

Policy Department C
Citizens' Rights and Constitutional Affairs

WOMEN LIVING ALONE: EVALUATION OF THEIR SPECIFIC DIFFICULTIES

WOMEN'S RIGHTS AND GENDER EQUALITY



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**Directorate-General for Internal Policies
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Directorate General for Internal Policies

**WOMEN LIVING ALONE:
EVALUATION OF THEIR SPECIFIC DIFFICULTIES**

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EXECUTIVE SUMMARY

Demographic and social changes in the European Union in the last decades have led to a significant increase in the number of single households and in women living alone.

Modern welfare systems only partially respond to the needs of women living alone. Across Europe the different welfare systems have different impacts on the female condition, not only in relation to the reduction in gender gaps, but also in relation to services and provisions needed when living alone, especially as single mothers or as elderly women.

This study presents the specific difficulties of women over 25 years of age living alone in the European countries, highlighting national differences in the incidence and main characteristics of women living alone, and analyses the policies adopted to support their economic and living conditions, focusing on pension and assistance schemes and providing examples of good practices and policy recommendations.

The methodology adopted

The fragmentation of family models and individual patterns across life, due to major changes in the demographic equilibrium such as population ageing, and to the redefinition of gender roles in modern societies, has produced new forms of female fragility which are also related to breaks and ruptures in individual life cycle (divorce, widowhood, births outside marriage) and require different policy responses.

An appropriate theoretical framework to deal with the different aspects of living alone is the *life cycle approach*, which considers women's and men's resources and needs at different stages of their lives. This study adopts the life cycle approach to analyse the conditions of different groups of women living alone, focusing on their incidence in the population, on the difficulties they face and the policies adopted by different countries. Three different groups of women living alone have been identified for the analysis:

- *women living alone*, with no dependents;
- *women living alone*, with dependents;
- *elderly women* living alone.

A specific analysis of the characteristics and social and economic conditions is provided for each group on the basis of the available data and statistics at the European level, in order to provide comparable data and indicators for the EU-27 countries.

The assessment of the socio-economic conditions of these groups of women living alone and of the ability of welfare policies to tackle their needs is based on an interpretative approach which considers the different architecture of the European welfare systems and their impacts on the female situation. As described in chapter one, the study adopts a classification of Welfare State models across Europe based on the situation of female emancipation from male dependency through labour market participation and on the availability of services and provisions for women, especially for single parents or for the elderly:

1. *Breadwinner State-centred regimes*, which include *Continental countries*, where women are usually treated on the basis of their family role and are protected both on the labour market and as the family breadwinners, when lone mothers.
2. *Breadwinner family-centred regimes*, including *Mediterranean countries*, where women are also treated on the basis of their family role, but are not supported on the labour market and as lone mothers.
3. *Universalistic welfare regimes*, represented in *Nordic countries*, based on individual rights to equal opportunities. Women are supported on the labour market also by the provision of public services, and women living alone are supported in coping with difficulties.
4. *Liberal welfare regimes*, typical of the *Anglo-Saxon area*, are residual welfare regimes, supporting women living alone mainly through means tested benefits and workfare programmes.
5. *Eastern European countries in transition*, which are undergoing important processes of reform and redesign of their welfare regimes. It is still uncertain which models they will converge with or what original model they are designing.

On the basis of the analytical approaches adopted – the life-course approach and the different architecture of welfare regimes from a gender viewpoint – and the data available the study presents:

1. the *country differences* in the incidence and main characteristics of women over 25 years of age living alone in the EU-27 countries and the *evolution of the phenomenon*, according to available data for the three selected groups of population of women living alone (lone women with no dependents, lone mothers, elderly women living alone) ⁽¹⁾, highlighting differences in their conditions in relation to the overall female population and the male population (chapters two and three);
2. *the main policy responses* offered by a selected panel of European countries - representative of the different welfare systems – to address the difficulties of women living alone, with focus on pension reforms and assistance schemes and *example of good practices* (chapters four and five);
3. policy related *implications and recommendations*, specifically highlighting the general weakness of the public policies that address lone women when they are considered as a distinct segment of the population (chapter six).

The study is complemented by three Annexes which present the data sources available at the European level on the issues considered, the detailed data used in the study, and “country fiches” describing the socio-economic conditions and assistance policies adopted in the ten selected European countries.

Main results and policy implications

Some important results and policy lessons emerge from the study.

The first result is that the proportion of women living alone has been increasing in European countries, especially among the elderly. In 2001 lone women aged 25 and over represented 17.3% of the total female population; the same percentage for men was only 9.8%.

Demographic trends are an important factor behind this phenomenon: the ageing of the population has caused a significant increase in the number of elderly women compared to elderly men and ageing societies are becoming disproportionately

⁽¹⁾ Proxies have been used when data for the three selected groups of women living alone were not available.

female (women aged 65 and over are on average 19,3% of the total female population).

Changing family patterns are also an important factor in explaining the increase in women living alone: extra-marital fertility is more common, marriages are becoming more unstable and the number of divorces has grown sharply.

The average proportion of the three groups of women aged 25 and over living alone considered in the study in the EU ⁽²⁾ (single women with no dependents, lone women with dependents and lone elderly women) on the total female population is 5.2%, 4.9% and 7.2% respectively. There are substantial differences across the European countries, especially between Southern and Northern Europe. Nordic countries, the UK and some Continental countries (Germany, Austria, Belgium) present the highest incidence of women living alone on the total female population. Considering the incidence of the different groups of women living alone, the data show that Nordic and Continental countries have higher shares of lone women with no dependents, while lone mothers are more present in Eastern European countries and the UK. Older women living alone are especially significant in Nordic countries, Germany, Italy and Estonia.

Lone women caring for dependents and elderly women are more vulnerable to poverty than men living alone and women living with a partner. For both groups there is the financial disadvantage related to lower labour and pension income, due to the fact that women usually earn less on the labour market, are more likely to be employed in part-time and temporary jobs and to have had interruptions in their working careers. Moreover, for women caring for dependents, work-family reconciliation pressures may reduce their access to an adequate labour income. Thus poverty is gender related, as men and women have different relationships both with the labour market and with the family, and usually older women and lone mothers are at a higher risk of poverty.

The classification based on welfare regimes seems quite appropriate to analyse and understand the quantitative and qualitative profile of lone women in Europe, their position in the labour market, their socio-economic conditions and the related risk of poverty. Indeed, the living conditions of lone women appear to be related to the welfare approach and the set of policies adopted in each country and the study confirms what has emerged in other international studies: women's economic and

⁽²⁾ The EU average refers to all the EU Member States except Sweden and Malta, for which data are not available.

living conditions and labour market participation are greatly influenced by welfare policies, much more than those of men. There is also a relationship between the high incidence of women living alone and the welfare system and socio-cultural features of a country. Nordic countries, characterised by universal welfare regimes, have a higher share of women living alone than breadwinner family-centred welfare regimes in Southern countries. In Nordic countries, in addition, the living conditions of lone women are better and the at-risk-of-poverty rate is lower than in other European countries, even if worse than those of women living with a partner. Eastern European and Mediterranean countries present indeed the highest levels of poverty risks among women living alone.

The living conditions of women living alone are better where women have easy access to employment and where social security entitlements are not only related to the length and continuity of the employment history, where public services are available to support the care role of lone women, and where social benefits and public transfers are individually based, rather than “family” based.

The Nordic design of the welfare system focusing on individual rather than family entitlements and citizenship rights available to all appears to better suit individual fragilities both for women and men.

On the contrary, in the Mediterranean countries, where the family still plays an important role as a welfare provider, families are expected to support their members across a broad range of relationships, and people in need are expected to turn first to their family for support, so that the lack or rupture of family relations significantly increases the risk of economic and social exclusion.

Even if differences in policy approaches persist, there is a certain degree of convergence across the EU countries. For example, countries that traditionally have poor records in the provision of care services are taking steps to increase their supply (as in Germany, the United Kingdom, the Netherlands and Spain), while in some Mediterranean countries (as in Italy) attention is focusing more on supporting lone mothers’ access to the labour market and on policies to support care providers.

The study reports a variety of measures and good practices aimed at lone mothers and older women living alone which appear to confirm the tendency, underlined by recent comparative researches on work and welfare in Europe, towards cross-national policy learning and innovative combination of good practices.

Successful policy approaches appear to be characterised by the following main features:

- the *individualisation of social rights*, irrespective of household and marital relations;
- the adoption of a *dual approach, comprising positive actions targeted at lone parents (women and men) and older people (women and men) living alone, and gender mainstreamed policies*, considering the needs of (lone) women in the implementation of all policies;
- a greater attention to the *evaluation* of the potential differentiated effects of both dedicated and general policies (such as pension and assistance policies, tax policies) on women, and especially on women living alone. This entails the development of more *disaggregated statistics and research* in order to increase the knowledge of the socio-economic conditions of the heterogeneous group of women living alone;
- addressing the specific needs of women living alone also means *developing integrated policy packages* dealing with all the different aspects of lone women's living conditions, by combining access to affordable health, housing, training, employment and care services;
- the *involvement of local communities and local players* (usually municipalities, charities and NGOs) in policy design and implementation to support the creation of extended support services and networks at the local level and to reduce the social isolation of women living alone;
- the need to consider not only basic assistance policies, satisfying immediate needs, but also *empowerment ones*, which should integrate several welfare domains;
- the *continuity of interventions and policies*, which requires adequate resources and the adoption of feasible programmes, compatible with the specific country conditions and institutional framework.

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1. THE STUDY FRAMEWORK

1.1 Women living alone: a differentiated phenomenon

The main goals of this study are to assess and analyse the specific difficulties that single households, in particular women living alone, face in the EU-27 countries; to evaluate these difficulties in light of the profound social and economic changes that households have undergone in the last decades and to provide recommendations for possible political intervention.

Changing family structures, ageing populations and shifting fertility patterns have led to a growing share of households without children, a decline in the average size of households and an increase in the proportion of lone parents. Family life has changed in most European countries over the past 30 years: smaller families with fewer generations in the same household; the increase of one person households and of lone parents are all trends that call for a deeper attention to single households and to the related higher demand for social and care services ⁽³⁾.

The number of *single households* is increasing across Europe. In 2005, the share of single women with no children in the EU-25 was on average 8.5% of the total population living in private households, while the share of single parents (men and women) has reached 4.5% ⁽⁴⁾.

Lone parents are a female dominated category. Women account for over 80% of lone parents on average in EU countries ⁽⁵⁾. A lone parent is defined as someone living without a partner and having the daily care responsibility for a dependent child ⁽⁶⁾.

⁽³⁾ European Commission (2006), *Social services of general interest in the European Union*, DG Employment, Social Affairs and Equal Opportunities, Brussels.

⁽⁴⁾ European Commission (2006a), *Joint report on Social Protection and Social Inclusion*, DG Employment, Social Affairs and Equal Opportunities, Brussels.

⁽⁵⁾ European Commission (2006b), *Gender inequalities in the risks of poverty and social exclusion for disadvantaged groups in thirty European countries*, DG Employment, Social Affairs and Equal Opportunities, Brussels.

⁽⁶⁾ Within this definition, however, there are a number of ambiguities that make cross national comparison difficult. First, the age for being considered a child differs, then there are ambiguities in the definition and situation of a lone-parent household according to whether or not a non-resident parent is involved in supporting or taking care of the child(ren), from when a new partnership constitutes a transition from lone parenting to a couple, and the distinction between lone parents who live in separate households and those who live with their own parents in an extended family unit. (European Commission (2006b)).

Across Europe there is a general increase in lone-parent households in both absolute numbers and as a proportion of all households ⁽⁷⁾. In some countries, the growth in lone-parent households is a trend that began decades ago, traceable to the 1960s in Sweden and the United Kingdom. In other countries the trend dates back to the 1980s. Important changes in the family structure, as will be presented in this report, are taking place. In addition to low and late fertility, extra-marital fertility is becoming more common. Marriages are more unstable and the number of divorces is in continuous growth.

Rising rates of divorce are a major factor behind the increase in lone parenthood. At the same time, births outside marriage are becoming more common and less socially stigmatised. In general, the diffusion of premarital cohabitation has not reduced the divorce rate.

Among female single households, *elderly women living alone* play a very important role ⁽⁸⁾. Due to the gender gap in life expectancy and general population ageing, the share of elderly women in the total population is predicted to increase. Population projections show that in many countries this ratio will rise from 10% in 2005 to nearly 15% of the total population by 2050. There is also a secondary ageing process underway: the ageing of the aged, meaning an increase in the number of people aged 75 and over. By 2050, the share of elderly women in the age group between 65 and 74 years is expected to stabilise at around 5-6% of the total population, while women aged 75 and over are expected to reach 10% of the total population on average with nearly double the number of elderly women aged 65 to 74 in some OECD countries ⁽⁹⁾.

Three main groups of women living alone

Due to the different life conditions which women living alone can experience in their life-course, an appropriate theoretical framework to deal with the different aspects of the phenomenon is needed. When dealing with the female dimension, the *life cycle approach*, which considers women's and men's resources and needs at

⁽⁷⁾ European Commission (2006b)

⁽⁸⁾ Choi J. (2006), *The Role of Derived Rights for Old-age Income Security of Women*, OECD Social, Employment and Migration Working Papers, n° 43, Paris.

⁽⁹⁾ European Commission (2004), *Confronting demographic change: a new solidarity between generation*, Communication from the Commission, COM (2005) 94 final. Brussels; Choi J. (2006).

different stages of their lives, is the most adequate ⁽¹⁰⁾. The fragmentation of family models and individual patterns across life, due to major changes in the demographic equilibrium and the redefinition of gender roles in modern societies, has produced new forms of female fragility. Women present distinct forms of economic and social weakness, which are also linked to ruptures in individual biographies (divorce, widowhood) and require different types of policy responses depending on the stage of the life cycle.

This study uses the life cycle approach to define the difficulties the different groups of women living alone face and the policy responses in terms of assistance and schemes they are entitled to benefit from.

There are three different groups of women living alone that can be identified for the purpose of the analysis:

- *women living alone*, with no dependents (children, elderly);
- *women living alone* with dependents (children, elderly);
- *elderly women* living alone.

1.2 Lone women and European welfare systems

Modern welfare systems only partially respond to the needs of women living alone. Across Europe, the different architecture of the welfare systems has led to a wide range of impacts on the female situation. The level and type of impacts depend on the state of female emancipation from male dependency and on the availability of services and provisions for women, especially for single parents or for the elderly. In the EU framework, the Scandinavian welfare system focuses more on individual rather than family entitlements and citizenship rights available to all appear to better fit individual fragilities. On the other hand, in Mediterranean countries the family still plays an important role as a welfare pillar and families are expected to support one another across a broad range of relationships. People in need are expected to turn first to their family for support, so that the lack of, or ruptures in, family relations significantly increases the risk of economic and social exclusion.

