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**Luxembourg Income Study Working Paper No. 286**

**WELFARE STATE REGIMES AND  
MOTHERS' POVERTY**

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“Welfare State Regimes and Mothers’ Poverty”

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## **Abstract**

In this paper I assess the extent to which welfare states reduce poverty among single mothers and all mothers. I focus on two different typologies of welfare states. One identifies the gendered assumptions underlying social policies, while the other focuses on how welfare states and labor markets affect class inequality. Using data from the Luxembourg Income Study, I show how tax and transfer systems and employment supports in nine Western nations affect the poverty rates of single mothers and all mothers vis-à-vis other groups. I find that particularly in the Scandinavian nations, and to a lesser extent in France, the Netherlands and U.K., the tax and transfer system, employment supports, or a combination of the two allow most single mothers to form autonomous households that escape poverty. I conclude by discussing how my findings speak to the different typologies of welfare state regimes.

## Welfare State Regimes and Mothers' Poverty

In recent decades, in Western nations women's labor force participation increased dramatically, and single parenthood grew more prevalent. Yet even in the 1990s policies in some welfare states continued to assume the "male breadwinner" family—that women are the primary caretakers of children, elderly adults, and household affairs, and men are the primary breadwinners. Other welfare states were more proactive, facilitating women's ability to combine paid work with caregiving in the home. This article presents an empirical assessment of how different welfare states affect the economic livelihood of single mothers and all mothers in nine Western nations: Australia, Canada, Finland, France, Germany, the Netherlands, Sweden, U.K., and U.S. I discuss how my findings speak to typologies of welfare states based on gender (Lewis and Hosbon 1997; Sainsbury 1994, 1996), and a typology of welfare states more focused on class (Esping-Andersen 1990, 1999).

This research combines the more theoretical literature on gender and welfare states with cross-national empirical research on poverty. While studies of welfare states often examine how entitlement or access to benefits varies by gender or marital status, less research analyzes how living in more- or less-gendered welfare states affects women's economic outcomes. Moreover, comparative welfare state research rarely focuses explicitly on mothers and on single mothers, even though these women and their children are typically the most disadvantaged citizens in society (Christopher forthcoming; McFate et al. 1995). The economic status of single mothers is also an important bellwether for the extent to which mothers can form autonomous, solvent

households independent of men. Thus, below I focus on how different welfare states affect poverty outcomes among single mothers and all mothers.

I begin with a review of the cross-national literature on welfare states, highlighting two typologies developed in that literature. Next I present my research questions, briefly discuss data and methods, then present analyses that attempt to answer the research questions. I conclude with a discussion of how my findings speak to typologies of welfare states that are more and less inclusive of gender.

## Gendering Typologies of Welfare States

The sociological literature on gender and welfare state regimes includes many reactions to Esping-Andersen's (1990) influential classification of welfare state regimes. Esping-Andersen (1990) outlines three types of welfare state regimes, based on their provision of social rights, their contribution to social stratification, and their nexus of state-market-family relations. In his scheme, the ideal welfare state is characterized by "de-commodification," under which the welfare state allows workers a decent standard of living independent of labor force participation. He classifies Western, industrialized welfare states into liberal, corporatist and social democratic regimes. The liberal regimes (English-speaking countries) are characterized by heavy dependence on the market for economic security and means-tested welfare benefits for those who are unsuccessful in the market. The liberal regimes de-commodify the least and generally are found in the most stratified societies. The corporatist regimes (Germany, France) provide social provision for all citizens and are more de-commodifying than the liberal regimes, but their social policies enforce status and class distinctions. The social democratic or

universal regimes (Scandinavian countries and the Netherlands) are the most de-commodifying; they provide all citizens, workers and non-workers, with state provisions and with a minimum income. These are the most egalitarian welfare states. (See Table 5 below for a ranking of countries by their degree of “de-commodification.”)

With its stress on the relationships between welfare states and class stratification, Esping-Andersen’s (1990) typology pays little attention to how different welfare state regimes affect women and mothers. Orloff’s (1993) renowned critique points out that Esping-Andersen’s concept of “de-commodification” is inadequate when applied to women for several reasons. Especially in past decades, many women have not been as reliant on the labor market but rather on male partners or parents for their economic survival. Orloff (1993), Lister (1997) and other feminist scholars emphasize the extent to which women can form autonomous households without having to marry or maintain other family relationships, or “defamilialization.” This concept “indicates a belief that equality and freedom of choice—including the choice to partner—require an absence of coercion, including the kind imposed for years on women to marry because of their own dismal economic prospects” (Orloff 2000). The capacity for women to form independent households increases with income from employment, social assistance payments, or a combination of the two. Feminist critiques of Esping-Anderson’s early work reveal his blindness to these issues.

In his latest book, Esping Andersen (1999) attempts to integrate gender more fully into his classification of welfare state regimes. He adds measures of “defamilialization” by examining “the degree to which households’ welfare and caring responsibilities are relaxed” (51). With measures such as the percentage of children under age 3 in daycare,

the percentage of unemployed youth living with parents, and the average hours of women's unpaid work, he finds that Scandinavian countries are distinctly defamilializing. Generally other countries are not. Further, he states that his three worlds of welfare state regimes generally remain intact after measuring "defamilialization," though the Netherlands becomes a "Janus-headed welfare regime, combining both the social democratic and conservative attributes" (88).

While Esping-Andersen (1999) acknowledges how different welfare state regimes ameliorate women's responsibilities for care labor, his latest book fails to adequately address earlier feminist critiques for several reasons. First, he is not ultimately interested in how welfare states affect gender inequality, but rather in the viability of welfare states in the face of recent demographic threats (Shalev 2000). He considers the effects of social transfers on women's economic outcomes with one unclear analysis and pays little attention to the effects of welfare regimes on gender stratification.<sup>1</sup> Further, his measure of "defamilialization" only considers women's unpaid labor. He does not consider whether or not women can form autonomous households (without male partners) with their own income from the market or state.

