with children households in a state of poverty and material deprivation. Based on these findings it seems that the Norwegian welfare state is more successful in the task of reducing poverty than the German one. This could be taken, as evidence supporting the assumption that strong redistribute policies in Norway have proved effective in poverty alleviation for lone parents, and that social policy indeed seem to matter.

The significant shares of lone parents in Norway who are recipients of social assistance may be interpreted as a sign of defective functions in the Norwegian welfare states towards meeting this groups need. It is obviously not only in Germany that families has to rely on ad-hoc schemes like means-tested social assistance benefit. For Norway the lone parents, despite the specific allowances designed for this group, are still over-represented in social assistance payments. The finding could be interpreted in line with the feminist claim that the increase in lone parent households and their dependency on the welfare state indicates a need for shifting policy logics, also within the Scandinavian welfare state regimes (Lewis 1993). This residual element of poverty relief in Scandinavia is not discussed by Esping-Andersen. However, it should also not be forgotten that the result also shows that social assistance seems to hinder income poverty in Norway.

An important methodological implication of our study is that question of how to measure and model poverty is an important topic to be aware of. Our study confirms that different dimension of poverty are not independent of one another at the same as they either are total overlapping. The diverging results could stem from the fact that the concept of poverty does not refer to a single social phenomenon. Poverty is instead a heterogeneous concept where the choice of definition will influence not only the incidence of poverty, but also the social phenomenon studied (Halleröd et al. 1996).

Obviously, there are different kinds of objection to our study. There are always question about how poverty are defined and measured, where to draw the poverty line, and not least the question about intra-household consumption and spending. As similar type of studies our study are based on an assumption that the household is a single economic unit with equal access to household resources, an assumption that have been questioned (see e.g. Enders-Dragässer and Sellach 1999). Feminist scholars have argued that women may be experiencing poverty even when they live in households with aggregate incomes well above the poverty line, and that in situations of poverty, women may also expose themselves to a higher degree of poverty in order to protect their family from the worst effects of poverty. Another objection is that the dynamic dimension has been left out of our study. Poverty involves lack of income, goods or reception of social assistance over a certain period of time. Longitudinal poverty studies have shown that relatively few are poor over a period of several years. Comparative dynamic studies shows that the duration of poverty do not always follows the expectation one could have from welfare state typology (Voges and Kazepov 1998, Saraceno and Voges 1997).

Another type of objection might be that the picture our study draws of the situation in the two countries might be result of the comparison of these two countries. Other researchers' findings to point in the direction that Germany is a nation with rather low levels of poverty compared to other European nations like Italy and United Kingdom (Ruspini 1997). Furthermore, it could also be argued that Norway is not a typical for the Scandinavian Welfare regime since lone parents get such a special treatment. Other Scandinavian countries like Sweden do not treat this group any different from other household types with children, i.e. a system more like the German one. An important task for future studies is obviously to include more nations adding a dynamic and historical dimension to the different aspect of poverty.

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Table 1 Lone mothers and couples with children households in percent out of all households in the population and out of households with children under 20 years. Percent

	All households				Households with children under 20 years			
Country	Norway	Germany			Norway	Germany		
Household type		West	East	All		West	East	All
Lone mother	4.4	2.6	4.7	3.0	14.8	10.4	15.1	11.4
Couples with children	25.4	21.9	26.0	22.7	85.2	88.7	83.9	87.6