⁽¹⁰⁾ Esping Andersen G. (2003), *Why We Need a New Welfare State*, Oxford.

The shared classification of European countries *welfare regimes*, according to the socio-economic literature ⁽¹¹⁾ identifies four main institutional architectures:

- i) *Nordic countries*, with the highest levels of social protection expenditure. The universal welfare provision is based on the citizenship principle;
- ii) *Anglo-Saxon countries*, with relatively large social assistance of the last resort schemes and cash transfers, primarily addressed to people in working age;
- iii) *Continental European countries*, which rely heavily on insurance-based, non-employment benefits and on old-age pensions. Generous invalidity benefit schemes are also present;
- iv) *Mediterranean countries*, which concentrate their spending on old-age pensions and allow for a high segmentation of entitlements and status. Their social welfare systems typically draw on employment protection and early retirement provisions.

Recent *reviews of the European welfare systems* have been proposed in the literature and political debate, focusing on a *gender* perspective ⁽¹²⁾. The authors suggest a further articulation of the traditional typology and a redefinition of the countries' classification according to women's position (both in the household and in the labour market) and identification of which Welfare State model best protects different groups of the female population.

Five Welfare State models can be outlined:

- i) *Breadwinner State-centred regimes*, that include *Continental countries* (Austria, Belgium, France, Germany, Luxembourg and the Netherlands). In these countries the State considers women principally on the basis of their family role and protects them on the labour market (through specific labour market policies, such as part-time work and labour legislation), unintentionally deepening gender discriminations. This regime, characterised by women's relatively high activity rates, is considered as being mid-way between the Mediterranean and the Liberal welfare regimes. In the classic male breadwinner model women mostly work part-time and receive social benefits through their

⁽¹¹⁾ Esping Andersen (2003)

⁽¹²⁾ Lewis J. (1993), *Women and Social Policies in Europe*, Aldershot; Lewis J. (ed.) (1997), *Lone Mothers in European Welfare Regimes*, Shifting Policy Logics, London; Trifiletti R. (1999), *Southern European Welfare Regimes and the Worsening Position of Women*, Journal of European Social Policy, n° 9, n° 1, p. 49–64, London.

husbands. As for single women, these regimes tend to protect lone mothers as breadwinners.

- ii) *Breadwinner family-centred regimes* that include *Mediterranean countries* (Cyprus, Greece, Italy, Malta, Spain and partially Portugal ⁽¹³⁾). In this European area the State considers women (and other family members) principally on the basis of their family role and duties. Women are not protected on the labour market because of the lack of minimum income support provisions and because their care work is taken for granted. This is the case in most Mediterranean countries, where there are major disincentives to the participation of women in the labour market and where a smaller proportion of women work. Only when women work full-time do they receive benefits and have access to social services through their employment status. As for single mothers, Mediterranean welfare regimes provide no special protection.
- iii) *Universalistic welfare regimes*, represented in *Nordic countries*, (Denmark, Finland and Sweden) where the state considers women principally as workers and supports them on the labour market. It aims to achieve real equality of opportunities. Women working part-time and full-time have access to benefits and services on the basis of their status as workers. Only in cases of need (such as poverty) does the issue of family status arise. Only in this regime does the State support and substitute unpaid care work with public services, without damaging women's paid work. As for lone mothers, universalistic welfare regimes protect them to cope with difficulties in at least one of their two roles.
- iv) *Liberal welfare regimes*, typical of the *Anglo-Saxon area*, (Ireland and the UK) , where the State considers women principally as workers but does not protect them on the labour market. It ignores their family role except in the case of extreme poverty (residual welfare regimes) and offers meagre social services endowments. In this case, a large proportion of women work, but receive very little protection from the State. As for single mothers, liberal welfare regimes support lone mothers because they might have a limited access to the labour market.
- v) *Eastern European countries in transition*, (Bulgaria, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Romania, Slovakia and Slovenia) are undergoing important processes of reform and redesign of their welfare

⁽¹³⁾ Portugal in fact does not fully belong to the Mediterranean model of welfare state, due to its high level of women's inclusion in the labour market.

regimes. It is still uncertain which models they will converge with or what original model they are designing. It is not yet possible to say whether a homogeneous or mixed welfare regime will prevail.

Compared to the classical division of the European welfare/institutional models, such a revised typology of welfare regimes is different in two ways. Firstly, it takes women's positions into consideration; secondly, it shows that, contrary to common belief, there is a distinction between *breadwinner State-centred welfare models* and *breadwinner family-centred welfare models*, especially in relation to women's economic and social positions.

1.3 Content of the study

On the basis of the two analytical approaches adopted – the life-course approach and the different architecture of welfare regimes from a gender perspective –this study presents:

1. the *geographical differences* in the incidence and main characteristics of women aged 25 and over living alone in the EU-27 countries;
2. the *evolution of the phenomenon* according to available data for the three selected groups of women living alone (lone women with no dependents, lone mothers, elderly women), highlighting differences in the average conditions between the overall female population and the male population;
3. *the specific problems* encountered by women living alone *and the policy responses* in terms of pension and assistance schemes.

Following this introductory chapter, which focuses on the general framework of the phenomenon and the theoretical approach adopted, the report comprises other five chapters.

Chapter two and chapter three analyse, on the basis of the available comparative statistical data, the phenomenon of women living alone across the EU-27 countries. Following an overview of demographic trends and changes in family patterns, chapter two presents the incidence and characteristics of women living alone in the EU-27 countries. Chapter three presents the economic and social conditions of the different groups of lone women considered in this study, with special attention to their labour market conditions.

Chapter four and chapter five focus on the (main) *policy responses* offered by a selected panel of European countries - representative of the different welfare systems – to address the difficulties of women living alone, focusing on pension reforms and assistance schemes and presenting examples of good practises.

The method used for the country selection considers their participation in one of the five European welfare regimes presented above. The Member States that have been chosen are thus:

- Germany, France and the Netherlands. These countries fall into the *breadwinner State-centred regime*, although some distinctions must be highlighted. Germany and the Netherlands exemplify *breadwinner regimes* that are moving towards liberal welfare regimes; on the contrary, France exemplifies a weak continental breadwinner approach with aspects similar to Mediterranean countries.
- Italy was selected as one of the most representative countries of the *breadwinner family-centred regime*, being characterised by low women activity and employment rates, great fragmentation of social insurance schemes, largely financed through employment-based contributions, and a heavy reliance on the family to compensate for persistent gaps in the social safety net.
- Denmark was selected as a representative case of the *universalistic welfare regime*. In this model, tax-funded public welfare benefits and services are generous, extensive and mainly universal, with a limited role for private-market provision, and labour market functioning is based on a good mix of market flexibility and social security, with a high level of women's inclusion.
- Ireland and the United Kingdom were selected as the only representative cases of the *liberal welfare regimes* in Europe, where tax-funded public welfare benefits and services are largely residual, with a predominant role of private provision through the market.
- Bulgaria, Poland, and Slovenia were selected as representative cases of the *Eastern European countries in transition*. These countries represent three different systems and initial conditions in the transition process: Bulgaria is a new member of the EU with a marginal position in the continental economy, Poland is a large country characterised by difficult economic transition and Slovenia is a small country whose welfare system is similar to the Continental European area.

For these countries the qualitative analysis presented in the report is supplemented by “country fiches”, with data and information on the *socio-economic conditions* (demographic indicators, socio-economic indicators, macroeconomic indicators) and *on the assistance schemes from a lone woman’s perspective*. The country fiches are presented in the Annexes to this Report.

The conclusive chapter six derives some policy related implications and recommendations, specifically highlighting the general weakness of the public policies that address lone women when considered a distinct segment of the population.

2. WOMEN LIVING ALONE IN EU COUNTRIES: OVERVIEW OF DEMOGRAPHIC TRENDS AND CHANGES IN FAMILY PATTERNS.

The rise in the female population living alone has to be considered within the framework of more general demographic trends such as the increase in life expectancy and population ageing, and the changing character of families and households which makes it more likely for women to experience living alone.

This section discusses the general demographic trends related to the increase in the female population living alone and is organised as follows: paragraph 2.1 provides a quantitative analysis of the population's structure and trends by gender and age, highlighting the population ageing process and its relative feminisation; paragraph 2.2 provides a description of trends in family patterns in Europe in the last decade, identifying an increase in monoparental households; and paragraph 2.3 analyses the characteristics and incidence of women living alone in the EU-27 Member States.

Most of the data on which this chapter is based come from Eurostat.

Data on women actually living alone are quite scarce and not adequately updated, especially when the focus is on the different phases of the life cycle and on the specific difficulties encountered by the lone female population. For this reason the data used in this chapter and in chapter 3 do not always refer to women living alone, but sometimes they consider single women as a proxy ⁽¹⁴⁾.

2.1 General demographic trends

Demographic trends are crucial in understanding the development and implementation of social policies. Changes in the size and composition of the population have an impact on all domains of social life (housing, health and social care, labour market, family, education).

⁽¹⁴⁾ In graphs and tables an aggregate figure for the EU-27 has been included where either directly provided by Eurostat or calculated on the available country data. In cases when data are missing for one or more Member States, the EU figure has been calculated excluding these. Countries are ranked in relation to the welfare system classification presented in chapter one.

The European Union is currently facing major economic and demographic changes that are challenging its ability to maintain strong social cohesion. The most profound demographic trend across Europe is the ageing of its population, the increase in the proportion of the elderly (aged 65 and over), the reduction in the proportion of children (under 15) and the decline in the proportion of working age population (15-64 years old).

According to the most recent Eurostat baseline population projections ⁽¹⁵⁾, the share of the elderly population aged 65 years and over in the European Union will rise by approximately 35% in twenty years time and even by 80% in fifty years time (see Figure 2.1).

From a global viewpoint, Europe is the area in the world with the oldest population. The current age structure of the European population is the outcome of structural changes in fertility and mortality, which are likely to be increasingly affected by migration dynamics. The different socio-economic models and welfare systems in the EU framework have had, and will continue to have, a significant impact on such demographic trends, also in a medium-term time frame.

In Europe as a whole, the share of population aged 0-14 years decreased by 2.4 percentage points between 1995 and 2006, and by 1.3 percentage points between 2000 and 2006. The lowest incidence of younger populations in 2006 is in the Southern European countries ⁽¹⁶⁾ while the Anglo-Saxon and Nordic countries have a higher share of young people. In spite of these differences, between 1995 and 2006 the proportion of the younger population decreased in all the EU countries (Denmark being the sole exception). The most significant decreases have occurred in the Mediterranean countries ⁽¹⁷⁾, in Ireland and in the Eastern European countries. Eastern European countries have experienced a dramatic decline in fertility in recent years due to women having children at a later age, consistent migratory outflows of younger cohorts and lower life expectancy ⁽¹⁸⁾.

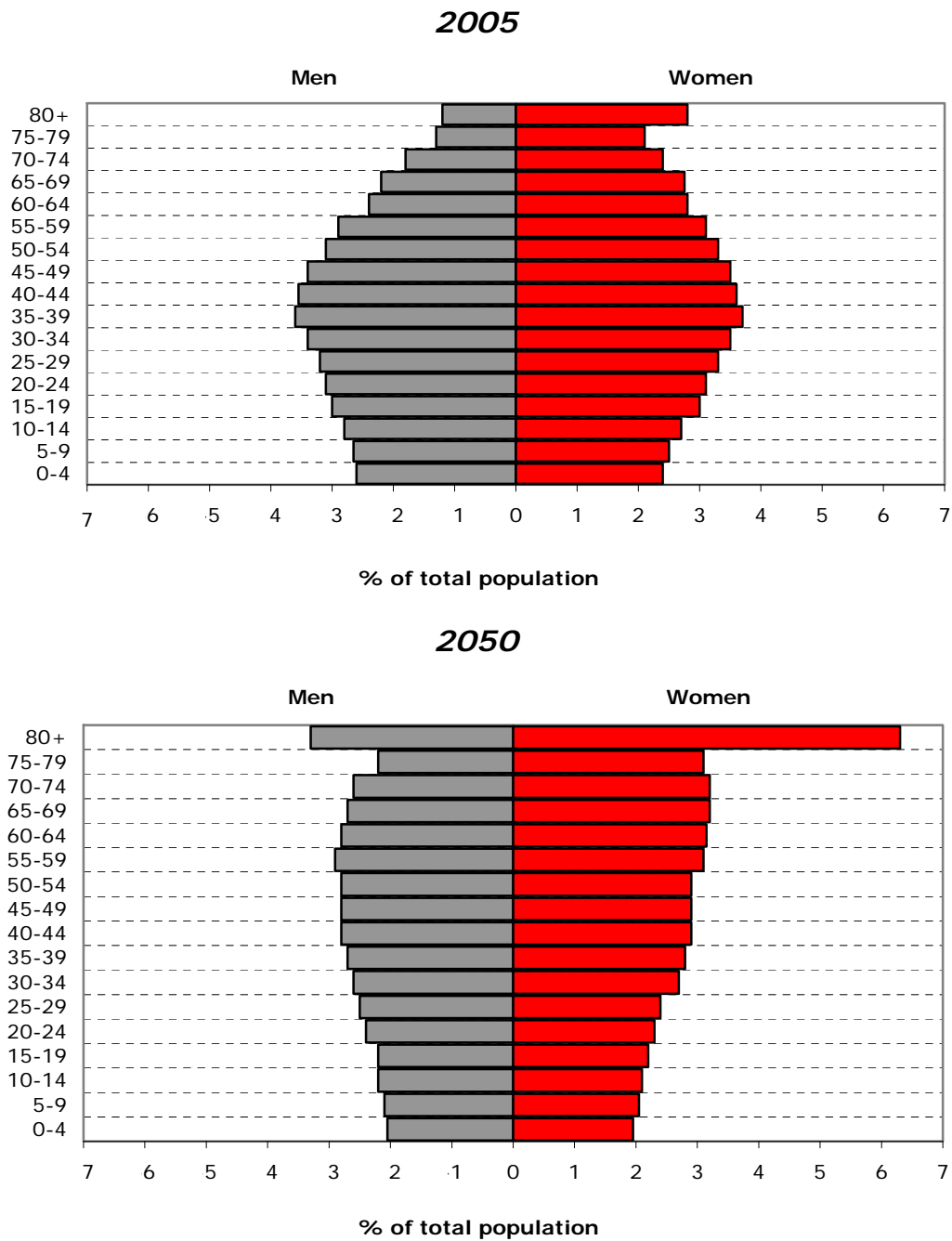
⁽¹⁵⁾ Ekamper P. (2007), *Qualitative scenario study of the European Labour Force*, Netherlands Interdisciplinary Demographic Institute (NIDI), Research Note.
(http://ec.europa.eu/employment_social/spsi/docs/social_situation/rn_labourforce.pdf)

⁽¹⁶⁾ In Southern European countries fertility in the last decades has dropped rapidly and to very low levels, reducing the younger population cohorts.