In contrast to Esping-Andersen's classifications of welfare states, feminist scholars have created different typologies of welfare states with gender at their core.<sup>2</sup> These typologies more fully consider women's ability to form autonomous households. Lewis (1992) was one of the first to include gender in a discussion of welfare regime types; she uncovers the "male breadwinner/female housewife" and "dual-breadwinner" assumptions underlying social policies. Similarly, Sainsbury (1994, 1996) creates a comprehensive typology based on two ideal types of welfare regimes--the male



breadwinner and individual models. The male breadwinner model includes social policies that uphold: a strict division of labor within couples, entitlement based on the breadwinner/caretaker family and receipt by the head of household, joint taxation, employment policies that benefit men, and private, unpaid care labor. In contrast, the individual model includes policies that encourage: a shared division of labor, entitlement based on a status other than breadwinner, recipient basis of individual, separate taxation, employment policies that benefit women and men, and state-subsidized, paid care labor (Sainsbury 1996). Policies based on the latter model should be more favorable to women's autonomy.

Sainsbury (1996) illustrates that countries differ markedly in their adherence to the male breadwinner or individual model. With her analysis of the U.K., U.S., Netherlands, and Sweden, she finds that while all four countries show some vestiges of the male breadwinner model, the Netherlands most closely resembles it, while Sweden adheres to the individual model.<sup>3</sup>

Others focus on how different gendered social policies affect single mothers. Lewis and Hobson (1997) suggest that there are two main models of welfare states that keep the poverty rates of single mothers low: a Parent/Worker model, found in the Scandinavian nations, facilitates single mothers' employment, and single mothers also qualify for social assistance payments (cash and near-cash, like housing subsidies). The Caregiving model does little to facilitate women's employment, but grants somewhat generous social transfers to single mothers who engage in caregiving. While both strategies facilitate women's independence from family support, some feminists prefer the Parent/Worker model, as it most effectively reduces families' poverty rates (Meyers

et al. forthcoming), and it lessens dependence on any one institution—the labor market or welfare state.<sup>4</sup> High levels of dependence on social assistance programs of welfare states can also impose unwanted regulation of women’s lives (see Mink 1998). Esping-Andersen’s (1999) more recent work recognizes that for women, some degree of dependence on labor markets may be necessary for their independence from family relationships (1999, 46). Thus, the individual or Parent/Worker models should defamilialize women to a greater extent than other nations. Welfare states that neither facilitate women’s employment nor provide generous social transfer systems—particularly the U.S.—should be the least defamilializing.

Regarding the countries I consider here, the English-speaking countries incorporate aspects of both the individual and male breadwinner models of social policy. English-speaking countries have passed various employment policies designed to increase women's economic opportunities. Yet all of these countries provide very minimal employment supports (such as paid leave or subsidized childcare) for working women; in this respect, Australia, Canada, the U.K., and the U.S. clearly resemble the male breadwinner model (O'Connor, Orloff, and Shaver 1999).<sup>5</sup> With its more generous support of female caretakers and emphasis on part-time work among women, the U.K. adheres to the male breadwinner model more than the other English-speaking countries (Sainsbury 1996). In contrast, Canada, with its slightly more developed maternal and parental leave policies, adheres to the individual model more than the other countries (Gornick, Meyers, and Ross 1998; O'Connor et al. 1999).

Regarding the treatment of single mothers, while none of the English-speaking welfare states provides employment supports comparable to Scandinavian nations, some

nonetheless require paid work among single mothers, and others support caregiving (O'Connor et al. 1999). The U.S. and some Canadian provinces require paid work among single mothers, but do little to subsidize childcare costs (and the U.S. does not provide paid leave). Australia and particularly the U.K. are more supportive of single mothers' caregiving. In these countries, single mothers can receive state support to engage in caregiving and eschew labor force participation until their children are 16, though there are increasing incentives for lone mothers to work for pay (Lewis and Hobson 1997; O'Connor et al. 1999).

Of the sample countries below, the Netherlands and Germany are most representative of the male breadwinner model. In these nations state subsidized care labor is scant. Mothers with young children are responsible for caregiving, so many work outside of the home only part-time or not at all (Knijn and Kremer 1997; Sainsbury 1996). Moreover, Germany has a more severe tax penalty for working wives than most other Western nations, a policy that implicitly supports the male breadwinner family form (Sainsbury 1999). Regarding single mothers, the Dutch welfare state in particular is known for its support of female caregiving and extremely low rates of female labor force participation, though this may change due to reforms in the late 1990s.<sup>6</sup> Likewise, in Germany unmarried mothers are not expected to work until after their children are 12 (Ostner 1997). In this sense, these two welfare states adhere to the male breadwinner/Caregiving model for mothers; married mothers are economically dependent on their husbands, while single mothers are often economically dependent on social transfers (Lewis and Hobson 1997). But German social assistance benefit levels are

relatively low, so some single mothers work for pay (Lewis and Hobson 1997; Ostner 1997).

With their comprehensive paid-leave and state subsidized childcare policies, Sweden, Finland, and to a lesser extent France embody the individual welfare state regime (Bergmann 1996; Gornick et al. 1998). Sweden (and Norway) are among the most progressive welfare states with their paternal leave policies in which couples lose paid leave time when husbands do not take a portion of the leave time (Leira 1998). In addition to their individual (rather than familial) basis of entitlement for most social assistance programs, Sweden and Finland have individualized their tax systems, eliminating tax differences based on family status (Sainsbury 1999, Sainsbury 1996). (With its required joint taxation of married couples, France has not.) Single mothers fare well particularly in Sweden and Finland, whose welfare states exemplify the Parent/Worker model (Lewis and Hobson 1997). In these nations single mothers receive the universal programs for which all citizens apply; and they are often privileged in social programs such as subsidized child care programs, housing allowances, and child support advance payments (in which the state pays child support when the absent parent cannot or does not).

Thus, the Swedish and Finnish welfare states should do the most to encourage “defamilialization”—women’s formation of autonomous, solvent households independent of male partners. In general, the Netherlands, Germany, and to a lesser extent the U.K. should facilitate “defamilialization” more than the other English-speaking countries, because the former countries provide guarantees of economic security through social assistance programs. In the other English-speaking countries that foster market

reliance—particularly the U.S.—mothers receive low social assistance benefits, and many work in poverty-wage jobs (Christopher forthcoming; Kilkey and Bradshaw 1999). These welfare states should defamilialize women the least.