Table 2 Descriptive statistics

Variables	Definitions	Norway		Germany	
Depend.variables		Lone mother	Couples w. children	Lone mother	Couples w. children
Poor	1 if Hh inc. <= 50% median income	10.9	3.7	21.5	3.0
Non-poor	Hh. inc. > 50% median income	89.1	96.3	78.5	97.0
Mat.depriv.	Hh material deprived on 1,2 or 3 criteria	41.8	13.9	71.3	37.7
Not Mat. Depriv.	Hh material deprived on none criterion	48.2	86.1	28.7	62.3
Soc.ass.	Receive social assistance	24.5	4.7	28.9	2.0
Non-Soc.ass.	Receives no social assistance	24.5	4.7	28.9	2.0
Indep. Var:					
Lm hh	Lone mother hh.	8.5		11.6	
Cc hh	Couples with children hh.		91.5		88.4
One ch.	One child u.20 in hh	63.6	31.3	66.2	42.2
Two ch.	Two children u.20 in hh	23.6	44.6	28.7	43.6
Three ch	Three children or more	12.7	24.1	5.1	14.2
Ch 0–11	At least one child 0–11 yrs in hh	72.7	74.4	64.8	74.8
Ch 12–15	At least one child 12–15 yrs in hh	27.3	11.4	25.9	28.9
Edu 0–9	No diploma	25.7	11.7	33.6	19.0
Edu 10–12	High school	57.1	57.6	50.7	50.0
Edu 13 more	College or university	17.1	30.7	15.7	31.0
Ft	Work full time 30 h or more / week	46.4	65.8	40.3	83.3
Pt	Work part time 1–29 h / week	16.4	19.5	12.9	5.5
Unempl	Unemployed	9.1	4.5	16.3	3.4
Other	Other work status	28.2	10.2	29.2	7.5
1.quart.	Belongs to bottom 25% of income distribution	41.8	5.0	57.7	25.2
2.quart.	Belongs to 25.1–50%	44.5	21.6	22.9	26.6
3.quart.	Belongs to 50.1.–75%	8.2	37.7	14.3	27.6
4.quart.	Belongs to 75.1–100%	5.5	35.7	5.1	20.6

Table 3 Risk factors for living in income poverty in Norway and Germany. Logistic regression

	Income poverty Norway				Income poverty Norway				Income poverty Germany				Income poverty Germany			
Indep.var.	β	s.e.(β)	Wald	relative risk	β	s.e.(β)	Wald	relative risk	β	s.e.(β)	Wald	relative risk	β	s.e.(β)	Wald	relative risk
Hhtype [a]	1.148	0.342	11.3**	1.09	0.415	0.382	1.2	1,033	2.097	0.278	57.1**	1.193	1,549	0,343	20,4**	1,068
Two child [b]					-0.495	0.340	2.1	0,986					0,613	0,375	2,7	1,028
More ch [b]					-1.080	0.473	5.2*	0,920					1,176	0,467	6,3*	1,048
Ch 0–11 [c]					1.030	0.440	5.5**	1,059					-0,071	0,402	0,1	0,986
Ch 12–15 [c]					0.349	0.383	0.8	1,031					-0,457	0,385	1,4	0,990
Edu 10-12 [d]					-0.623	0.327	3.6	0,988					-0,596	0,337	3,1	0,992
Edu 13 → [d]					-1.212	0.507	5.7**	0,993					-0,620	0,452	1,9	0,992
PT [e]					0.899	0.397	5.1*	1,053					0,046	0,773	0,1	1,016
Unmpl [e]					1.901	0.442	18.5**	1,131					2,806	0,387	52,5**	1,204
Other [e]					1.572	0.381	17.0**	1,098					1,395	0,408	11,7**	1,059
East-Germany													0,723	0,329	4,8*	1,031
Constant	-3.248	0.154	446.9**		-3.792	0.528	51.5**		-3.53	0.171	423.9**		-4,170	0,486	73,5**	
-2LL	451.4				398.0								365.2			

[a] One parents household=1, couple household=0.
[b] Dummy variable with one child as reference category.
[c] Dummy variable with none children in the age group as reference category.
[d] Dummy variable with less than 10 year of education as reference category.
[e] Dummy variable with full time work as reference category.

*Statistical significant on 0.05 level (two-tailed test).
**Statistical significant on 0.01 level (two-tailed test).
Norwegian sample = lone mothers and couples with children only based selection from LKU 1995
German sample = lone mothers and couples with children households (represented by the reference person) only selection from ECHP wave 2 1995

Table 4 Risk factors for income poverty in Norway and Germany using Norway as reference category. Logistic regression