⁽¹⁷⁾ See table A1 in the Annex 2.

⁽¹⁸⁾ European Commission (2007c), *Europe's demographic future: facts and figures*, Commission Staff Working Documents, SEC(2007) 6381, Brussels.

Figure 2.1: Age pyramids for EU-27 population - 2005, 2050



Source Eurostat baseline population scenario (EUROPOP 2007), in: Ekamper P. (2007)

Dependency ratios summarise this ageing process ⁽¹⁹⁾. Two dependency ratios are considered here: the *age dependency ratio* (Figure 2.2) and the *old age dependency ratio* (Figure 2.3). The first ratio is the share of the dependent population (aged 0-14 and 65 and over) on the population in working age (aged 15-64); the second is the share of ageing groups (aged 65 and over) on the population in working age (aged 15-64).

The highest age dependency ratios were registered in 2006 in Belgium, France, Denmark and Sweden (Figure 2.2) while the highest old age dependency ratios (Figure 2.3) are to be found in Germany, Greece and Italy.

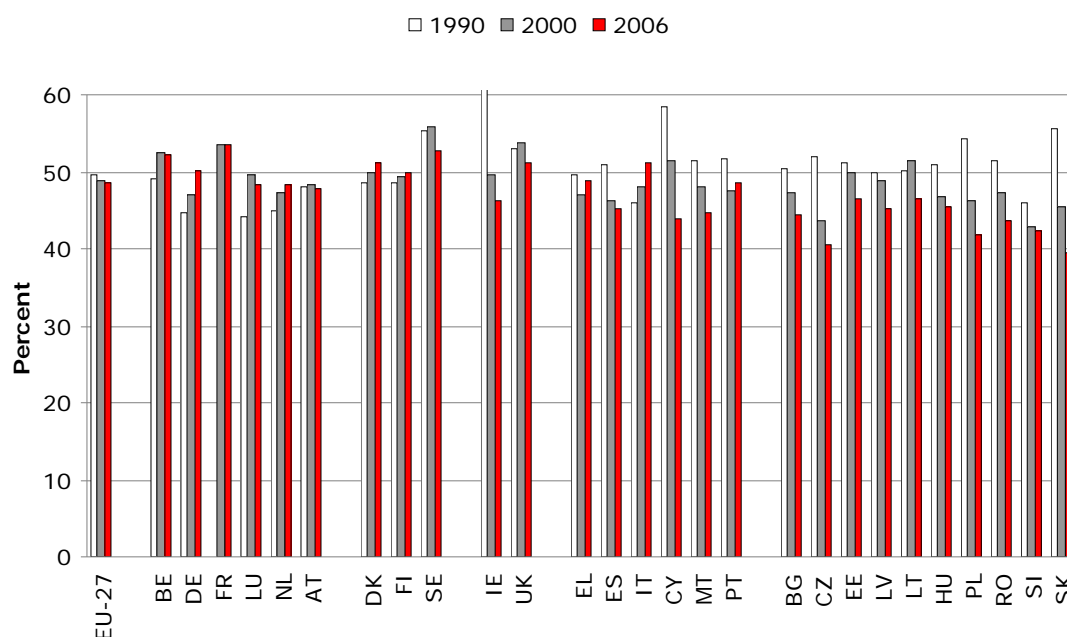
While lower fertility rates have led to a decline in the age dependency ratios in most of the European countries, the old age dependency ratio increased in all EU-27 Member States in the 1995-2006 period due to the rise in the share of older people in the population. The most significant increases were registered in the Mediterranean countries, especially in Italy (+5.8 percentage points), Greece (+5.4 percentage points), and in the Eastern European countries, especially in Slovenia (+4.8 percentage points). Eastern European countries are also expected to show, in perspective, a faster population ageing process. In Poland, for example, the proportion of the 65 years and older population is estimated to rise from 13% in 2006 to 21% in 2025 and in Slovenia from 16% to 24%.

This ageing trend in Eastern European countries is probably the consequence of the current demographic transition from pre-modern regimes (with high levels of both mortality and fertility rates) to post-modern regimes (where these levels are lower), which other European countries have already experienced.

Considering only the **female population**, the ageing trend is even more evident: on average, the proportion of the female population aged 0-14 decreased from 18.4% in 1990 to 16.3% in 2000, and to 15.1 % in 2006; at the same time the share of elderly women increased faster than that of elderly men (Figures 2.4 and 2.5). The proportion of older women in the EU-27 increased from 12.3% in 1995 to 19.3% in 2006.

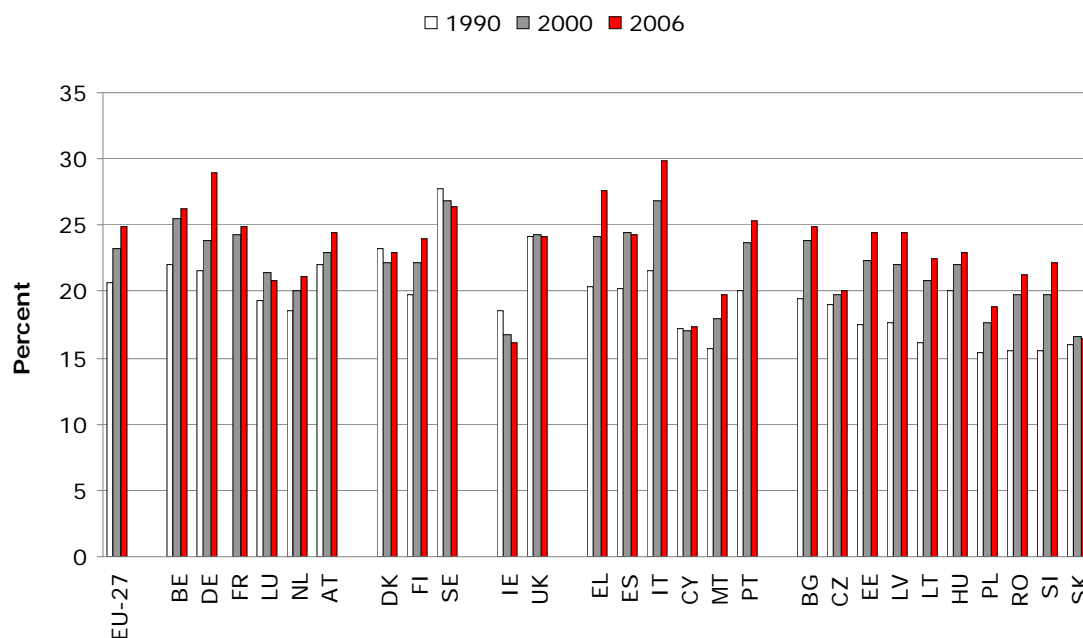
⁽¹⁹⁾ The dependency ratio is the ratio of the economically dependent part of the population (children and persons aged 65 and over) to the working-age population (aged 15-64). The ratio is expressed as the number of persons aged under 15 and over 65 per 100 persons aged 15-64. Youth dependency ratios and old-age dependency ratios can be calculated separately. Dependency ratios are rough indicators: on the one hand, education does not usually end at 15 and, on the other, young people can be active on the labour market before 15. Moreover, some elderly people may remain economically active after the age of 65 and the working age population also includes inactive people due to unemployment, inactivity or disability.

Figure 2.2: Age dependency ratio in EU Member States - 1990, 2000, 2006



Source: Eurostat, Demographic statistics

Figure 2.3: Old age dependency ratio in EU Member States - 1990, 2000, 2006

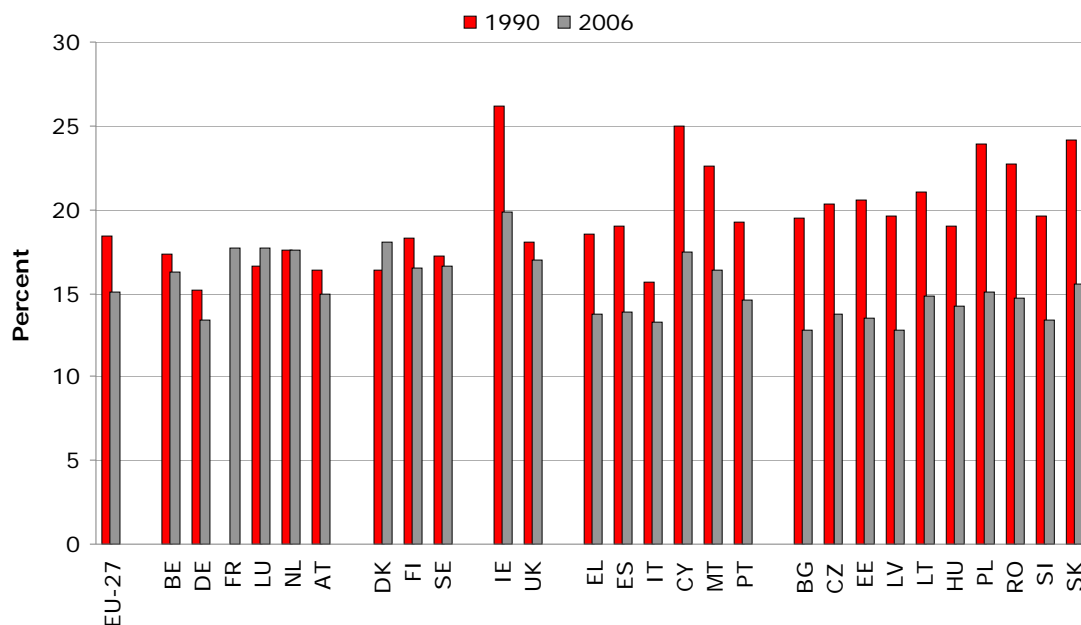


Source: Eurostat, Demographic statistics

The proportion of older men in the EU-27 was 14.3% in 2006, only 5.3 percentage points more than in 1990. Population ageing is therefore a female dominated phenomenon; this is partly due to the longer life expectancy of women in all the European countries.

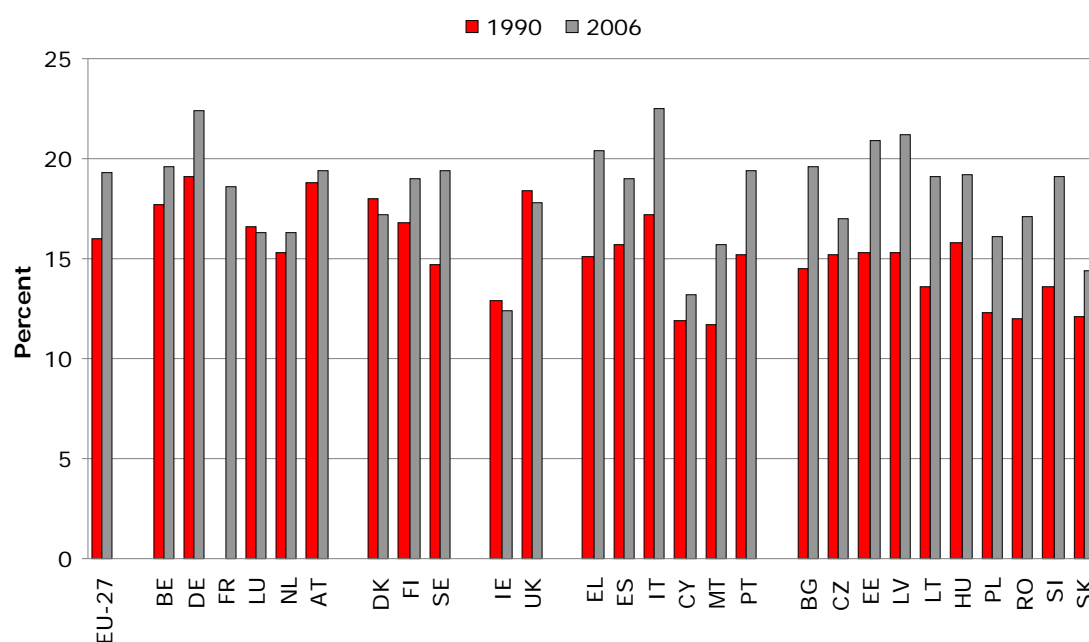
The Mediterranean European countries, especially Italy (22.5%) and Greece (20.4%), show an exceptionally high share of the female population aged 65 and over (Figure 2.5a), along with Eastern European countries such as Bulgaria (19.6%), Latvia (21.1%) and Estonia (20.9%) and, in the Continental European countries, Germany (22.4%).

Figure 2.4: Proportion of female population aged 0-14 in relation to the total female population in EU Member States - 1990, 2006



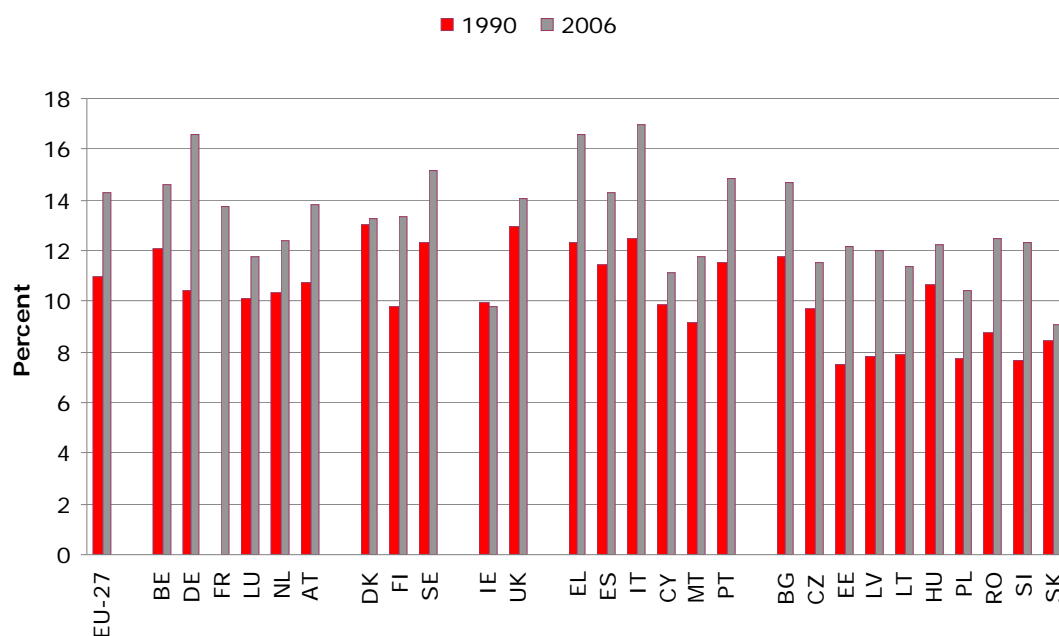
Source: Eurostat, Demographic statistics data

Figure 2.5a: Proportion of female population aged 65 and over in relation to the total female population in EU Member States – 1990, 2006



Source Eurostat, Demographic statistics data

Figure 2.5b: Proportion of male population aged 65 and over in relation to the total male population in EU Member States, 1990 and 2006



Source: Eurostat, Demographic statistics data

2.2 Trends in family patterns

In addition to the age structure of the European population, family patterns and household structures are also changing. Although some common trends can be identified, differences persist among the Member States, reflecting different historical development patterns, social attitudes and traditions.