## Economic Effects of Welfare States

There is an abundant literature on how welfare states affect the economic outcomes of families. Some of this research examines how welfare states affect gender inequality in poverty. Casper, McLanahan, and Garfinkel (1994) find that Western nations generally use one of three strategies to keep sex gaps in poverty low: high levels of social transfers (the Netherlands), high levels of female labor force participation (Sweden) or high rates of marriage (Italy).<sup>7</sup> With more direct measures of the effects of the labor market and social transfers on women's poverty, Christopher, England, McLanahan, Ross, and Smeeding (2001) find that the U.S. welfare state, along with those of Australia, Canada, France, and Germany, do very little to reduce sex gaps in poverty. Yet neither of these studies examines how welfare states affect the economic outcomes of mothers or single mothers, even though both show the association of single motherhood with increased poverty rates.

Other research focuses more explicitly on how welfare states affect poverty among mothers and single mothers. Regarding mothers, Meyers et al. (forthcoming) find that counties with the most generous social transfers and employment supports do the most to reduce poverty and increase employment among parents (as compared to non-parents).<sup>8</sup> Regarding single mothers, Smeeding, Torrey and Rein (1988) find that welfare states in Australia, the U.S. and Germany do the least to reduce poverty among single-

parent families, Scandinavian nations the most, with other countries (Canada, U.K.) intermediate. With more recent data, McFate et al. (1995) report similar findings, except they find the German social transfer and tax system pulls more single mothers out of poverty than the Canadian system. Likewise, Kilkey and Bradshaw (1999) find that nations vary considerably in their degree of “defamilialization”, which they measure with analyses of single mothers’ economic status across several Western nations. Scandinavian countries are the most defamilializing; The Netherlands, France and Germany are intermediate on this measure, and the English-speaking countries defamilialize the least. While Kilkey and Bradshaw (1999) focus on single mothers’ economic outcomes, they do not consider non-single mothers, compare single mothers to other groups, or include the U.S. in many of their analyses.

## Research Questions

To this literature, I add a focus on how welfare states affect poverty among single mothers and all mothers, with analyses using the most recent data available. I also examine how single mothers’ and all mothers’ poverty rates compare to those of other groups and assess the extent to which welfare states reduce mothers’ poverty rates relative to those of other citizens. The main analyses of interest are how welfare states affect the economic outcomes of single mothers, in an absolute sense and relative to married mothers. These analyses most directly assess the extent to which welfare states facilitate mothers’ formation of autonomous households; in nations where welfare states do little to reduce single mothers’ poverty rates (via employment supports or social transfers), mothers should be less able to form and maintain autonomous, non-poor

households independent of male partners. While the economic status of single mothers is an important bellwether for the extent to which nations facilitate “defamilialization,” the capacity of “defamilialization” applies to all mothers, single or married (Orloff 2000); thus, below I also include measures of all mothers’ poverty rates and ratios.

My research questions are the following: what are the poverty rates of single mothers and all mothers across Western nations, and how do they compare to those of other groups? Given that nations reserve a limited amount of social transfer and tax relief for citizens, to what extent do they reduce the poverty of single mothers and all mothers, in an absolute sense and relative to other groups? How are employment supports associated with single mothers’ and all mothers’ poverty rates? And how do the poverty outcomes associated with welfare states speak to the different typologies of welfare states regimes—those more and less inclusive of gender?

In this paper I address these questions by first providing current poverty rates and poverty ratios (see below) for single mothers and all mothers. I discuss by how much the tax and transfer systems of countries reduce the absolute poverty rates of mothers, single mothers, and their comparison groups. I then ask which welfare states reduce the single mother-poverty ratios and mother-poverty ratios the most with government transfers and taxes. Next I bring in secondary research on employment supports and discuss their effectiveness in reducing poverty. I end with a discussion of how my findings speak to the different regime types posited by Esping-Andersen (1990, 1999) and the regimes posited by feminist scholars, such as Sainsbury (1994, 1996) and Lewis and Hobson (1997).

## Data, Measures, and Methods

To address these questions I use the Luxembourg Income Study (LIS). The LIS is a cross-national data set including surveys from 25 industrialized countries, with comprehensive information on household income sources and with some demographic information on household members. The sample includes nationally representative samples of the population in each country.<sup>9</sup> My sample includes: Australia (1994), Canada (1994), Finland (1995), France (1994), Germany (1994), the Netherlands (1994), Sweden (1995), U.K. (1995), and U.S. (1994).<sup>10</sup> In order to generalize results to those who are not likely to be in school or retired, analyses include adults age 25-60. I refer to “parents” as those who have a child living in their household under the age of 18. If parents have older children or children not living in their household, they are not considered parents.<sup>11</sup> In the analyses below, cohabiting couples are considered married, as it is likely that they share income in ways similar to married couples.

I use poverty as an economic indicator. With this measure I assume that money income is the central resource used to obtain goods and services, and hence many kinds of social participation. Poverty status thus indicates the most economically disadvantaged members of society—those who do not share the capabilities of non-poor citizens to participate in society. Of course there are important resources that money cannot buy, such as large social networks, health, or social capital; money is not the only determinant of well-being or capabilities. But because money is so liquid, it is a very important determinant of a person’s life chances. Moreover, equal participation in society is perhaps more important for women, who historically have not been granted



equal citizenship with men (see O'Connor 1993). Thus poverty is an especially important indicator with respect to women's economic outcomes.

The conceptualization of poverty I use here concerns whether families have adequate material resources relative to others in one's nation. Poverty status is based on family income.<sup>12</sup> In these analyses, poverty is measured by having a disposable income (after government transfers and taxes)<sup>13</sup> of less than 50% of the median income of one's country.<sup>14</sup> This is a relative measure of poverty rather than an absolute measure (such as the U.S. poverty line); people are compared to others within their own country rather than compared to the same income level across all countries.<sup>15</sup> Like almost all measures of poverty, I adjust family income by family size with an equivalence scale. I use a common equivalence scale that divides disposable family income by the square root of family size.<sup>16</sup>

In the following analyses, I first compute single mothers' and all mothers' poverty rates. Then I compute poverty ratios—the poverty rates of single mothers and all mothers divided by the poverty rates of comparison groups. I compare single mothers to married mothers and to all other adults, male and female. I compare mothers to all other women (or female non-mothers) and to fathers. These ratios tell us how much higher single mothers' and all mothers' poverty rates are than those of their comparison groups. For example, as shown in Table 1, the U.S. poverty ratio between mothers and female non-mothers is 1.69, meaning that mothers' poverty rate is 69% higher than that of female non-mothers. In order to examine the role of social transfers in reducing poverty ratios, I examine the poverty rates and ratios that result after any social transfer or tax payments a household receives are deducted from disposable income. If these pre-

transfer, pre-tax ratios are higher (indicating that mothers are worse off) than the post-transfer, post-tax ratios, then we can say the tax and transfer system is friendlier to mothers than to their comparison group. (I treat taxes similar to social transfers, because in many countries the tax system is also redistributive.) These comparisons using mother-poverty ratios give us a sense of upon which family types governments focus their anti-poverty social transfer and tax policies, de facto or de jure.