	Model 1				Model 2			
Indep.var.	β	s.e.(β)	Wald	Relative risk	β	s.e.(β)	Wald	relative risk
Hhtype [a]	1.688	0.210	64.4**	1.155	0.741	0.258	8.2**	1,037
Two child [b]					-0. 038	0.245	0.1	0,983
More ch [b]					- 0.117	0.320	0.1	0,984
Ch 0–11 [c]					0.391	0.284	1.9	1,026
Ch 12–15 [c]					0.045	0.265	0.1	1,019
Edu 10–12 [d]					-0.431	0.236	3.3	0,988
Edu 13 → [d]					-0.710	0.340	4.4*	0,991
PT [e]					0.785	0.336	5.5*	1,038
Unmpl [e]					2.217	0.293	57.4**	1,143
Other [e]					1.402	0.287	23.9**	1,069
Poor (<50%)					1.231	0.277	19.7**	1,059
East-Germany					0.821	0.286	8.3**	1,040
West-Germany					-0.148	0.242	0.4	0,985
Cnstnt.	-3.383	0.114	874.6		-4.006	0.373	115.2**	
-2LL	906.6				765.3			

[a] One parents household=1, couple household=0.
[b] Dummy variable with one child as reference category.
[c] Dummy variable with none children in the age group as reference category.
[d] Dummy variable with less than 10 year of education as reference category.
[e] Dummy variable with full time work as reference category.

*Statistical significant on 0.05 level (two-tailed test)
**Statistical significant on 0.01 level (two-tailed test)
Norwegian sample = lone mothers and couples with children only based selection from LKU 1995
German sample = lone mothers and couples with children households (represented by the reference person) only selection from ECHP wave 2 1995.

Table 5 Risk factors for living in material deprivation in Norway and Germany (being in bottom quartile in 1 or more criteria). Logistic regression

	Material deprivation Norway				Material deprivation Norway				Material deprivation Germany				Material deprivation Germany			
Indep.var.	β	s.e.(β)	Wald	Relative risk	β	s.e.(β)	Wald	Relative risk	β	s.e.(β)	Wald	Relative risk	β	s.e.(β)	Wald	Relative risk
Hhtype [a]	1.894	0.209	82.4**	1.518	0.942	0.248	14.4**	1,156	1.327	0.197	45.6**	1.694	0.779	0,230	11,4**	1,370
Two child [b]					-0.170	0.196	0.8	0,943					-0.189	0,148	1,6	0,817
More ch [b]					0.023	0.250	0.1	1,069					0.061	0,211	0,1	1,223
Ch 0–11 [c]					-0.005	0.220	0.1	0,933					0.216	0,158	1,8	1,251
Ch 12–15 [c]					0.022	0.206	0.1	1,069					-0.092	0,154	0,4	0,803
Edu 10–12 [d]					-0.150	0.218	0.5	0,941					-0.113	0,161	0,5	0,806
Edu 13 → [d]					-0.143	0.270	0.3	0,941					-0.304	0,184	2,7	0,834
PT [e]					0.204	0.211	0.9	1,081					-0.670	0,281	5,7*	0,879
Unmpl [e]					0.353	0.338	1.1	1,093					1.014	0,370	7,5**	1,427
Other [e]					0.229	0.242	0.9	1,083					0.119	0,223	0,3	1,233
Soc.as [f]					1.351	0.274	24.2**	1,218					1.853	0,569	10,6**	1,633
Inc. 0-25.0 [g]					1.892	0.341	30.8**	1,324					1.502	0,213	49,9**	1,548
Inc. 25.1–50.0 [g]					1.379	0.262	27.7**	1,223					0.857	0,211	16,5**	1,389
Inc. 50.1–75.0 [g]					0.718	0.252	8.1**	1,129					0.573	0,206	7,7**	1,324
East-Germany													0.186	0,142	1,7	1,245
Cnstnt.	-1.821	0.084	468.0**		-2.627	0.337	60.0**		-0.509	0.059	73.8**		-1.310	0,251	27,3**	
-2LL	1102.8				994.8				1775.9				1589.9			

[a] One parents household=1, couple household=0.
[b] Dummy variable with one child as reference category.
[c] Dummy variable with none children in the age group as reference category.
[d] Dummy variable with less than 10 year of education as reference category.
[e] Dummy variable with full time work as reference category.
[f] Household receives social assistance=1, else=0.
[g] Dummy variable with 75.1–100% as reference category.

*Statistical significant on 0.05 level (two-tailed test)
**Statistical significant on 0.01 level (two-tailed test)
Norwegian sample = lone mothers and couples with children only based selection from LKU 1995
German sample = lone mothers and couples with children households (represented by the reference person) only selection from ECHP wave 2 1995.