Across all the European member countries the most profound changes are: the drop in the fertility rate (number of children per woman), the increase in the age of women at first birth, the increase in extra-marital fertility and the rise in divorce rates.

Underlying these common trends, however, are country specific characteristics which in part reflect the country welfare systems and socio-economic conditions:

- **Total fertility rates** ⁽²⁰⁾ (Figure 2.6) show significant differences between European countries. The lowest rates are registered in the Eastern (the average of the country fertility rates is 1.3 children per woman) and Southern (1.4) countries, while the highest are in the Anglo-Saxon (1.8) and Northern (1.8) countries.
- **Early age fertility** is mainly concentrated in Eastern Europe, even if this is a recent trend. In Bulgaria, Romania, Latvia and Lithuania the average age of women at the birth of the first child is around 24 years, while in the other countries it is 27-28 years. In Germany, Spain and in the UK, the mean age at the birth of the first child is around 29 years.
- **Births outside marriage** ⁽²¹⁾ are becoming increasingly common (Figure 2.7) in all European countries. In 1995, 21.7% of live births in Europe were from unmarried women, increasing to 28.4% by 2000 and to 33.1% in 2005. Nordic countries have the highest rates (in particular Sweden with rates of above 50% in 2005), but also Estonia, Latvia, Bulgaria and France have significant shares of extra-marital fertility. Low rates are instead observed in the Mediterranean countries, even if increasing in the last decade, especially in Spain (+15.5 percentage points between 1995 and 2005). In the same period births outside marriage increased from 18.7% to 30.7% in Portugal and from 8.1% to 15.4% in Italy.

⁽²⁰⁾ The total fertility rate is the number of children a woman would have during her lifetime if she were to experience the fertility rates of the period at each age.

⁽²¹⁾ Extra-marital births are the proportion of live births outside formal marriages per 100 live births.

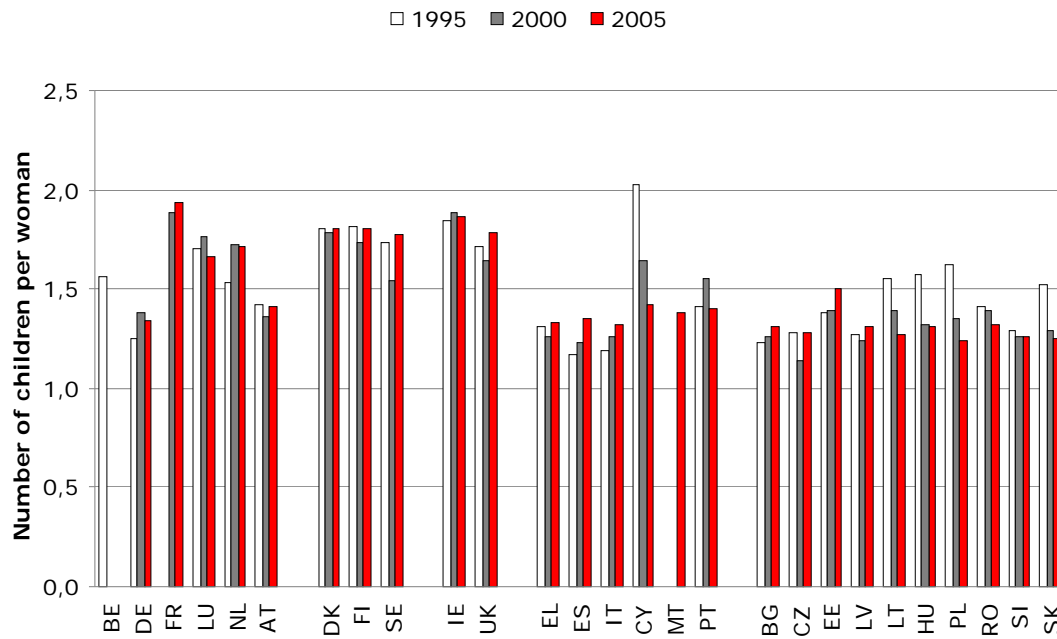
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- Marriages are also becoming more unstable with the number of **divorces** rising steeply (Table 2.1). European surveys show that the proportion of cohabiting couples who marry has dropped sharply in the Nordic countries, particularly in Sweden (where fewer than 10% of couples marry within two years of cohabitation). In the Continental European countries, especially Austria and Germany, the proportion of marriages within five years of cohabitation has remained more or less stable. On the contrary, in Spain and Italy it has increased, denoting these countries' attachment to the institution of marriage ⁽²²⁾. In general, the diffusion of premarital cohabitation has not reduced the divorce rate.

Divorce rates were already high in the 1980s in some Baltic countries (above 50% in Latvia and Estonia) and in Nordic countries (40% or more), while in the Southern European countries and Ireland divorces were still rare. The situation was similar in Poland. In the next two decades the divorce rate increased in all countries, except in Latvia and Estonia (where it was already high). In Southern Europe the percentages are still lower than in Nordic European countries, but they have nevertheless increased significantly in the last decade, especially in Portugal. Italy is the exception to this general trend, although there is a high rate of court-ordered separations which do not always lead to divorce, but whose effects are similar to divorce.

These socio-demographic changes have a significant impact on the make-up of households: the increase in the proportion of single-person households and single-parent families is undoubtedly linked to the trends discussed above. As will be shown in the following paragraphs, these changes are also expected to have a greater impact on the female population because women are more likely to live alone than men, with an increasing proportion of elderly women living alone.

⁽²²⁾ Prioux F. (2006), *Cohabitation, marriage and separation: contrasts in Europe*, Population & Societies, n° 422, Bulletin mensuel d'information de l'Institut National d'Etudes Démographiques, Paris.

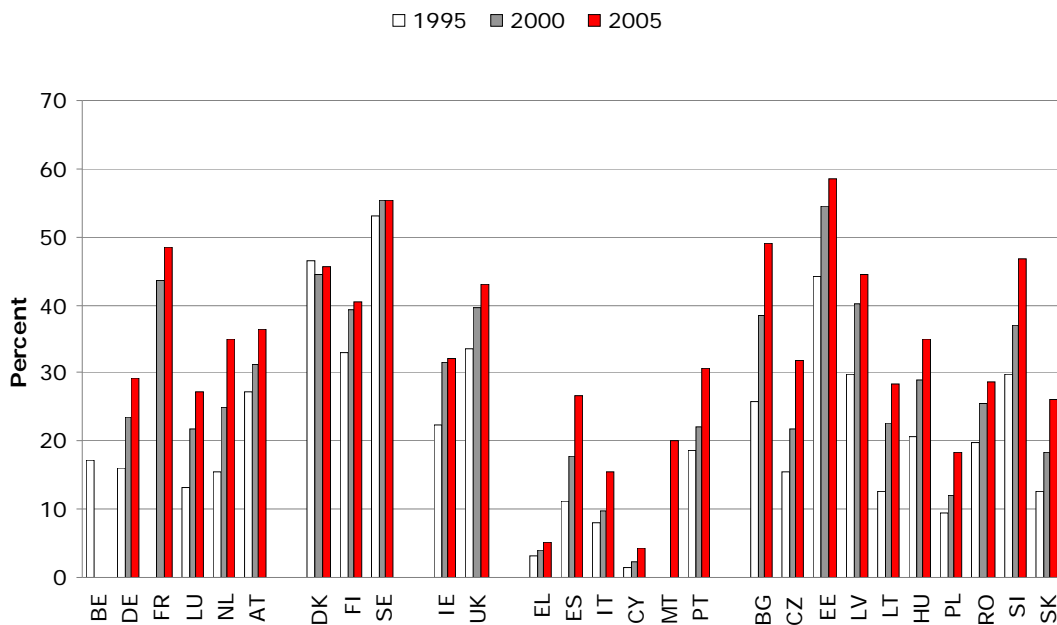
Figure 2.6: Total fertility rate in EU Member States - 1995, 2000, 2005



EU-27 average not provided by EUROSTAT

Source: Eurostat, Demographic statistics

Figure 2.7: Proportion of births outside marriage in EU Member States - 1990, 2000, 2005



EU-27 average not provided by EUROSTAT

Source: Eurostat, Demographic statistics

Table 2.1: Marriage and divorce statistics in EU Member States - 1995, 2000, 2005

	Crude marriage rate ⁽²³⁾			Crude divorce rate ⁽²⁴⁾			Mean duration of marriage at divorces ⁽²⁵⁾		
	1995	2000	2005	1995	2000	2005	1995	2000	2005
EU-27	5.2	5.2	4.9	:	1.8	2.1	:	:	:
BE	5.0	4.4	4.1	3.5	2.6	2.9	13.3	13.1	:
DE	5.3	5.1	4.7	2.1	2.4	2.4	11.7	12.3	:
FR	9.1	5.0	4.5	2.1	1.9	2.5	:	:	:
LU	5.1	4.9	4.4	1.8	2.4	2.3	12.5	11.5	13.3
NL	5.3	5.5	4.4	2.2	2.2	2	11.5	12.2	13
AT	5.4	4.9	4.7	2.3	2.4	2.4	10.7	11.1	10.7
DK	6.6	7.2	6.7	2.5	2.7	2.8	11.4	11.5	11.4
FI	4.6	5.0	5.6	2.7	2.7	2.6	12.5	12.7	12.6
SE	3.8	4.5	4.9	2.6	2.4	2.2	11.8	11.7	11.9
IE	4.3	5.0	5.1	:	0.7	0.8	:	:	:
UK	5.5	5.2	5.2	2.9	2.6	2.6	11.2	:	13.3
EL	6.0	4.5	5.5	1	1	1.2	11.1	12.4	:
ES	5.1	5.4	4.8	0.8	0.9	1.7	16.1	14.7	13.9
IT	5.1	5.0	4.2	0.5	0.7	0.8	15.8	:	16.8
CY	10.2	13.4	7.7	1.2	1.7	2	11.4	12	11.9
MT	6.2	6.6	6.3	0	0	0	:	:	:
PT	6.6	6.2	4.6	1.2	1.9	2.2	13.5	13.3	12.7
BG	4.4	4.3	4.3	1.3	1.3	1.9	9	10.2	12.3
CZ	5.3	5.4	5.1	3	2.9	3.1	10.7	11.2	12.3
EE	4.9	4.0	4.6	5.2	3.1	3	10.1	9.8	:
LV	4.5	3.9	5.5	3.1	2.6	2.8	9.9	10.4	10.5
LT	6.1	4.8	5.8	2.8	3.1	3.3	11	11.4	11.6
HU	5.2	4.7	4.4	2.4	2.3	2.5	10.8	11	11.8
PL	5.4	5.5	5.4	1	1.1	1.8	12.5	11.4	13.3
RO	6.9	6.2	6.6	1.6	1.4	1.5	9.1	9.9	11.1
SI	4.1	3.6	2.9	0.8	1.1	1.3	12.2	12.6	13.6
SK	5.1	4.8	4.8	1.7	1.7	2.1	:	11.8	13

: Data not available;

Source: Eurostat, Demographic statistics

⁽²³⁾ The crude marriage rate is the number of marriages in the total population of a given country in a given year, per 1000 mid-year total population of the given country in the same year.

⁽²⁴⁾ The crude divorce rate is the number of divorces in the total population of a given country in a given year, per 1000 mid-year total population of the given country in the same year.

⁽²⁵⁾ The mean marriage duration at divorce by calendar year is obtained by adding the series of divorce rates by duration of marriage for the considered calendar year and by calculating the mean of this sum.

2.3 Women living alone

In this section, the analysis focuses on the population of women living alone, taking into consideration the different typologies according to the life-course perspective, in order to provide a quantitative overview of the phenomenon and its articulation in the European countries. Attention will focus above all on the specific sub-groups of interest for the analysis: **lone women not in charge of dependents, lone women in charge of dependents, elderly women** living alone, and as far as available statistics allow.

Most of the data presented in this report are taken from the Eurostat Census database as this is the only available statistical source that provides an in-depth picture of the make-up of households and family characteristics in European countries. The reference year is 2001 ⁽²⁶⁾.

In the Census data, the population is disaggregated by gender, age, marital and cohabitation status ⁽²⁷⁾. The data are collected for all persons living in private households.

The Census data make it possible to adequately isolate lone women with no dependents and elderly women. As regards lone women in charge of dependents, the Census database provides data for women living alone with dependent children, while other types of dependents (such as the elderly) are not considered separately. For this specific group the European Union Labour Force Survey (EU LFS) and the 2005 ad-hoc module on "Reconciliation and family life" in particular, have been used. These are the only available data that present a quantitative overview of women taking care of dependents aged 15 and over with information on their labour market conditions. These data, however, do not distinguish between women living alone or not.

Before analysing the situation of women living alone in more detail, data on the female population by marital status are presented to draw a picture of the

⁽²⁶⁾ More recent data on the distribution of the population by household type are provided in the Eurostat "Living conditions and welfare" folder; however they could not be used for the purpose of this analysis because not all the household types are disaggregated by gender. In the "Living conditions and welfare" folder in the Eurostat database, the only available distinction by gender is for single females without dependents, while there are no disaggregated data available for lone parents and adults older than 65 years and living alone (Source: www.ec.europa.eu/eurostat). Moreover, Census data offer useful information on labour market conditions (women living alone in activity or not) while the same kind of data by household type are not available.

⁽²⁷⁾ The cohabitation status is the *de facto* family status of the person, while the marital status is the *de jure* status.

“officially” single female population (that is to say unmarried women, either cohabiting or not cohabiting) along with the divorced and widowed (either cohabiting or not cohabiting), since interesting differences can be noted in the European countries.

According to the Eurostat Census, in 2001 **single, divorced and widowed women aged 25 and over** were 68 million in the EU-27, accounting for 38,7% of the female population aged 25 and over and for 28% of the total female population.

Single women over 25 years old in Europe accounted on average for 15% of the total female population aged 25 and over (Figure 2.8) against the 21.9% average for men.