## Results

First I examine the poverty rates and ratios of single mothers and all mothers. As one can see in the first two columns of Table 1, poverty rates are the highest in the U.S. Australian, Canadian, German and U.K. single mothers have poverty rates between 32% and 41%, all lower than the 45% of U.S. single mothers in poverty. French, Finnish and Swedish single mothers have the lowest rates at 13%, 5% and 4% respectively. Among mothers a similar ordering results, except that U.K. mothers have among the highest poverty rates.

(Table 1 about here)

The next two columns in Table 1 show the ratio of single mothers' poverty rates to those their comparison groups—married mothers and all other adults (male or female). We see that in all countries, single mother families have much higher poverty rates than these other family types. Single mothers are the most disadvantaged vis-à-vis married mothers in Australia, Canada, Germany, and U.S., where their poverty rate is over three times higher than that of married mothers. Even Sweden has a high single mother-poverty ratio here; but in the Swedish case, the ratio is high because the poverty rate of

married mothers is extremely low (1%) and the poverty rate of single mothers is also quite low (4%). These poverty ratios are lowest in Finland and France, but even in these countries, single mothers' poverty rates are over 100% higher than those of married mothers. Thus, in all countries, marriage substantially reduces poverty among mothers.

When comparing single mothers to all other adults, again single mothers are much more likely to live in poverty. Yet in Finland and Sweden, the disparity in poverty between single mothers and all other citizens is relatively low; single mothers' poverty rates are about 50-65% higher than those of other adults.

As seen in the last two columns of Table 1, the mother-poverty ratios indicate that in all but two countries—Finland and Sweden—mothers are more likely to be poor than other women. This comparison measures how the presence of children affects poverty differences among women. In all but the Scandinavian nations, women with children are poorer than those without children. As seen in the last column in Table 1, in all countries, mothers are more likely to live in poverty than fathers. This effect is most pronounced in the U.S. where mothers' poverty rate is almost 60% higher than that of fathers. In other countries, especially Finland and the Netherlands, the disparity in poverty is smaller. This comparison measures the effect of gender on poverty outcomes among those who are custodial parents. In all countries, mothers have higher poverty rates than fathers.

Thus, in absolute terms, mothers' and single mothers' poverty rates are the lowest in Sweden, Finland, the Netherlands and France. In relative terms—when compared to the poverty rates of other groups—mothers' and single mothers' poverty rates are typically the lowest in Finland and Sweden.

What roles do welfare states have in reducing poverty? To assess this I compare poverty rates based on disposable income (post-tax and post-transfer income) to poverty rates based on pre-tax and pre-transfer income. Table 2 shows the percentage reduction in the poverty rates of mothers and single mothers that occurs after I include taxes and transfers in measures of family income. In other words, it shows the extent to which taxes and social transfers reduce poverty rates.

(Table 2 about here)

The most striking contrast in Table 2 is that the U.S. tax and transfer system is by far the least effective, reducing the poverty of U.S. mothers and single mothers by only 13-14%. The German, Canadian and Australian welfare states also reduce single mothers' and all mothers' poverty to a lesser extent than do other nations, by about 28-44%. The U.K., Dutch and French welfare states reduce their poverty rates more substantially (by about 50-73%). The Finnish and Swedish welfare states are by far the most generous to mothers, reducing their pre-tax, pre-transfer income by 79-90%.

In order to ascertain the "friendliness" of welfare states towards mothers and single mothers, we can examine how welfare states reduce their poverty rates relative to the poverty rates of other groups, such as married mothers or male parents. In other words, from the standpoint of reductions in poverty, who benefits the most from the welfare state? To assess the role of social transfer and tax systems in reducing mothers' and single mothers' poverty relative to other groups, Table 3 shows the mother- and single mother-poverty ratios, measured by disposable (or post-tax, post-transfer) income and by pre-tax, pre-transfer income. For all of the comparisons, if the social transfer and tax system pulls more single mothers or mothers out of poverty than their comparison

group, we expect a lower poverty ratio in the first row where social transfer payments are included. In this scenario their poverty ratios increase (meaning mothers' poverty rates increase relative to those of their comparison group) when social transfers and taxes are *excluded* from income. (In the tables, a "+" sign under the two ratios indicates this scenario.)

(Table 3 about here)

The top rows in Table 3 show single mother-poverty ratios—the poverty rates of single mothers divided by those of married mothers and all other adults—including and excluding social transfer and tax income. With the former single mother-poverty ratios, we see that the social transfer and tax system in the U.S. and Australia reduce the single mother-poverty ratios to a lesser degree than that in Finland, the Netherlands, and the U.K. But four welfare states—Canada, France, Germany and Sweden—do not reduce the poverty rates of single mothers more than those of married mothers.

The social assistance programs in Canada may bring more married mothers out of poverty than single mothers, because like the U.S. it has different benefit structures for low-income citizens (including many single mothers) and higher-income workers (more men than women); the latter group often receives more generous benefits than the former group. Married mothers typically have access to the social assistance benefits associated with male workers, while single mothers do not, and the benefit levels for many single mothers decreased when benefits were devolved from the federal to the provincial level in the mid-1990s (O'Connor et al. 1999). The French welfare state may pull fewer single mothers than married mothers out of poverty because it is more pronatalist than most welfare states, often paying significantly higher benefits to larger families (Bergmann

1996). On average, single mothers have smaller families than married mothers. In Germany, relatively low social assistance payments for single mothers combined with care benefits for mothers—paid through the husbands’ wage for married mothers—help explain why social transfers benefit married mothers more than single mothers (Hobson 1994). With respect to Sweden, we should remember that the welfare state substantially reduces single mothers’ poverty rates (Table 2); it just reduces the poverty rates of married parents to a greater extent.