Table 6 Risk factors for receiving social assistance in Norway and Germany. Logistic regression

	Norway								Germany							
	Model 1				Model 2				Model 1				Model 2			
Indep.var.	β	s.e.(β)	Wald	Relative risk	β	s.e.(β)	Wald	Relative risk	β	s.e.(β)	Wald	Relative risk	β	s.e.(β)	Wald	Relative risk
Hhtype [a]	1.912	0.262	53.4**	1.245	1.558	0.308	25.5**	1,180	2.664	0.297	80.5**	1.215	2,277	0,419	29,5**	1,021
Two child [b]					0.188	0.314	0.4	1,053					0,647	0,457	2,0	1,004
More ch [b]					0.582	0.359	2.6	1,076					1,358	0,576	5,6*	1,008
Ch 0–11 [c]					0.448	0.354	1.6	1,067					1,001	0,566	3,1	1,006
Ch 12–15 [c]					-0.464	0.335	1.9	0,972					-0,515	0,496	1,1	0,999
Edu 10-12 [d]					-0.907	0.277	10.7**	0,982					-0,383	0,394	0,9	0,999
Edu 13 → [d]					-2.123	0.514	17.0**	0,995					-0,799	0,645	1,5	0,999
PT [e]					0.115	0.380	0.1	1,049					1,744	0,655	7,1**	1,012
Unmpl [e]					1.686	0.384	19.3**	1,200					2,794	0,593	22,2**	1,034
Other [e]					1.311	0.320	16.7**	1,146					2,500	0,503	24,7**	1,026
Poor (<50%)					0.654	0.404	2.6	1,082					2,089	0,469	19,9**	1,017
East-Germany													-1,095	0,539	4,1*	0,999
Cnstnt.	-3.035	0.139	474.5**		-3.075	0.433	50.4**		-3.960	0.210	354.0**		-6,138	0,765	64,4**	
-2LL	560.9				474.3				369.1				235.5			

[a] One parents household=1, couple household=0.
[b] Dummy variable with one child as reference category.
[c] Dummy variable with none children in the age group as reference category.
[d] Dummy variable with less than 10 year of education as reference category.
[e] Dummy variable with full time work as reference category.

*Statistical significant on 0.05 level (two-tailed test)
**Statistical significant on 0.01 level (two-tailed test)
Norwegian sample = lone mothers and couples with children only based selection from LKU 1995
German sample = lone mothers and couples with children households (represented by the reference person) only selection from ECHP wave 2 1995.

Appendix A

Table1 Sensitivity for different OECD scales and poverty lines. Norway and Germany

	Original OECD-Scale [a]		Modified OECD-Scale [b]	
	50% median	60% median	50% median	60% median
Lone mother – Germany	[22.0]	33.6	[21.5]	31.2
Couples w. children – Germany	4.8	13.5	3.0	9.1
Lone mother – Norway	18.5	40.8	11.9	19.6
Couples w. children – Norway	10.7	20.8	4.6	8.6

[a] Weights 1 for first adult and 0.7 for additional adults (over 14) and 0.5 for children.
[b] Weights 1 for first adult, and 0.5 for additional adults (over 14) and 0.3 for children.
The sample contains lone mother and couples with children households only.
Numbers in brackets indicate very low case numbers (below 30).

Appendix B

Table 2 Distribution of household according to material deprivation for Norway and Germany. Percent of «no» answer

