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## **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.

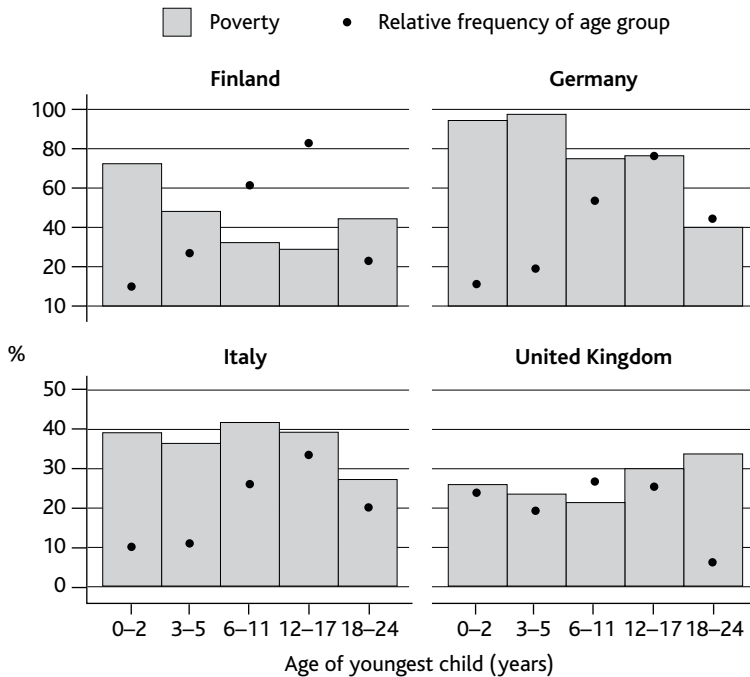
**Single motherhood** is defined as follows: a woman who lives with her dependent child(ren) but without a partner in the household.

**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**



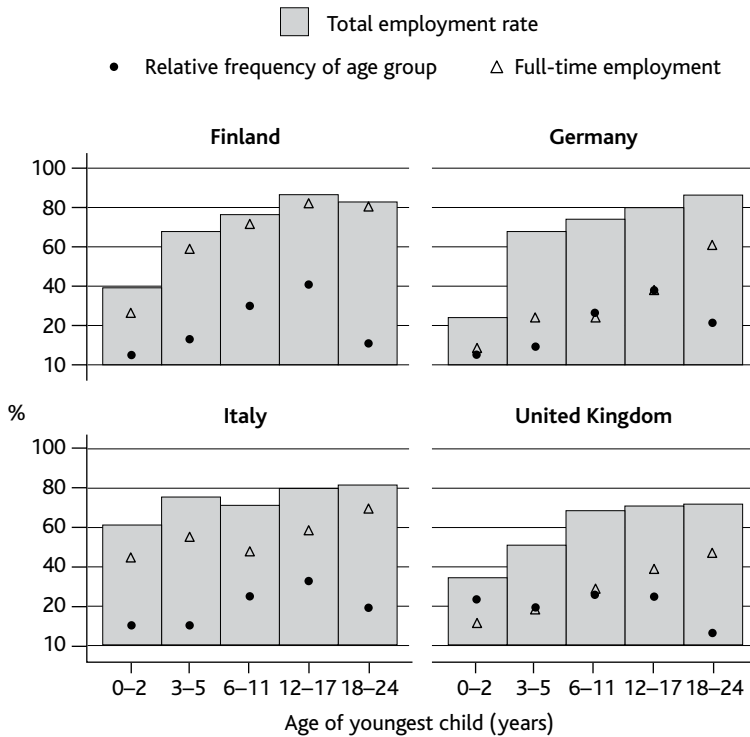
Source: EU-SILC 2012–14, pooled

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



Source: EU-SILC 2012–14, pooled

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).<sup>1</sup> 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.<sup>2</sup> 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**

<b>Policies</b>	<b>Lack of skills/skill depreciation</b>	<b>Child birth/child rearing</b>	<b>Union dissolution</b>	<b>Low pay</b>	<b>Job loss/inactivity</b>
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**

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

Notes to Table 8.2 overleaf

Life-course approach to single mothers' economic wellbeing

Germany	Italy <sup>c</sup>	United Kingdom
36	10	3.25 <sup>e</sup>
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 <sup>d</sup>	No <sup>f</sup>
Amount varies by child age; not more than 6 yrs. up to age 12		
<b>Unemployment Benefit II</b> ( <i>Kombi-lohn</i> )	No special in-work benefits but most family allowances are reserved for employees (no SP premium)	<b>Income Support (IS)</b> Working less than 16 hrs./week: monthly rate +payment per child + family premium
<b>Child premium</b> ( <i>Kinderzuschlag</i> )		<b>Universal Credit</b> monthly standard rate + payment per child + housing cost premium
		<b>Working Tax Credit</b> ≥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
<b>Unemployment Benefit II:</b> Monthly rate + payment per child (SP premium <i>Mehrbedarf</i> )	<b>Social assistance</b> no nation-wide scheme, responsibility: regions and municipalities (No SP, but family premium)	<b>Income Support</b> Working less than 16 hrs/week: monthly rate +payment per child + family premium
		<b>Income-based Jobseeker's Allowance</b> 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.

<sup>a</sup> 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).

<sup>b</sup> 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.

<sup>c</sup> Parental Leave scheme does only apply to employed parents with permanent contracts.

<sup>d</sup> In 2015, Italy introduced a means-tested maintenance advance for poor households (Comma 226-ter, Legge di stabilità, active from 2016).

<sup>e</sup> Employed parents are entitled to take leave for up to 4 weeks per year.

<sup>f</sup> 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  $\geq$ €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.<sup>3</sup> 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

- <sup>1</sup> 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).
- <sup>2</sup> 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).
- <sup>3</sup> 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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