In sum, the tax and transfer systems of Finland, the Netherlands and the U.K. are substantially more generous to single mothers than married mothers. These social transfer and tax systems are the most instrumental in allowing mothers to form autonomous, non-poor households.

The next set of comparisons shows that more single mothers are pulled out of poverty than all other adults in all nations except Canada, France and Germany. In France all families with children are eligible for most welfare benefits and there are very few targeted programs for which only single mothers qualify (Bergmann 1996). In Germany and Canada, many social policies are geared towards workers, which may disadvantage single mothers, given that their employment rates are typically lower than those of men and of female non-mothers. And as suggested above, social assistance packages may disadvantage German and Canadian single mothers vis-à-vis other citizens.

The mother-poverty ratios show that only in Sweden is the mother-poverty ratio smaller (i.e. mothers have lower poverty relative to non-mothers) when transfers and any tax credits are included in income. The tax and transfer system in Finland is quite close to being “mother-friendly” with its very small decrease in the pre-tax, pre-transfer

mother-poverty ratio. In all other countries, the poverty ratios comparing mothers to non-mothers actually *increase* when transfers and taxes are included in income measures. Thus, only the tax and transfer system in Sweden reduces the cost of children among women. Some of these "non-mother-friendly" countries have many benefits tied to labor force participation, and female non-mothers may have higher rates of employment than mothers. In addition, since non-mothers may have children over 18, a few of them may be old enough to receive social retirement benefits—of their own or of their spouse. (But given the age cutoff of 60, few members of this sample receive retirement benefits.)

Comparing mothers to fathers, we see that all countries except Canada and France are more likely to pull mothers out of poverty than fathers with their social transfer/tax system. Yet some countries, Australia, Germany, and the U.S., only reduce poverty ratios to a small extent, by fewer than five percentage points. Finland, the Netherlands, and the U.K. reduce the mother-poverty ratios more substantially. Thus, the tax and transfer systems in these three nations do the most to reduce the gender gap in poverty among parents.

The main finding of Table 3 is that the social transfer and tax system in Finland most consistently brings more single mothers and mothers out of poverty than their comparison groups. This is also true in Sweden, except that the Swedish social transfer/tax system brings more married mothers out of poverty than single mothers. The social transfer/tax system in the Netherlands and U.K. reduce single mother-poverty ratios but do not reduce the poverty rates of mothers vis-à-vis other women. While Australia and the U.S. are friendly to mothers and single mothers on some measures, they often do not reduce their relative poverty rates by substantial amounts. Canada, France,

and Germany consistently have the most “unfriendly” tax and transfer systems for mothers and single mothers. While the French case is probably due to the lack of social assistance programs that target single mothers and increases in benefit levels that accrue to larger families, the Canadian and German social assistance programs seem to consistently privilege paid workers over single mothers or all mothers, some of whom engage in full-time caregiving.

Yet welfare states provide much more than social transfers and tax credits. In some welfare states, services like subsidized childcare and paid leave keep women tied to the labor force while they engage in childbearing and childrearing. It is difficult to ascertain the direct effect of employment services on women’s poverty outcomes because of the intervening effect of women’s labor force participation. Gornick et al. (1998) show that mothers with young children who live in countries with paltry employment supports are significantly less likely to engage in paid work than mothers in countries with generous employment supports. We would expect that because employment support services increase women’s labor force participation, they should also decrease women’s poverty rates.

(Table 4 about here)

In Table 4 I list countries by the generosity of their employment supports for mothers with young children, in descending order of generosity. I take the data on employment supports from Gornick et al. (1998).<sup>17</sup> Not too surprisingly, Finland, Sweden and France have the most generous employment supports for mothers, while the U.K., Australia, and U.S. have the least generous supports. The four columns include the single mother- and mother-poverty ratios from Table 1. If greater employment supports



lead to lower relative poverty rates for mothers and single mothers, we would expect these ratios to increase as one moves down the rows of the table. Generally this is the case, though we see several exceptions.

With the first set of single mother-poverty ratios, we see three notable exceptions in which there are higher poverty ratios than expected: Sweden, Germany and Canada. Recall that in the Swedish case, married mothers have such low poverty rates, around 1%, that the 4% rate of single mothers makes the ratio quite high. In Canada and Germany, comparatively low percentages of single mothers work for pay—about 52% and 67% respectively (Kilkey and Bradshaw 1999). In the absence of generous social assistance packages, low employment rates will exacerbate poverty rates. Other research shows that Canadian and German single mothers that are employed—even full-time—have relatively high poverty rates (Christopher forthcoming). Canada’s high degree of overall inequality in earnings contributes to the high poverty rates of single mothers (Gornick 1999). In Germany, single mothers have higher rates of employment, but many work part-time, which lowers their earnings (Kilkey and Bradshaw 1999). And compared to women in other Western nations, German women have one of the highest degrees of income inequality with men, even in analyses that control for age, education and occupation, suggesting the discrimination by employers is an important cause of women’s lower earnings (Gornick 1999). Thus, even though employment supports may allow most German and Canadian single mothers to work for pay, their jobs do not always pull them out of poverty. We see a similar pattern in the next column of Table 4, in which single mother-poverty ratios generally increase as the level of employment supports decreases. Yet again German and Canadian single mother-poverty ratios are

higher than we would expect given their levels of employment supports, probably due to the aforementioned reasons.

In the third column of Table 4, we see the poverty rates of mothers compared to those of other women. Germany and the U.K. have higher mother-poverty ratios than we would expect given their level of employment supports. Again, many German mothers are employed, but their jobs often fail to pull them and their families above the poverty line. Mothers in the U.K., however, have relatively low employment rates, and high rates of part-time work, which may explain their high poverty rates vis-à-vis other women (Christopher forthcoming; Kilkey and Bradshaw 1999).

Comparing parents by gender, in the third column of Table 4 we see that mother-poverty ratios generally increase when the level of employment supports decreases. Canada is an exception, where mothers are much more likely to be in poverty than fathers, even given their moderate level of employment supports. In Table 3 we see that Canada is quite unfriendly to mothers with its tax and transfer system, which could in part explain mothers' high poverty rates (relative to fathers' poverty rates). We also see that given their moderate employment supports, Dutch mothers have relatively low poverty rates compared to Dutch fathers, in part because its tax and transfer system substantially reduces the poverty of the Dutch mothers vis-à-vis Dutch fathers (Table 3).