Differences can be found among EU countries: the proportion of single women was high in the Anglo-Saxon European countries (24.2% in Ireland and 16.9% in the UK) and in the Nordic countries (24.1% in Sweden, 20.5% in Finland, 19.3% in Denmark) as well as in the Netherlands (17.5%). High percentages were also registered in some Continental and Mediterranean countries like France (18.9%) and Spain (18.6%). In the Eastern European countries, instead, the proportion of single women was below average: 7.4% in the Czech Republic, 9.4% in Lithuania, 10% in Bulgaria, 9.5% in Poland and 7.9% in Romania.

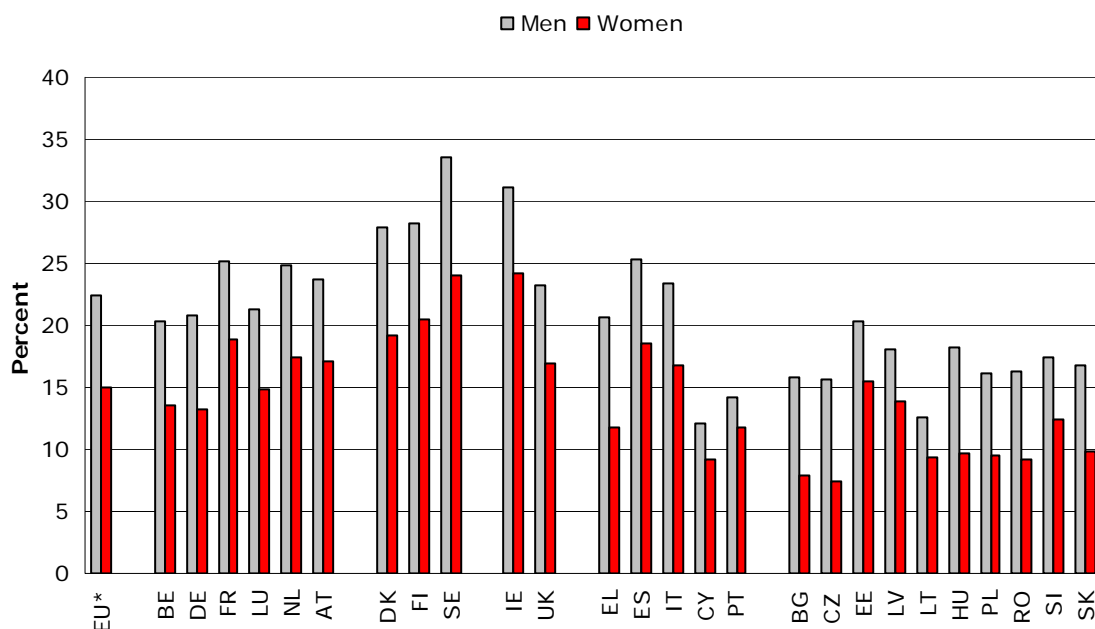
The differences among the European countries in the share of single women (aged 25 and over) should be considered as the probable outcome of the different diffusion of non-institutional cohabitation habits (Table A4 in the Annex 2).

Widowhood and divorce appear to be more widespread conditions for women (figure 2.9 and 2.10) than for men. In the EU-27 widowed women aged 25 and over account for 16.2% of the same age female population and the divorced for 7.5% of the female population of the same age group, while the male average is 3.7% and 5.9% respectively.

As regards country specific data, the highest percentages of *widowed women* (aged 25 and over) compared to the total female population (aged 25 and over) can be found in the Eastern European countries: 22.1% in Hungary, 20.1% in Estonia, in Bulgaria and in Romania, 20.2% in Lithuania. The percentages are lower in the Nordic countries (on average 14% of the female population aged 25 and over), while high shares can be found in the Southern European countries: in Italy 17% of the total female population aged 25 and over, and 16.3% in Greece. High percentages can also be found in Germany (16%) and Austria (16.1%).

There is also a higher share of *divorced women* in the Eastern European countries: in Estonia 15.3% of the female population aged 25 and over are divorced, while these rates are 12.7% in Latvia, 12.3% in the Czech Republic and over 11% in Hungary and in Lithuania. The share of divorced women is above average also in the Nordic countries (13.7% in Sweden, 13.2% in Finland and 11.2% in Denmark) while in the Southern European countries the percentages are lower: 4.2% of women are divorced in Cyprus, 4.5% in Spain, 3.9% in Italy and 4.3% in Greece. In Ireland they account for 6%.

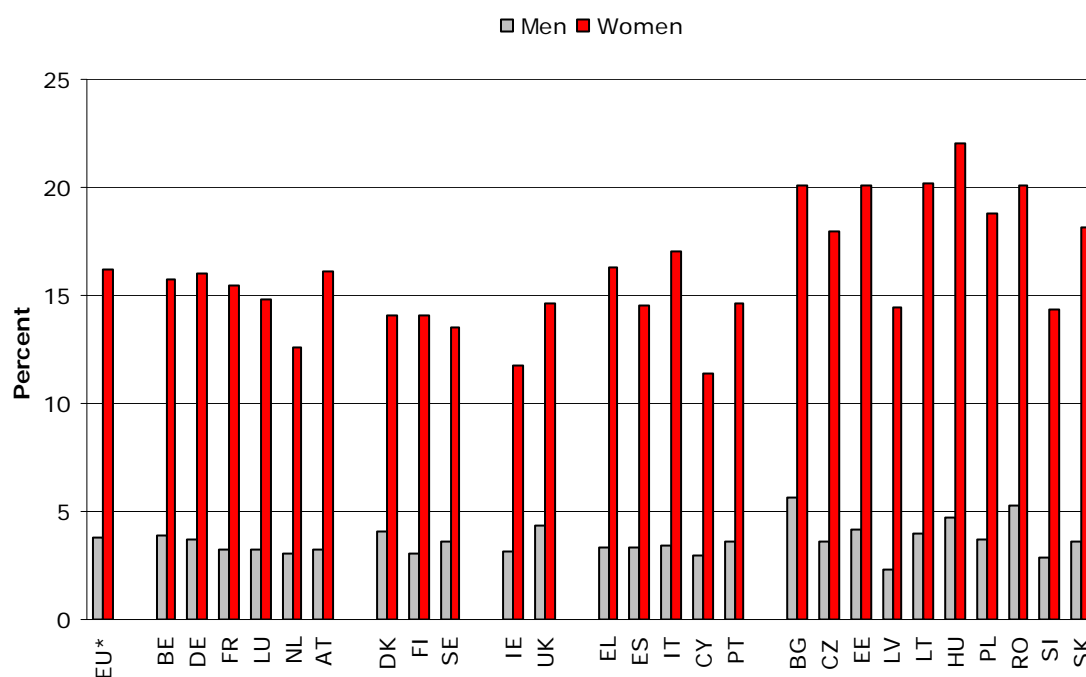
Figure 2.8: Single women/men (aged 25 and over) in relation to the total female/male population (aged 25 and over) in the EU Member States - 2001



*Missing data for Malta; EU average is calculated on available country data.

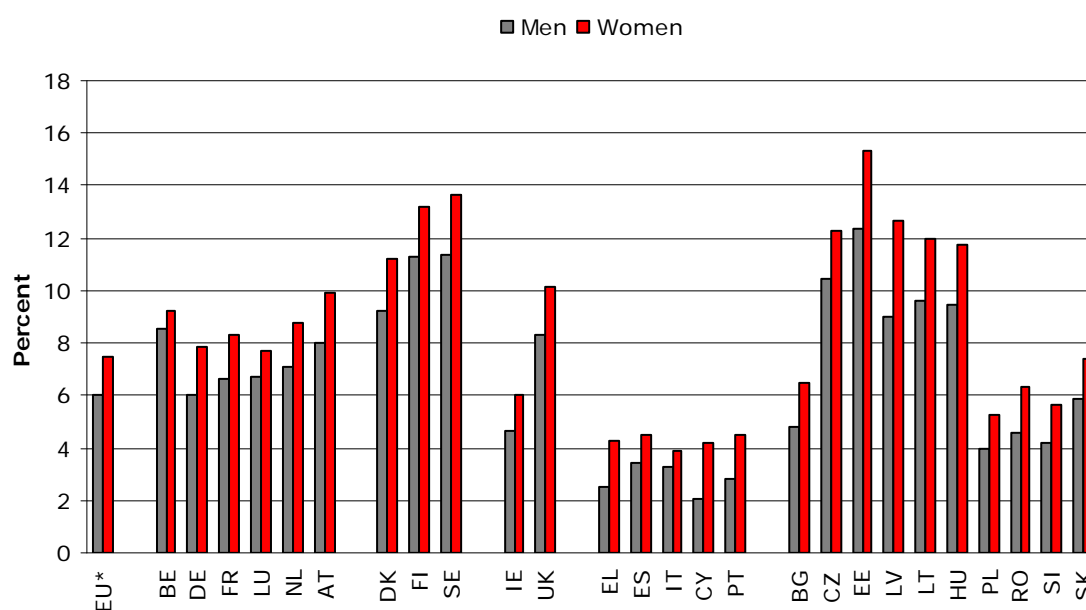
Source: Eurostat, Census, 2001

Figure 2.9: Widowed women/men (aged 25 and over) in relation to the total female/male population (aged 25 and over) in EU Member States - 2001



*Missing data for Malta; EU average is calculated on available country data.
Source: Eurostat, Census, 2001

Figure 2.10: Divorced women/men (aged 25 and over) in relation to the total female/male population (25 and over) in EU Member States - 2001



*Missing data for Malta; EU average is calculated on available country data.
Source: Eurostat, Census, 2001

Considering the overall composition of the female population aged 25 and over by marital status, Nordic and Anglo-Saxons countries (except for Ireland) have higher shares of single and divorced women but less significant shares of widows. On the other hand, the Mediterranean countries (except for Spain) combine lower shares of single and divorced women with significant shares of widows. The Eastern European countries, instead, present a relatively low incidence of the single women population, but a much larger share of widowed and divorced. The continental countries seem to be more heterogonous in the profile of the unmarried female population: for instance the Netherlands reflect the Nordic patterns, France combines a significant share of single women with a significant share of the widows.

Not all the female population considered so far is actually living alone. In order to isolate women who actually live alone (**lone women**), the three main groups of women living alone aged 25 and over have been considered. Overall these three groups of women (lone women with no dependents, lone mothers and lone women aged 65 and over) sum up to about 41 million in the European Union (data for Sweden and Malta are missing), accounting for 23% of the female population aged 25 and over and for 17.3% of total female population. Table 2.2 shows the percentage of these three main groups of adult women living alone on the total female population compared to the same groups in the male population ⁽²⁸⁾. Figure 2.11, instead, shows the composition of women living alone (over 25) by group, to provide an overall picture of differences across the countries. In the following paragraphs these country differences will be discussed with reference to lone women with no responsibility for a dependent, lone mothers with dependent children and elderly women living alone.

⁽²⁸⁾ In order to avoid double counting, in Table 2.2 lone women with no dependents and lone mothers are considered for the 25-64 years age bracket. Lone mothers over 65 were not considered because they are more likely to live with children over 25 years of age. This group accounts for 1% of the female population and for 95% of them the youngest child is over 25 years old.

Table 2.2: Lone women/men (aged 25-64) with no dependents, lone mothers/fathers (25-64), lone elderly women/men over 65 in proportion to the total female/male population in EU Member States - 2001

WOMEN					MEN				
	Women Total	% lone women with no dep. (25-64)	% lone mothers (25-64)	% lone women 65+ with no dep.		Men Total	% lone men with no dep. (25-64)	% lone fathers (25-64)	% lone men 65+ with no dep.
EU*		5.2	4.9	7.2	EU*		6.8	0.9	2.1
BE	5,260,904	6.1	5.1	7.5	BE	5,035,446	9.0	1.2	2.5
DE	42,448,400	7.4	3.9	9.8	DE	39,828,500	10.9	0.8	2.4
FR	30,096,783	5.9	4.6	7.4	FR	28,416,917	7.0	0.9	2.2
LU	222,998	6.1	4.1	5.9	LU	216,541	8.3	1.2	1.7
NL	8,076,486	7.1	3.5	7.0	NL	7,909,052	9.6	0.7	2.0
AT	4,143,737	7.3	5.7	7.9	AT	3,889,189	8.9	1.0	1.9
DK	2,704,893	9.6	4.4	10.0	DK	2,644,319	15.1	0.9	3.7
FI	2,651,774	8.5	4.8	8.5	FI	2,529,341	10.3	0.9	2.6
IE	1,936,371	3.3	4.8	3.9	IE	1,915,534	4.7	0.8	2.0
UK	30,209,333	5.7	6.0	7.8	UK	28,579,867	7.7	0.1	3.0
EL	5,361,846	3.4	3.7	4.6	EL	5,266,267	3.0	0.8	1.4
ES	20,834,489	2.9	4.4	5.0	ES	20,012,882	4.0	1.1	1.6
IT	29,408,762	3.8	4.0	7.7	IT	27,586,982	4.1	0.8	2.2
CY	351,068	2.6	2.7	3.7	CY	338,497	2.4	0.3	1.2
PT	5,355,976	2.7	4.1	4.7	PT	5,000,141	2.6	0.6	1.4
BG	4,053,163	3.1	4.9	5.9	BG	3,850,931	3.7	1.1	2.2
CZ	5,247,989	5.4	7.5	7.3	CZ	4,982,071	8.5	1.5	2.0
EE	738,201	6.8	9.1	8.1	EE	631,851	7.3	1.2	2.1
LV	1,282,419	4.6	8.8	5.3	LV	1,094,964	4.5	1.1	1.3
LT	1,854,824	5.7	5.2	6.6	LT	1,629,148	5.5	0.5	1.5
HU	5,347,665	4.7	6.6	7.2	HU	4,850,650	4.8	1.0	1.8
PL	19,713,677	4.2	6.6	5.1	PL	18,516,403	5.3	0.9	1.4
RO	11,112,233	2.9	4.9	5.1	RO	10,568,741	2.7	0.1	1.5
SI	1,005,460	3.1	6.8	6.0	SI	958,576	4.5	1.2	1.3
SK	2,766,940	5.1	5.9	6.7	SK	2,612,515	6.2	0.9	1.6

*Missing data for Malta and Sweden; EU average is calculated on available country data.

Source: Eurostat, Census 2001

At the EU level, lone women (aged 25-64) without dependents represent 5.2% of the total female population compared to 6.8% for men (table 2.2). Lone parents are, instead, a significantly higher share of the female population aged 25-64 (4.9%) compared to lone fathers (0.9%), lone elderly women (aged 65 and over) are also a higher share of the female population (7.2%) relative to men (2.1%).