Country	Norway		Germany			
Household type	Lone mother	Couples with children	Lone mother		Couples with children	
			W	E	W	E
Objective housing:						
No separate kitchen	2,2	2,2	0.0	1.3	0.1	0.7
No bath or shower	0,0	0,3	3.0	16.7	0.2	3.2
No indoor flushing toilet	0,0	0,5	2.1	8.8	0.1	3.4
Not hot running water	0,0	0,4	6.1	10.1	1.1	8.8
No central heating	0,0	0,4	14.6	41.1	4.2	20.5
No terrace/garden	13,1	4,8	25.4	41.8	6.3	23.1
Enforced lack of particular durable goods:						
Video recorder	17.7	4.3	9.2	16.8	3.6	5.6
Microwave oven	24.3	4.1	9.3	20.3	7.4	14.7
Dishwasher	22.1	7.8	24.2	14.5	13.6	32.8
Telephone	4.4	0.3	1.2	31.5	0.9	15.2
Enforced lack of particular necessities:						
Keeping house adequately warm	5,5	0,7	2.7	1.5	0.9	0.8
One weeks annual holiday	37,9	7,1	31.4	24.1	11.8	11.2
Buy new furniture	42,4	8,4	59.5	60.0	21.9	24.6
Buy new clothes	13,8	2,1	42.2	32.6	12.5	19.4
Eat meat twice a week	14,2	1,8	20.8	10.3	4.4	4.7
Have friends for a drink or meal once a month	19,7	2,2	24.5	27.1	9.9	15.5

Appendix C

*Payment of social assistance**

Nation	Household type	Share of the households receiving social assistance (in percent)	Average monthly benefit to households receiving social assistance	Average household size (number of pers.) of the households receiving soc.ass.
Norway	Lone mother	25.2	2034 NOK	2.8
	Couples w. children	4.9	2202 NOK	4.0
Germany	Lone mother	29.0	1411 DM	2.5
	Couples w. children	2.0	1073 DM	4.4

* Calculations from ECHP German sample and the Norwegian level of living survey (both 1995)

Appendix D

Risk factors for living in material deprivation in Norway and Germany (being below 60% of median in one or more criteria). Logistic regression

	Norway								Germany							
	Model 1				Model 2a				Model 2b				Model 2c			
Indep.var.	β	s.e.(β)	Wald	Relative Risk	β	s.e.(β)	Wald	Relative Risk	β	s.e.(β)	Wald	Relative Risk	β	s.e.(β)	Wald	Relative Risk
Hhtype [a]	2.061	0.241	73.3**	1.318	0.861	0.305	8.0**	1,024	1.587	0.190	69.4**	1.470	0,988	0,249	15,8**	1,167
Two child [b]					0.013	0.286	0.1	1,010					-0,068	0,199	0,1	0,935
More ch [b]					0.001	0.380	0.1	1,010					0,260	0,272	0,9	1,089
Ch 0–11 [c]					0.099	0.335	0.1	1,011					0,085	0,209	0,2	1,075
Ch 12–15 [c]					0.207	0.309	0.4	1,013					-0,048	0,203	0,1	1,067
Edu 10–12 [d]					-0.191	0.287	0.4	0,991					-0,437	0,195	5,0*	0,954
Edu 13 → [d]					-0.502	0.419	1.4	0,994					-0,781	0,246	10,1**	0,967
PT [e]					0.454	0.302	2.3	1,016					-0,694	0,411	2,8	0,964
Unmpl [e]					0.009	0.459	0.0	1,010					0,572	0,333	2,9	1,117
Other [e]					0.347	0.324	1.1	1,015					-0,327	0,298	1,2	0,949
Soc.as [f]					1.993	0.302	43.6**	1,071					1,747	0,395	19,6**	1,300
Inc. 0-25.0 [g]					2.559	0.572	20.0**	1,119					1,469	0,329	19,9**	1,245
Inc. 25.1–50.0 [g]					2.148	0.505	18.1**	1,082					0,932	0,335	7,7**	1,160
Inc. 50.1–75.0 [g]					1.160	0.520	5.0*	1,032					0,134	0,352	0,1	1,079
East-Germany													1,237	0,174	50,7**	1,205
Cnstnt.	-2.823	0.127	496.6**		-4.562	0.604	57.0**		-1.706	0.079	460.7		-2,592	0,373	48,4**	
-2LL	646.1				525.7				1229.5				1015.4			

[a] One parents household=1, couple household=0.
[b] Dummy variable with one child as reference category.
[c] Dummy variable with none children in the age group as reference category.
[d] Dummy variable with less than 10 year of education as reference category.
[e] Dummy variable with full time work as reference category.
[f] Household receives social assistance=1, else=0.
[g] Dummy variable with 75.1–100% as reference category.

*Statistical significant on 0.05 level (two-tailed test)
**Statistical significant on 0.01 level (two-tailed test)
Norwegian sample = lone mothers and couples with children only based selection from LKU 1995
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