In sum, in many cases the poverty ratios of mothers and single mothers are low when they live in countries with high levels of employment supports. Yet there are notable exceptions mentioned above, in part because while employment supports do increase labor force participation among mothers (Gornick et al. 1998), it does not follow that paid work pulls mothers out of poverty. Thus, undoubtedly the conditions of

women's labor force participation affect mothers' and single mothers' poverty outcomes, though an in-depth discussion of this relationship is beyond the scope of this paper.

(Table 5 about here)

## Discussion

Above I examine poverty rates and how welfare states reduce poverty rates among their most vulnerable citizens: mothers, single mothers and their children. In nations where these citizens have the lowest poverty rates, and where welfare states do the most to reduce mothers' and single mothers' poverty rates, "defamilialization" is more likely. Where women are more able to form non-poor, autonomous households, they have greater exit potential from relationships they do not find attractive, which can help prevent situations of domestic violence and other harmful situations for women and children.

Mothers and single mothers generally have the lowest poverty rates and ratios in Sweden, Finland and France (Table 1). The tax and transfer systems of Sweden and Finland are the most friendly to all mothers, and those of Finland, the Netherlands, and the U.K. are the most friendly to single mothers (Table 3). With respect to employment supports like paid leave and subsidized child care, Finland, Sweden and France have by far the most generous employment supports, and the former two countries have low poverty rates and ratios among mothers and single mothers (Table 4). Thus, Finland and Sweden are the generally most effective welfare states (with respect to social transfers and tax credits and employment supports) in reducing mothers' and single mothers' poverty.

The French tax and transfer system does little to reduce poverty among mothers and single mothers vis-à-vis other groups. But France has relatively generous employment supports that keep mothers' employment rates relatively high and their poverty rates relatively low. The Netherlands and the U.K. keep single mother-poverty ratios relatively low with their tax and transfer systems, but not with employment supports. Overall then, particularly in the Scandinavian nations, and to a lesser extent in France, the Netherlands and U.K., either the tax and transfer system or employment supports (or both) allows most single mothers to form autonomous households that escape poverty. These findings regarding "defamilialization" are similar to those of Kilkey and Bradshaw (1999), though in the analyses above, French single mothers fare better, and German single mothers fare worse than in their research.

In Table 5 I summarize how countries rank on the analyses that speak most directly to women's ability to form autonomous households independent of male partners, or "defamilialization": single mothers' poverty rates, the ratio of single mothers' poverty rate to that of married mothers, and the extent to which the welfare state reduces poverty among single mothers vis-à-vis married mothers. I compare countries on this measure to Esping-Andersen's (1990) ranking of countries by their degree of "de-commodification" (52). Lower rankings represent higher degrees of "defamilialization" and "de-commodification."

Esping-Andersen's (1990) typology is similar to the "defamilialization" scores for the least de-commodifying countries (Australia, Canada, U.S.) and for two of the most de-commodifying countries (Sweden, Finland). Yet the U.K. is more defamilializing than it is de-commodifying, likely because of the relatively generous social transfers

available to single mothers. In addition, the Netherlands, which in Esping-Andersen's (1990) earlier work is highly de-commodifying, is only moderately defamilializing. (In his later work, Esping-Andersen (1999) suggests that due its lack of employment services, it is not an ideal welfare state for women.) France is also an interesting case; while Esping-Andersen (1990) classifies it as a corporatist welfare state, with its low poverty rates among mothers and generous employment supports, France is defamilializing for women in many respects. Esping-Andersen's (1990) other corporatist welfare state, Germany, is not at all defamilializing for women; single mothers fare quite badly there on all measures, which affirms Smeeding et al.'s (1988) findings of high economic disadvantage among German single mothers.

Sainsbury's (1996) male breadwinner/individual model and Lewis and Hobson's (1997) Caregiving/Parent Worker model are useful in interpreting the disparities between the "de-commodification" and "defamilialization" scores. While the Dutch welfare state is a male breadwinner state that generally supports men's employment and single mothers' caregiving, it does not support single mothers' employment. But as discussed above, women have the lowest poverty rates in nations with generous employment supports and income transfers; thus, in economic terms, mothers seem to fare best in welfare states that support their employment and caregiving. This explains why the Netherlands (and the U.K.) is only moderately defamilializing. Germany (along with the U.S., Australia and Canada) provides neither adequate employment supports nor generous social transfers for single mothers. While many German social policies support male workers, they do very little to support female workers with caregiving demands,

hence the high poverty rates and ratios for single mothers in Germany (and U.S., Australia, and Canada).

Yet the findings summarized in Table 5 do not completely correspond to the predictions of the welfare state typologies that are more inclusive of gender. First, Canada is closer to the individual or Parent/Worker model than the other English-speaking countries, so we expect Canadian single mothers to fare better than Australian, U.K. and U.S. single mothers. Yet the Canadian welfare state consistently treats its single mothers badly, and its treatment of single mothers is often worse than that of other English-speaking welfare states. Second, the male breadwinner/Caregiver welfare states are not similar in their treatment of single mothers. The German welfare state is more generous with employment supports than the Netherlands or U.K., but German single mothers fare worse on all measures of poverty, in part because of the high levels of gender inequality in earnings there.

Overall, these findings suggest that neither the typologies that are more inclusive of gender nor the class-based typology perfectly corresponds to the above measures of “defamilialization.” One strategy for further research would be to focus less on regime types, but pay close attention to nations that are the most friendly to mothers and their children and learn from their strategies. The above findings suggest that welfare states that allow income-packaging for married and single mothers are the most effective in reducing poverty, via social transfers, tax credits, and employment supports that encourage paid work. But, not all welfare states that promote income-packaging are completely friendly to mothers; for example, the French welfare state allows income-packaging, but its social transfer/tax system is consistently less generous to single

mothers and all mothers than to other groups. This suggests the need for more research on how social policies vary within countries, and how these variations affect single mothers' and all mothers' economic outcomes. In addition, further research is needed to examine other aspects of women's social and economic status—such as which welfare states allow women the most choice between caregiving activities and employment. While the individual or Parent/Worker welfare states are generally the most effective in reducing single mothers' and all mothers' poverty rates, we should also consider how the receipt of social transfers and mothers' employment affect families in non-economic ways.