Indeed, when considering the three groups together, the share of women (over 25) living alone on the total female population is 17.3% against 9.8% of men. The pattern is similar in all European countries even though European countries show differences in the incidence of the three groups of lone women on the total population: in Estonia, Denmark, Finland, Germany, Austria and in the Czech Republic the three groups of lone women living alone on the total female population account for over 20%. In the UK, Latvia, Hungary, Belgium, France, Slovakia, the Netherlands and in Lithuania the figures range from 17.3% to 20%. Luxembourg, Poland, Slovenia, Italy, Bulgaria and Spain range instead from 15.8% to 12.1%, while Ireland, Greece, Portugal and Cyprus are significantly below the EU average with figures under 12%.

As regards the gender gap in the share of people over 25 living alone, the Eastern European countries (Estonia, Latvia, Hungary, Lithuania, Slovakia, Slovenia, Poland and the Czech Republic) register the most significant differences (ranging from over 13 percentage points to around 8 percentage points). The opposite situation can be found in Denmark, Ireland and the Netherlands where the gap is less than 5 percentage points and also in Cyprus where the small gap is probably linked to a less widespread situation of living alone for women.

The country differences in the internal composition of adult women living alone according to the three groups identified (figure 2.11) is also worth noting. In the EU average lone women over 25 with no dependents are around 31% of the total women living alone, another 29% are lone mothers and around 40% are lone elderly women.

In some European countries the **elderly lone women** population is a larger group. In Italy, Germany, Bulgaria, Denmark, Cyprus and France the lone elderly women represent over 40% of the overall population of women living alone over 25; on the contrary, in Latvia, Poland and Ireland they represent a share of less than 35%.

Especially in the Eastern European countries, like Latvia, Slovenia, Poland, Romania, Estonia and the Czech Republic but also in Ireland, it is the **share of lone mothers** ⁽²⁹⁾ on the female population over 25 living alone which is more significant, with figures above 37% and relatively more significant than both the shares of lone women with no dependents and of elderly lone women. Other countries registering a share of lone mothers around and above the European

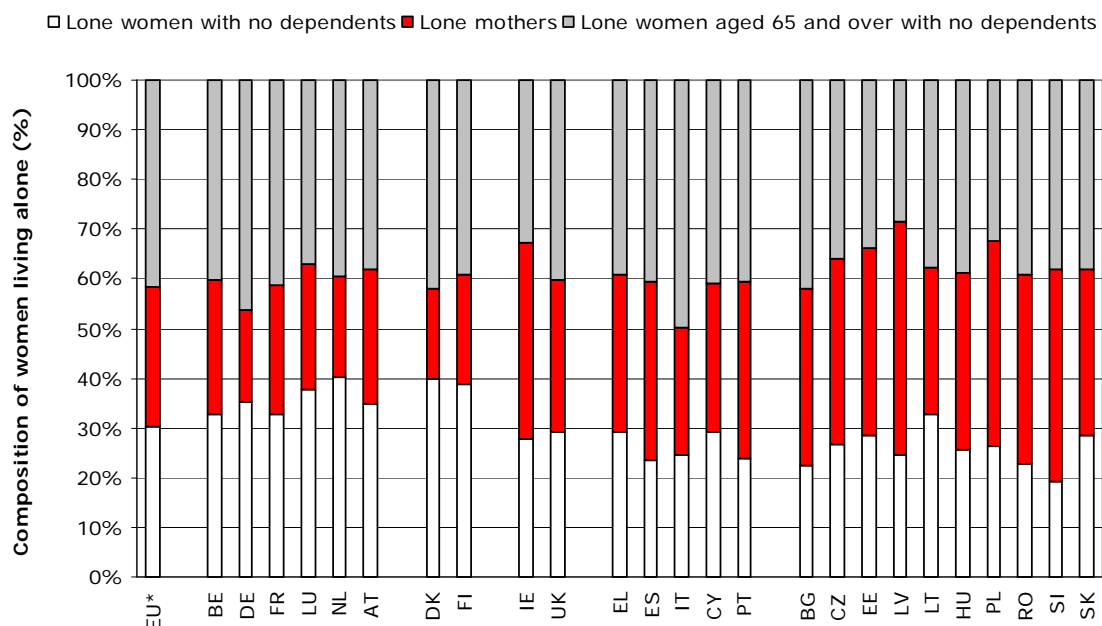
⁽²⁹⁾ Lone mothers are defined as women living without a partner and with daily care responsibilities for a dependent child or children.

average are Spain, Portugal, Hungary, Romania, Bulgaria, Slovakia, Greece and the UK, though the shares of lone mothers are not significantly higher than those registered for lone women with no dependents and for the lone elderly.

The share of **lone women aged 25-64 in charge of no dependents** is relatively more significant in countries like Denmark, the Netherlands, Finland, Germany, Austria, France and Belgium where their share is over 33%. On the contrary their share is less important (under 25%) in Slovenia, Bulgaria, Romania, Spain and Portugal.

On the other hand (figure 2.12), in all European countries, men living alone over 25 are made up mainly of men in charge of no dependents (on average 69%, based on countries with available data). Significant shares of lone fathers, over 15%, can be found only in Romania, Slovenia, Spain, Latvia and Bulgaria.

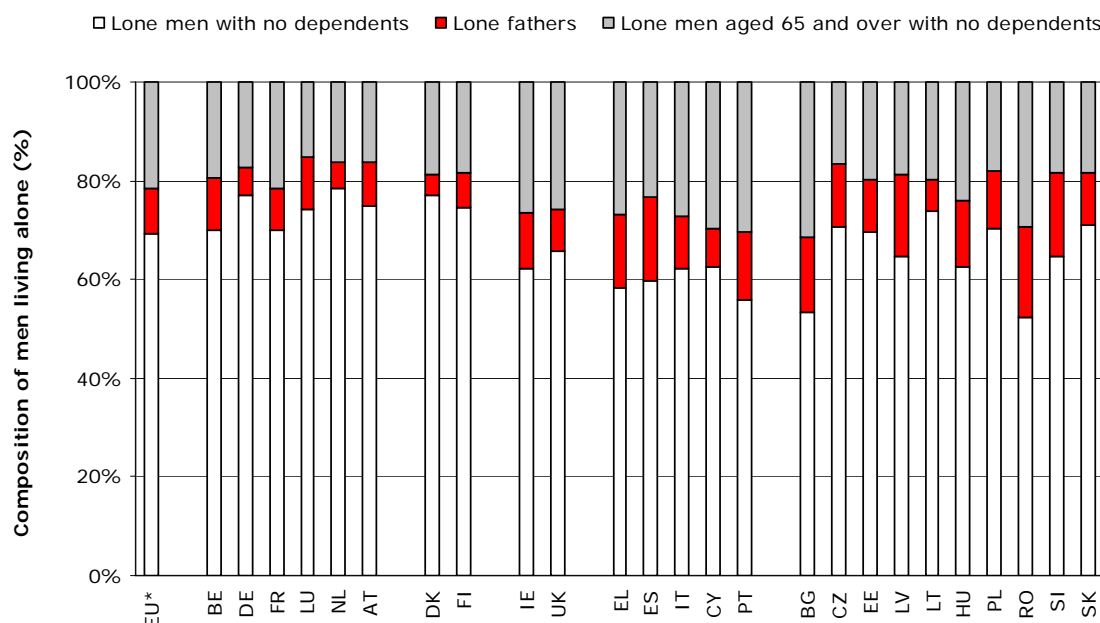
Figure 2.11: Composition of women living alone by group (lone women aged 25-64 with no dependents, lone women aged 25-64 with children, lone women aged 65 and over) in the EU Member States - 2001



*Missing data for Sweden and Malta; EU average is calculated on available country data.

Source Eurostat, Census 2001

Figure 2.12: Composition of men living alone by group (lone men aged 25-64 with no dependents, lone men aged 25-64 with children, lone men aged 65 and over) in the EU Member States - 2001



*Missing data for Sweden and Malta; EU average is calculated on available country data.

Source: Eurostat, Census 2001

2.3.1 Lone women with no dependents

As discussed in the previous paragraph, with the exception of some of the Eastern European countries (Hungary, Latvia, Lithuania and Estonia), in all the European countries the share of lone women aged 25 – 64 with no dependents living alone on the total female population is lower than that of lone men (figure 2.13).

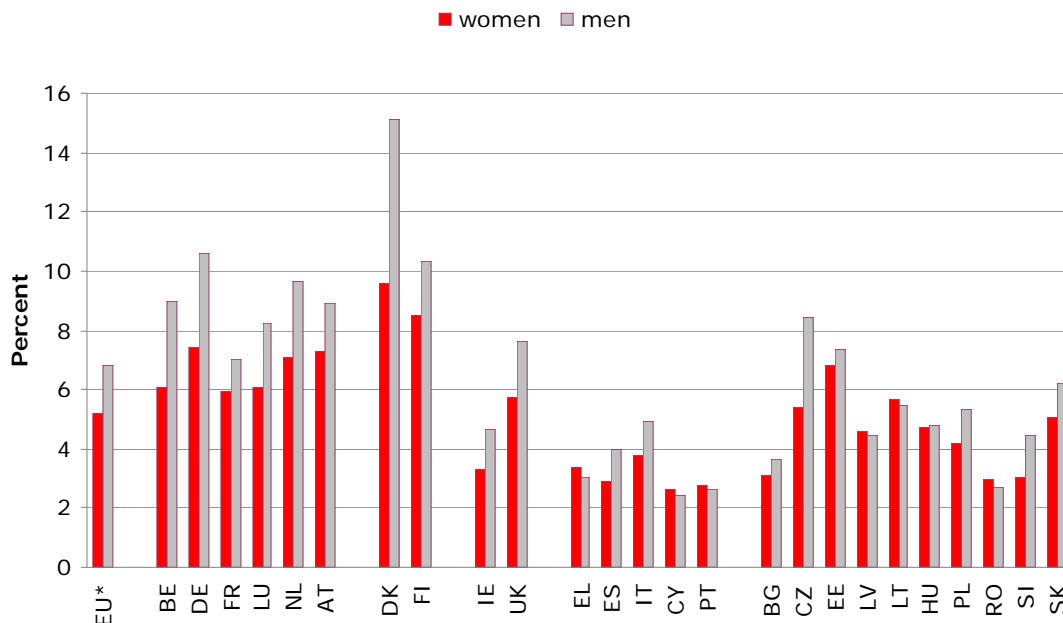
The overall age distribution of lone women (aged 25-64) with no dependents in all EU countries shows the common feature of a relatively more important share of lone women over 50 years old, though the figures move in a quite extended range from 69% in Bulgaria to around 38% in Luxembourg and Spain.

The youngest profile of women living alone with no dependents are in the Netherlands, Luxembourg, and Denmark.

The oldest profile of women living alone with no dependents are in the Eastern European countries where women aged 50-64 are above 50% of the total. Also some Mediterranean countries (Portugal, Greece, and Cyprus) register figures above 50%.

Countries registering the highest shares of lone women with no dependents in the central age bracket (35-50 years old) are Ireland, Spain, Luxembourg and Italy with values over 30%.

Figure 2.13: Lone women/men aged 25-64 with no dependents in relation to the total female/male population in EU Members States - 2001 *



*Missing data for Sweden and Malta; EU average is calculated on available country data.

Source: Eurostat, Census 2001

2.3.2 Lone women with dependents

From an analytical perspective, the condition of women living alone and in charge of dependents is a difficult issue to address due to the relative scarcity of statistical data on women in charge of dependents other than children (elderly, disabled). This is also the case for women in charge of both children and other dependents, a situation that is likely to spread throughout the EU countries because of the current demographic trends and changes in family structures.

Given Census data availability, in the analysis below the major focus is on lone women in charge of children. An insight on women in charge of other dependents is also provided on the basis of 2005 LFS data.

2.3.2.1 Lone mothers

Lone mothers are defined as women living without a partner and with daily care responsibilities for a dependent child or children.

A cross national comparison of this group is difficult due to the different definitions of the age of a “child” or the status of cohabitation. In fact, there are differences between the age at which a child is considered dependent: some countries indicate 18 years as a threshold (Hungary, Estonia and Lithuania), others 20 years (Ireland), while other European countries do not specify the age ⁽³⁰⁾. In this study, in order to consider the most common legal conditions in the European countries, a child is considered dependent if under 18 years old and still in education or training.

In addition, being a lone mother can be a temporary phase in the life cycle of a woman as it can change with a new marriage or cohabitation. These transitions are not equally visible in the different national measurement systems.

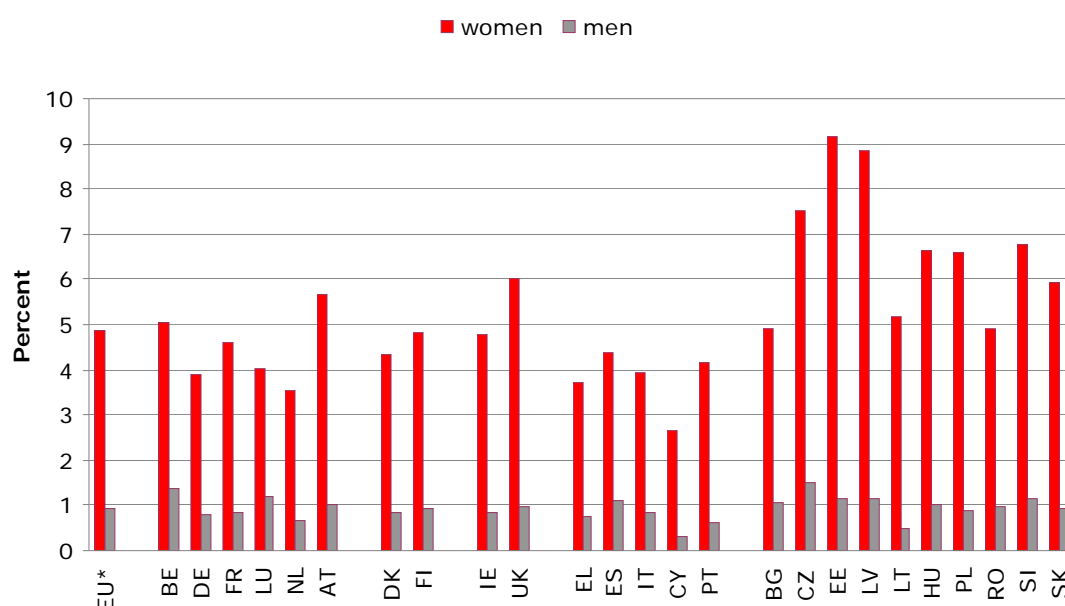
The vast majority of lone parents in Europe are women; on average, in 2001, lone mothers aged 25-64 represented around 85% of lone parents and 4.9% of the total female population, while lone fathers represented only 15% of lone parents and 0.9% of the total male population. Moreover, while the share of lone fathers does not appear to vary significantly across the EU-27 countries (ranging from 0.3% to 1.5%), the share of lone mothers varies much more.

The highest shares of lone mothers compared to the total female population are found in some of the Eastern European countries: around 9% in Estonia and Latvia, and 6.0-7.5% in the Czech Republic, Poland, Hungary and Slovenia and in the Anglo-Saxon countries (6.0% in the United Kingdom).

Nordic countries, the UK and the Continental European countries (France, Germany) have a younger profile of lone mothers while the Mediterranean countries, with a lower presence of lone mothers, have a relatively older profile. Eastern European countries show different features: Hungary, Bulgaria and Romania, like the Mediterranean countries, have an older profile of lone mothers, while Slovakia and the Czech Republic tend to reflect the age composition of Nordic and Continental countries (Table A6 in Annex 2).

⁽³⁰⁾ European Commission (2006b).

Figure 2.14: Lone mothers/fathers with children aged 25-64 in relation to the total female/male population in EU Member States - 2001*



*Missing data for Sweden and Malta; EU average is calculated on available country data.

Source: Eurostat, Census 2001

A recent study ⁽³¹⁾ on the composition of lone parent families in 13 European countries sheds light on the most significant cross-country differences in the patterns of lone parenthood. This study considers, in relation to EU countries, the specific situation of Spain, Italy, Portugal, Poland, Slovenia, France, Germany (with disaggregated data for East Germany), the Netherlands, Denmark, the United Kingdom, Ireland and Bulgaria. Table 2.3 presents the situation of the countries covered in the study, which do not include all the countries considered in this report. As regards lone parents, countries like Spain, Italy and Portugal show a prevalence of divorced or separated parents while single unmarried women are very few (with the exception of Portugal where they represent 22% of lone parents).

Continental European countries, such as Germany, France and the Netherlands have the highest proportion of divorced and separated women and the lowest share of widows among lone mothers. At the same time, the percentage of (unmarried) single mothers is higher (around 32% in France and in the Netherlands). The highest share of single mothers is to be found in Anglo-Saxon countries (UK and Ireland).

⁽³¹⁾ European Commission (2007), *Study on Poverty and Social Exclusion among Lone-Parent Households*, DG Employment, Social Affairs and Equal Opportunities, Brussels.

Hence, in the Anglo-Saxon countries lone parenthood is more likely to be associated with births and reproductive choices outside marriage, while in the Southern European ones the ruptures of institutionalised couples are more likely to be the path into lone parenthood.

In all EU Member States lone mothers are more likely to be in charge of a single child (Table A7 in Annex 2) while the share of monoparental female households with two or more children is below 40% in all countries.

Northern European countries have the higher percentages of monoparental female families with more than one child (Table A7 in Annex 2): in Denmark 32.3% of lone mothers have two children and 9.5% have three or more children, in Finland 27.0% and 9.4% respectively while in the Netherlands these percentages are 31.2% and 11.4%. Lone mothers with three or more children are common also in Ireland (19.7%).

Table 2.3: Composition (%) of lone parent families with dependent children by marital status in some European Countries, 2001

	Divorced/Sep.	Widows	Single mothers	Lone fathers
DE (Total)	52.7	6.4	27.9	8.5
DE east	43.3	4.8	40.4	11.5
FR	57.0	11.0	32.0	:
NL	51.5	4.6	32.4	11.5
DK	:	:	:	13.9
IE	31.0	6.8	52.1	10.1
UK	47.8	2.4	45.6	4.2
ES	40.9	33.8	12.6	12.7
IT	53.6	19.8	12.8	13.8
PT	51.1	15.1	22.0	11.8
BG*	44.3	36.8	8.5	17.1
PL	44.6	19.9	22.6	12.9
SI	44.7	14.4	27.4	13.5

*The data for Bulgaria are not comparable as they refer to lone parents with children of all ages. The Bulgarian census also has a special additional category for married people living alone, which is summed here with divorced parents.

: Data not available

Source: European Commission (2007)

2.3.2.2 Lone women with other dependents

The accelerated ageing process in the last decades, even if accompanied by an overall improvement in the health status of the elderly population, goes hand in hand with the increase in the absolute number of older persons suffering from

disabilities and chronic diseases who need care, especially in the over 75 years old age group, and is a trend which is expected to continue in the coming decades.

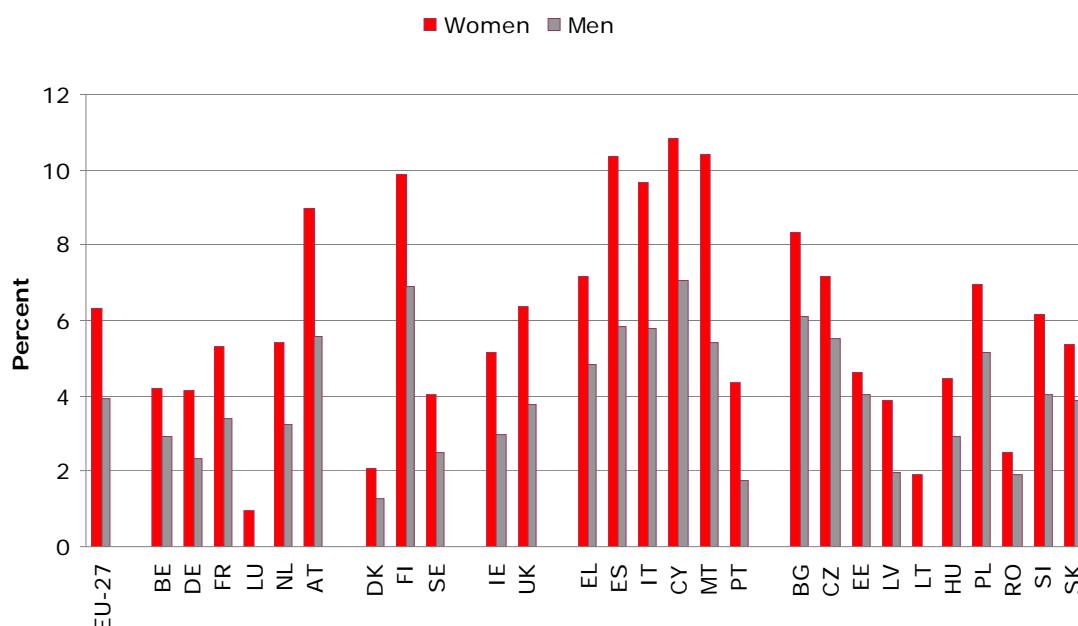
The Eurostat Census data do not offer an insight into single women and men in charge of dependents other than children. To analyse the phenomenon this section considers the Eurostat LFS data set, supplemented by national studies ⁽³²⁾. The data of the 2005 LFS ad-hoc modules are the only ones available that provide a quantitative overview of the population (by age and gender) regularly taking care of dependents aged 15 and over, even if important variables are not provided (i.e. data on carers' marital status and on the size of the household) ⁽³³⁾.

Eurostat LFS data show (Figure 2.15) the predominance of women carers, whether child, sister, spouse or friend/neighbour. Although the rates vary, approximately two thirds of carers are women. Where older people provide care to each other, there is a greater gender balance. The highest proportions of women caring for other dependents are registered in the Mediterranean and Eastern European countries. In these countries long-term care is provided on a voluntary basis by family members, while social services for the elderly are quite limited. Instead, in the Nordic and Continental European countries the public care provision is well developed and families are largely relieved from the responsibility of providing care. An exception is Finland where the percentage of female and male carers is above the EU average.

⁽³²⁾ Source: EUROFAMCARE, International research project within the 5th Framework Programme of the European Community, Key Action 6 (<http://www.uke.uni-hamburg.de/eurofamcare/>). The use of data from national studies on the percentage of the population providing care is not very helpful for comparative purposes since the nature of care, the size of households or the ages considered for dependency vary widely; however these data enable us to make some general considerations.

⁽³³⁾ The EU LFS provides population estimates for the main labour market states (such as activity, employment, unemployment) as well as important socio-demographic characteristics (such as gender, age). Since 1999 part of the EU LFS are the so-called "ad-hoc modules" that contain a further set of variables to supplement the information in the LFS. In 2005 ad hoc modules dealt with reconciliation issues.

Figure 2.15 Proportion of women/men regularly taking care of people older than 15 in need of care in relation to the total population in EU Member States – 2005



Source: Eurostat, Labour Force Survey (LFS)

Available studies on primary carers, for example, indicate that in Italy ⁽³⁴⁾ women are the family members most engaged in this role, with a ratio of 4 women to 1 man and that the carers' mean age in 2001 was 53.5 years. The distribution of carers by age group shows that over half of Italian family carers are in the 45 to 64 age group, although both young carers (under 35) and very old ones (75 and over) are also well represented, with each group reaching about 8-9% of the total sample ⁽³⁵⁾. These latter two groups are also those where the gender ratio is more balanced even though gender differences are huge, with female carers representing 75% and 63% of the respective age groups. Analysis of the marital status of the whole sample shows that carers are mainly married or living with a partner (71%) while single, widowed and divorced or separated individuals represent a lower proportion (respectively 18%, 7% and 4% of the total carers).

⁽³⁴⁾ Balducci C., Gianelli M., Lamura G., Melchiorre M., Polverini F., Principi A., Quattrini S. (2004), *"National Background Report for Italy"*, report part of the European Union funded project "Services for Supporting Family Carers of Elderly People in Europe: Characteristics, Coverage and Usage" - EUROFAMCARE

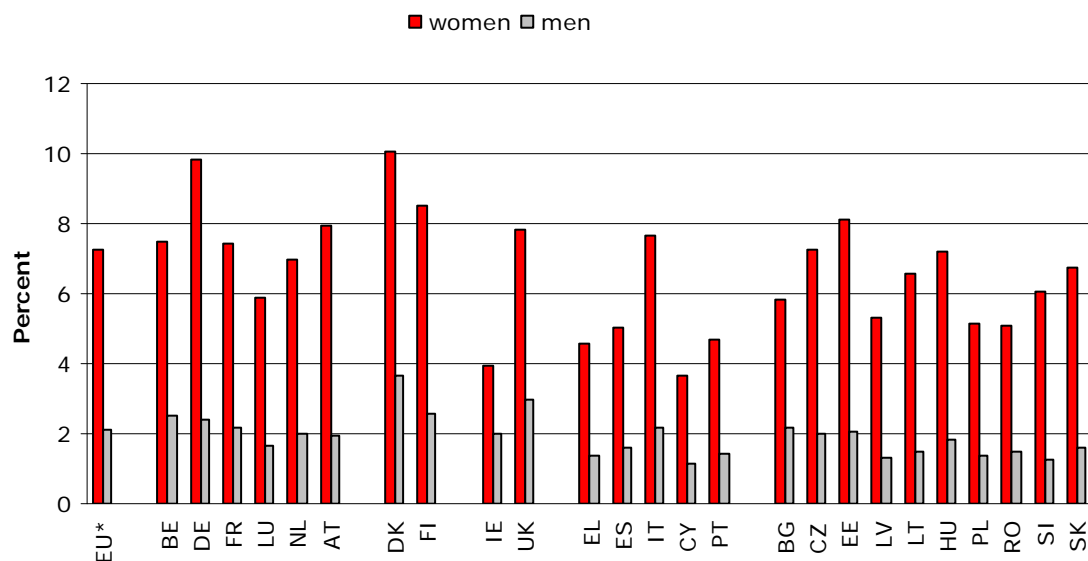
⁽³⁵⁾ Mestheneos E., Triantafyllou J. (2005), pp. 24-27.

2.3.3 Elderly women

There are several demographic aspects of the ageing female population that are relevant for this analysis. Firstly, as already mentioned, the old age dependency ratio is increasing in the majority of European countries. Secondly, the increase in the number of elderly women is higher compared to elderly men. The main consequence of this is that ageing societies are becoming disproportionately female. Finally, the age composition of the elderly population is changing because of the continuous increase in the oldest age groups within the elderly population.

Lone women aged 65 and over represent 7.2% of the total female population in the European countries with the highest percentages in the Nordic and most of the Continental countries, but also in Italy, in the UK and in Estonia (Figure 2.16). As already shown, women aged 65 and over living alone are also the most significant component of the total female population living alone.

Figure 2.16: Women/men population aged 65 and over living alone, % of total women/men, in EU Member States - 2001



*Missing data for Sweden and Malta; EU average is calculated on available country data.

Source: Eurostat, Census 2001

In all the European countries ⁽³⁶⁾ there is a high concentration of elderly women living alone in the older age groups. On average, 19.6% are aged 65-69, 24.5% are aged 70-74 and 55.9% are aged 75 and over.

⁽³⁶⁾ The data for the UK are not comparable because of a lack of information about the 75 and over age group.

The Mediterranean and Continental European countries register the highest percentages of elderly women over 75 years living alone: 62.9% in France, 63.1% in Italy, 59.9% in Spain, 61.7% in Germany, 60.0% in the Netherlands and 65.4% in Austria. An exception among the Mediterranean countries is Greece where this age group represents only 45.5% of elderly women living alone.

2.3.4 Concluding remarks

Women living alone represent an important socio-demographic feature of EU societies, accounting on average for 17.3% of the total female population.

Across the European countries, the composition of the lone population registers common and significant gender differences: lone women with no dependents are less represented than men while lone parenthood and elderly loneliness are much more widespread among women than men.

Despite this common feature, European countries show significant differences:

- in the *Universalistic welfare regimes* of the *Nordic countries*, which register higher shares of adult single (probably due to the more common un-institutionalised cohabitation) and divorced women, adult women (25 and over) living alone represent a larger share of the total female population, with a relative over-representation of lone women with no dependents and elderly women (over 65). In these countries lone motherhood is a less widespread situation.
- In the *breadwinner family-centred regimes* of the *Mediterranean countries* where single and divorced women are less common and widowhood is a relatively more widespread condition among unmarried women, the picture for women living alone shows a lower incidence in the female population. In all countries living alone is linked to age: elderly lone women are indeed the most significant share of lone women. Spain, Portugal and Italy while registering significant shares of lone elderly women, show also a larger share of lone mothers compared to the other Mediterranean countries.
- In the *breadwinner State-centred regimes* (Belgium, the Netherlands, Germany, Austria, France and Luxembourg) it is difficult to identify clear distinguishing features of the phenomenon. The incidence of the adult (over 25) lone women population is higher in Germany, Austria, Belgium and a little more limited in France and in the Netherlands. Also the composition of the lone women population is variable: on the one hand Germany and Austria have a significant

share of adult lone women with no dependents and, with France, a significant percentage of lone elderly women. The Netherlands, instead, combine a very significant share of lone women (over 25) with no dependents with an important share of lone elderly women, but lone mothers are relatively less significant.