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Table 1: Mothers' and Single Mothers' Poverty Rates and Poverty Ratios

	<u>Poverty Rates</u>		<u>Poverty Ratios</u>			
	Single Mothers	Mothers	SM/ Mar. moms <sup>1</sup>	SM/ Non-SM <sup>2</sup>	Moms/ Non-Moms <sup>3</sup>	Moms/ Fathers <sup>4</sup>
Australia 94	37.8	12.2	4.25	4.06	1.23	1.31
Canada 94	38.3	12.3	4.97	4.45	1.32	1.52
Finland 95	5.1	2.7	2.22	1.65	1.00	1.04
France 94	12.9	6.5	2.93	2.43	1.12	1.30
Germany 94	40.9	13.7	4.17	4.26	1.51	1.33
Holland 94	20.4	7.6	3.24	3.29	1.21	1.19
Sweden 95	4.4	1.8	4.00	1.52	0.72	1.38
U.K. 95	31.6	14.2	3.19	3.72	2.33	1.34
U.S. 94	45.4	18.2	4.20	4.24	1.69	1.58

<sup>a</sup> Poverty ratios refer to the poverty rates of one group divided by the poverty rates of another group.

<sup>1</sup> Poverty rates of single mothers divided by the poverty rates of married mothers.

<sup>2</sup> Poverty rates of single mothers divided by (male and female) non-single mothers, or all other adults.

<sup>3</sup> Poverty rates of mothers divided by the poverty rates of female non-mothers.

<sup>4</sup> Poverty rates of mothers divided by the poverty rates of fathers (both custodial parents).

Table 2: The Percentage Reduction in Poverty Rates due to Each Country's Tax/Transfer System

	<b>AS</b>	<b>CN</b>	<b>FI</b>	<b>FR</b>	<b>GE</b>	<b>NL</b>	<b>SW</b>	<b>UK</b>	<b>US</b>
Single Mothers	44.2	31.4	86.3	63.7	28.0	73.2	89.1	56.9	14.0
Mothers	43.3	38.5	79.2	69.2	28.6	53.4	89.8	49.3	13.3

Table 3: Mother- and Single-Mother Poverty Ratios With Poverty Rates Based on Disposable and Pre-tax and Pre-transfer Income

	AS	CN	FI	FR	GE	NL	SW	UK	US
<b>Single Moms/Married Moms</b>									
Disposable Income	4.25	4.97	2.22	2.93	4.17	3.24	4.00	3.19	4.20
Pre-tax/Pre-transfer Income	4.40	4.10	4.13	2.13	4.09	7.53	3.54	4.34	4.26
	+	-	+	-	-	+	-	+	+
<b>Single Moms/All other adults</b>									
Disposable Income	4.06	4.45	1.65	2.43	4.26	3.29	1.52	3.72	4.24
Pre-tax/Pre-transfer Income	4.15	3.85	2.84	1.78	3.71	4.32	2.57	4.32	4.29
	+	-	-	-	-	+	+	+	+
<b>Mothers/Female Non-moms</b>									
Disposable Income	1.23	1.32	1.00	1.12	1.51	1.21	0.72	2.33	1.69
Pre-tax/Pre-transfer Income	1.15	1.27	0.99	0.83	1.10	0.82	1.08	1.81	1.63
	-	-	-	-	-	-	+	-	-
<b>Mothers/Fathers</b>									
Disposable Income	1.31	1.52	1.04	1.30	1.33	1.19	1.38	1.34	1.58
Pre-tax/Pre-transfer Income	1.35	1.38	1.35	1.17	1.35	1.41	1.45	1.56	1.62
	+	-	+	-	+	+	+	+	+

Table 4: Rankings of Countries by Employment Supports for Mothers With Young Children by their Single Mother- and Mother-Poverty Ratios

		SM/ Mar. Moms <sup>1</sup>	SM/ Other Adults <sup>2</sup>	Moms/ Non-Moms <sup>3</sup>	Moms/ Fathers <sup>4</sup>
1. Finland	(66)	2.22	1.65	1.00	1.04
2. Sweden	(62)	4.00	1.52	0.72	1.38
3. France	(53)	2.93	2.43	1.12	1.30
4. Germany	(36)	4.17	4.26	1.51	1.33
5. Canada	(35)	4.97	4.45	1.32	1.52
6. Holland	(34)	3.24	3.29	1.21	1.19
7. U.K.	(22)	3.19	3.72	2.33	1.34
8. Australia	(21)	4.25	4.06	1.23	1.31
9. U.S.	(14)	4.20	4.24	1.69	1.58

The numbers in parentheses represent measures of the presence of employment support policies such as paid leave and childcare for mothers with children under the age of 3, with 100 the maximum score for the index. Data for employment supports come from Gornick et al. (1998).

<sup>1</sup>The poverty rates of single mothers divided by those of married mothers.

<sup>2</sup>The poverty rates of single mothers divided by those of all other adults.

<sup>3</sup>The poverty rates of mothers divided by those of female non-mothers.

<sup>4</sup>The poverty rates of mothers divided by those of fathers.



Table 5: Rankings of Countries by Measures of De-commodification  
And Measures of Defamilialization—Single Mothers’ Poverty Rates and  
Poverty Ratios with Married Mothers, and the Extent to Which Social Transfers/Taxes  
Reduce Poverty Ratios:

De-commodification: (Esping-Andersen 1990)	Single Mothers’ Poverty Rates	Single Mothers’ Poverty Ratio <sup>a</sup>	Welfare State Reduces Ratio: <sup>b</sup>
1 Sweden	1	5	No *
2 Netherlands	4	4	Yes
3 Finland	2	1	Yes *
4 Germany	8	6	No
5 France	3	2	No *
6 UK	5	3	Yes
7 Canada	7	9	No
8 US	9	7	Slightly
9 Australia	6	8	Slightly

<sup>a</sup>The poverty rates of single mothers divided by those of married mothers.

<sup>b</sup>Whether or not social transfers and taxes reduce the poverty rates of single mothers relative to those of married mothers (see Table 3).

\*Indicates the nations with the most generous employment supports for mothers.

## NOTES

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<sup>1</sup> On p. 165, Esping-Andersen (1999) shows results from a regression analysis of single mothers' poverty on social transfers and employment, but does not tell us which countries are included in the analysis or whether there are any other control variables included in the analysis.

<sup>2</sup> For a feminist critique of the concept of welfare states regimes, see Adams and Padamsee (2001). They are correct that welfare state regimes are not as simple as a sum of their policies; cultural variations permeate welfare states, particularly with respect to gender and motherhood. While the approach of Esping-Andersen (1990, 1999) and his feminist critics overlooks important discursive components of welfare state regimes, it is difficult, if not impossible to incorporate these factors in quantitative studies (like those below) of the effects of welfare states. Thus, here I focus on how welfare state policies affect mothers' poverty, and leave the task of analyzing the impact of discursive elements on women's social and economic status to further research.

<sup>3</sup> Dutch benefits are often paid to the (typically male) head of household, and male breadwinners are privileged in tax, wage, and pension legislation. In contrast, Swedish women receive benefits as mothers and caregivers (regardless of marital status), individual benefits under social insurance, and supports for paid work such as state subsidized childcare and paid parental leave (Sainsbury 1994, 1996; Gustafsson 1995).

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<sup>4</sup> The issue of whether welfare states should primarily support women's caregiving or women's employment has been heavily debated among feminists. I only briefly mention this debate here, as a more in-depth discussion is beyond the scope of this paper; see Gornick and Meyers (2001) for a comprehensive discussion of this issue.

<sup>5</sup> And in various ways the tax systems in the English-speaking countries uphold the male breadwinner family: tax systems in Australia and the U.K. privilege part-time work among women, while the Canadian and U.S. systems support families over single individuals (O'Connor et al. 1999).

<sup>6</sup> As Sainsbury (1996) and Bussemaker, van Drenth, Knijn, and Plantenga (1997) point out, prior to the mid-1990s, Dutch single mothers could eschew labor force participation until their children reached age 18 and form autonomous, solvent households with benefits that were comparable to the minimum wage. Yet changes in the General Social Assistance Act in 1996 require that mothers with children above age five engage in paid work, and those that do not may be subject to local sanctions. As the Dutch data considered here is from 1994, we will not see the economic effects of these moves away from the breadwinner model.

<sup>7</sup> However, Casper et al.'s (1994) findings regarding the effects of social transfers on the gender-poverty ratio are speculative because they do not directly measure them in their analyses.

<sup>8</sup> Meyers et al. (forthcoming) also find that countries with the least developed social transfer and employment support packages are the least effective in reducing mothers' poverty compared to non-mothers' poverty. The U.K. and the Netherlands are distinct with their relatively generous social transfer system combined with a lack of employment support policies; while the

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Netherlands reduces poverty among mothers (compared to non-mothers), the U.K. does not.

<sup>9</sup> The data set for the U.S. is the March 1995 Current Population Survey that provides income information for 1994. The databases for the rest of the countries are: Housing and Income Survey (Australia 1994), Survey of Consumer Finances (Canada 1994), Budget Survey (France 1994), German Social and Economic Panel Study (West Germany 1994), Income Distribution Study (Finland 1995), Income and Property Distribution Survey (Netherlands 1994), Income Distribution Survey (Sweden 1995), and Family Expenditure Survey (United Kingdom 1995).

<sup>10</sup> These are the Western countries for which the LIS has all the data needed to perform the aforementioned analyses. I did not include any Eastern European countries, because their economies are quite different than the economies of Western Europe, which could bias my results.

<sup>11</sup> I use the term “mother” in reference to female parents only.

<sup>12</sup> By measuring poverty with family income (as is conventionally the case), I assume that married couples share income equally. This is not always true; there is an inconclusive but suggestive empirical literature showing that in couples, men have more power than women in making decisions about spending (for a review see England and Kilbourne 1990). To the extent that men disproportionately control family income, married or cohabiting women’s poverty rates will be underestimated here.

<sup>13</sup> Disposable income in the LIS includes all social transfers and near cash transfers (such as food

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stamps and cash-based housing allowances), net of income and payroll taxes. Disposable income does not include non-cash benefits like childcare, health care, and education.

<sup>14</sup> Sensitivity analyses using 40% of the median disposable family income as the poverty line (closer to the U.S. poverty line) result in the same ranking of mothers' and single mothers' poverty rates, except that French mothers and single mothers' poverty rates become slightly lower than those of Finnish mothers and single mothers. As expected, the poverty line of 40% of the median income results in lower poverty rates than the 50% of median income cutoff, because families must have less income to be considered poor. For mothers, the 40% of median income poverty line creates poverty rates 6 percentage points lower (at most) than those using the 50% median income cutoff, while for single mothers, the former poverty line creates poverty rates that are typically about 10 percentage points lower than those using the latter cutoff.

<sup>15</sup> I use a relative measure of poverty for two primary reasons. First, nations vary considerably in the social services (such as health care, childcare and employment programs) they offer their citizens, and using an absolute measure of poverty would ignore these cross-national differences. In contrast, a relative poverty measure compares citizens to others within his/her nation—who face the same set of social/economic services. Second, individuals are probably more likely to compare their economic situation to those within their own country rather than to some absolute, international standard.

<sup>16</sup> This equivalence scale assumes that all members of a family—regardless of age—consume the same amount. Alternative equivalence scales weight children less or more than those of adults (see Buhmann, Rainwater, Schmauss, and Smeeding 1988). The rationale for the former is that children consume less than adults; the rationale for the latter is that the costs of children can be

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quite high, in terms of childcare, education, health care, etc. I computed poverty rates using an equivalence scale in which children are weighted .75 and 1.25 that of adults to reflect these different logics. As expected, the former equivalence scale results in lower poverty rates for mothers and single mothers (when compared to the equivalence scale used here), and the latter equivalence scale produced higher poverty rates. Yet the poverty rates using the alternative equivalence scales were no more than 3 percentage points higher or lower than those presented below. Generally the single mother-poverty ratios were similar across different equivalence scales, and the countries rank similarly in terms of the values of the single mother-poverty ratios using different equivalence scales. Thus, my findings are generally robust across different equivalence scales.

<sup>17</sup> Gornick et al. (1998) examine 14 countries; I only list the countries in my sample. They measure employment supports by the “coverage, length and generosity of short-term parental leave; two measure(s) support for child care through tax relief and national guarantees of access to public child care; one measures the availability of public child care using enrollments in public or publicly subsidized child care” (39). This index measures employment supports available for women with children under the age of 3, with 100 the highest possible score. Another index measures the availability of supports for women with children under the age of 5 and includes school enrollment measures; for the nations in my sample, the ranking of countries on this index is virtually the same as the former index.