- *In the Liberal welfare regimes, typical of the Anglo-Saxon area* (UK and Ireland) the situation is also highly differentiated. First of all, in the UK women living alone are a more important component of the female population than in Ireland. Also, the composition of the lone women population shows that in the UK lone mothers have a higher incidence than the EU average but are in any case counter-balanced by lone women with no dependents and lone elderly. In Ireland only lone mothers are the largest group of lone women.
- *Eastern European countries in transition* register relatively homogeneous features despite a fairly diverse incidence of the phenomenon of women living alone. It is also worth noting that in these countries divorced and widowed women are a significant share of unmarried women. Adult women (over 25) living alone have a major incidence in the relative female population in Hungary, Lithuania, Estonia, while the condition is less widespread in Latvia and in the Czech Republic and much less widespread in Bulgaria, Romania and Poland. In the group of Eastern European countries comprising Poland, Latvia, the Czech Republic, Slovenia and Estonia lone mothers are the more significant group, followed by lone adult (over 25) women with no dependents. In several Eastern European countries the relatively important share of lone fathers, among men living alone, is interesting, at least compared to other EU countries, as is the relatively low gender gap. This situation, together with the fact that both lone women with no dependents and lone mothers account for the main typologies of women living alone in these countries, suggests that migratory dynamics might have an impact (i.e. young mothers autonomously migrating, and migration of the younger male cohorts).

3. ECONOMIC AND SOCIAL CONDITIONS OF WOMEN LIVING ALONE

Labour market and living conditions indicators are useful in analysing the economic and social conditions of women living alone in Europe. Paragraph 3.1 presents an analysis of the existing gender gaps in activity, employment and unemployment rates, with an overview of the three population groups of women living alone considered in this study, while paragraph 3.2 focuses on living conditions and poverty risk indicators.

As in chapter 2, most of the data on which this chapter is based come from Eurostat and they do not always refer to lone women, but sometimes consider single women as a proxy.

In graphs and tables an aggregate figure for the EU-27 has been included where either directly provided by Eurostat or calculated on the country data. In cases when data are missing for one or more Member States, the EU average has been calculated excluding these. Countries are ranked in relation to the welfare system classification presented in chapter one.

3.1 Labour market conditions of women living alone

3.1.1. Gender gaps in the labour market: an overview

One of the most salient features and persistent trends in advanced economies in recent decades is the increased feminisation of the labour force. However, there are still major differences in the patterns of female labour market integration over the life-course: the nature and frequency of transitions from inactivity to the labour market participation differ significantly by gender and from country to country.

The gender gap ⁽³⁷⁾ in the **activity rate** ⁽³⁸⁾ (Figure 3.1), measuring gender differences in labour market participation patterns, shows that the Nordic countries

⁽³⁷⁾ The gender gap is a measure of disparity between women and men and is generally calculated as the difference in the value of a given indicator for the male and the female rates except for the gender gap in the unemployment rate which is calculated as the difference between the female and the male rates. In this chapter gender gaps are calculated for the activity, employment and unemployment rates in 2000 and 2006.

⁽³⁸⁾ The activity rate measures the percentage of the working age (15-64) population that is in employment or is unemployed.

register the lowest difference between men's and women's labour market participation, together with some of the Baltic States. Sweden and Finland register a difference between male and female activity rates of around 5-7 percentage points and Lithuania of around 6 percentage points.

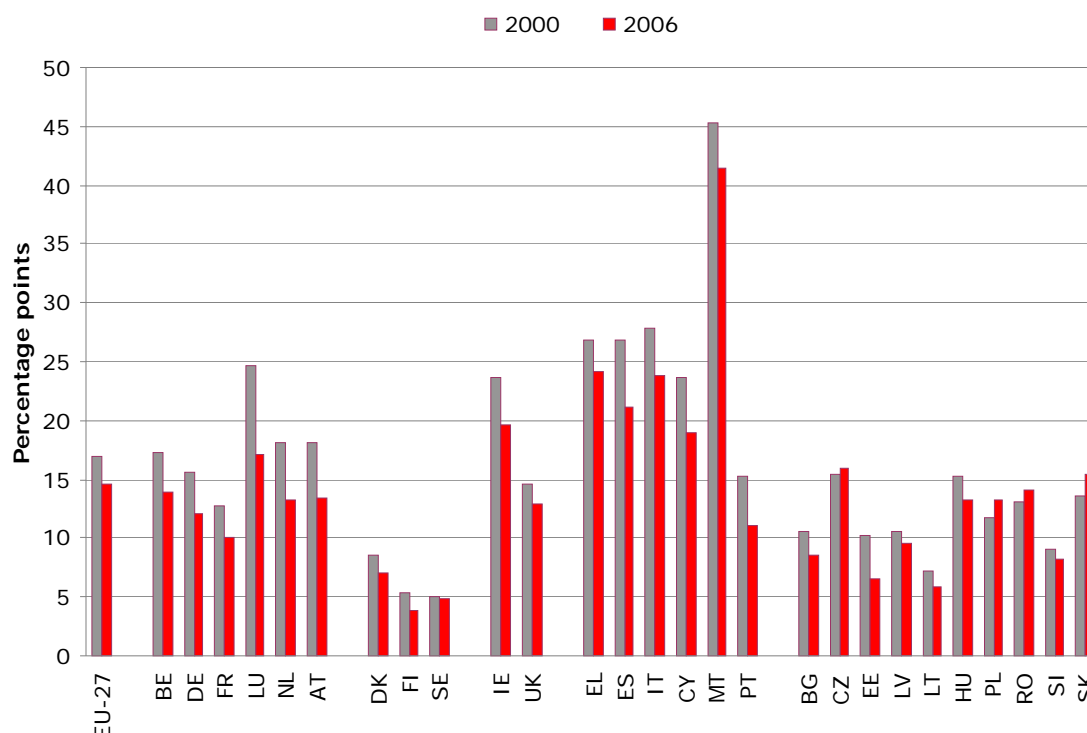
Among Anglo-Saxon countries, the UK registers a relatively low gender gap (13 percentage points), even though it is much higher than the Nordic one. By contrast, the gender gap in the Irish activity rate is quite significant (around 20 percentage points) compared to an EU average of (around) 15 percentage points.

The most significant differences between men and women in labour market participation choices are to be found in the Mediterranean European countries: Malta registers a gender gap of over 41 percentage points, Italy and Greece of about 24 percentage points and Spain above 21 percentage points. Portugal represents an exception in the Mediterranean area with a gender gap of "only" 11 percentage points (Figure 3.1).

In the Eastern European countries the gap ranges from 6 to 16 percentage points, similar to the values registered in the continental countries.

Between 2000 and 2006 the gender gap in the activity rate narrowed in almost all European countries as a result of a common trend of increasing activity rates for women. The most consistent decreases occurred in Spain (-5.7 percentage points), Luxembourg (-7.6 percentage points), the Netherlands (-4.9 percentage points), and Cyprus (-4.8 percentage points). The relative ranking of the EU countries in relation to gender differences in labour market participation, however, has not changed.

Figure 3.1: Gender gaps* in the activity rate in EU Member States - 2000, 2006



*A positive gap indicates higher activity rates for men in comparison with women, while the opposite is true for a negative gap

Source: Eurostat, Labour Force Survey (LFS)

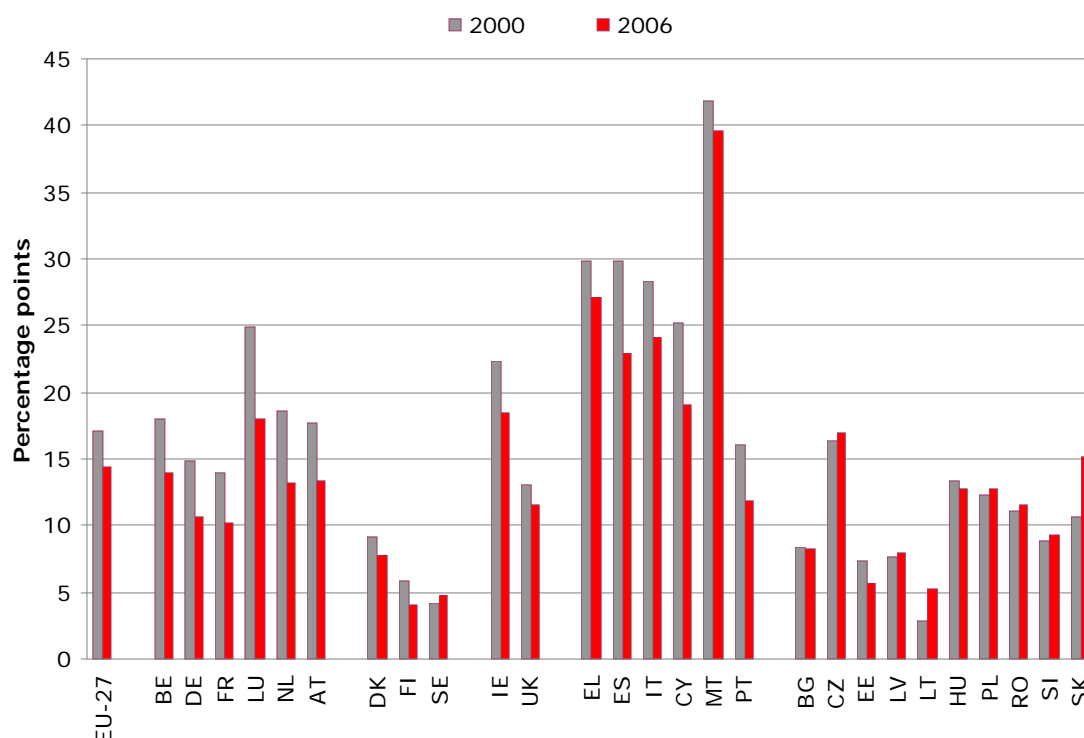
Similar considerations apply to the gender gap in the **employment rate** ⁽³⁹⁾, with the lowest difference between employment rates for men and women to be found again in the Nordic countries, especially Sweden (4.8 percentage points in 2006), and Finland (4.1 percentage points), as well as Lithuania (5.3 percentage points) and Estonia (5.7 percentage points). The highest employment gaps are registered in the Mediterranean countries: in Malta (39.6 percentage points), Greece (27.2 percentage points) and Italy (24.2 percentage points), compared to an EU-27 average of 14.3 percentage points (2.7 percentage points lower than in 2000).

From 2000 to 2006, the majority of the European Member States registered a decrease in the employment gender gap: the best performances are those of Spain (-7 percentage points), Cyprus (-6.1 percentage points), the Netherlands (-5.4 percentage points), Austria (-4.3 percentage points), Germany (-4.2 percentage points), Italy (-4.2 percentage points), and Belgium (-4.1 percentage points). In the same period, some Eastern European countries experienced an inverse trend,

⁽³⁹⁾ The employment rate measures the percentage of working age (15-64) population that is employed.

with increases in Slovakia (+4.4 percentage points) and Lithuania (+2.5 percentage points).

Figure 3.2: Gender gaps* in the employment rate in EU Member States – 2000, 2006



*A positive gap indicates higher employment rates for men in comparison with women, while the opposite is true for a negative gap

Source: Eurostat , Labour Force Survey (LFS)

Moreover, female employment is quite similar throughout all EU countries: the incidence of women in part-time employment is fairly high for the overall female population, in particular when compared to men. In 2006, in the EU-27, 31.2% of employed women worked part-time, compared to only 7.7% of men. Within the EU framework, the Netherlands registers the highest share of part-time work among women, with 74.7% of women working part-time, twice the European average. Nordic countries (Sweden 40.2%, Denmark 35.4%) and Belgium (41.1%) also show a high proportion of women working part-time.

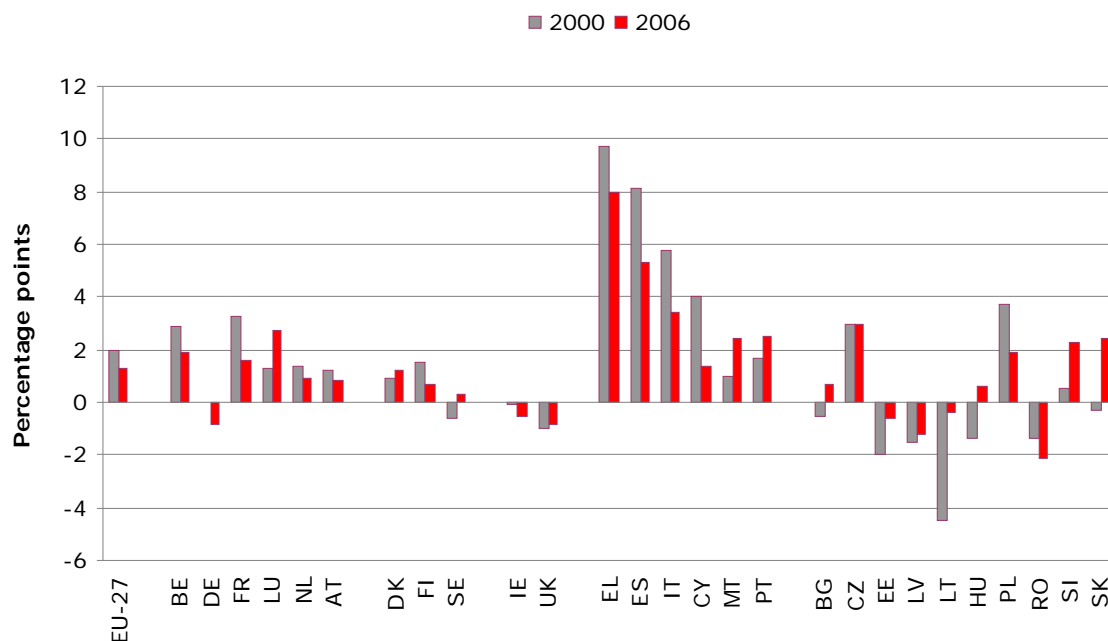
As regards gender gaps in the **unemployment rate** ⁽⁴⁰⁾ (Figure 3.3), the situation is more differentiated. Some countries show a gender gap favourable to women (the UK, Ireland, Latvia, Lithuania, Romania, Estonia and Germany), while the

⁽⁴⁰⁾ The unemployment rate measures the percentage of the labour force population (i.e. the population which participates on the labour market) without a job, available to work and currently seeking work. It is expressed as a percentage of the labour force population.

remaining majority registers a gender gap favourable to men, with the highest differences in the Mediterranean countries.

From 2000 to 2006 nevertheless emerged an improvement for women with a decline of the gender gap in almost all European countries, with the exception of the Eastern European countries (apart from Poland and Romania) where a worsening of the gender gap is registered. Other countries where a slight worsening is registered are Denmark, Sweden, the UK and Portugal but these are countries where the gap is limited. Malta, however, registers a further worsening in the frame of a very weak female participation in the labour market.

Figure 3.3: Gender gaps* in the unemployment rate in EU Member States – 2000, 2006



* A positive gap indicates higher unemployment rates for women in comparison with men, while the opposite is true for a negative gap

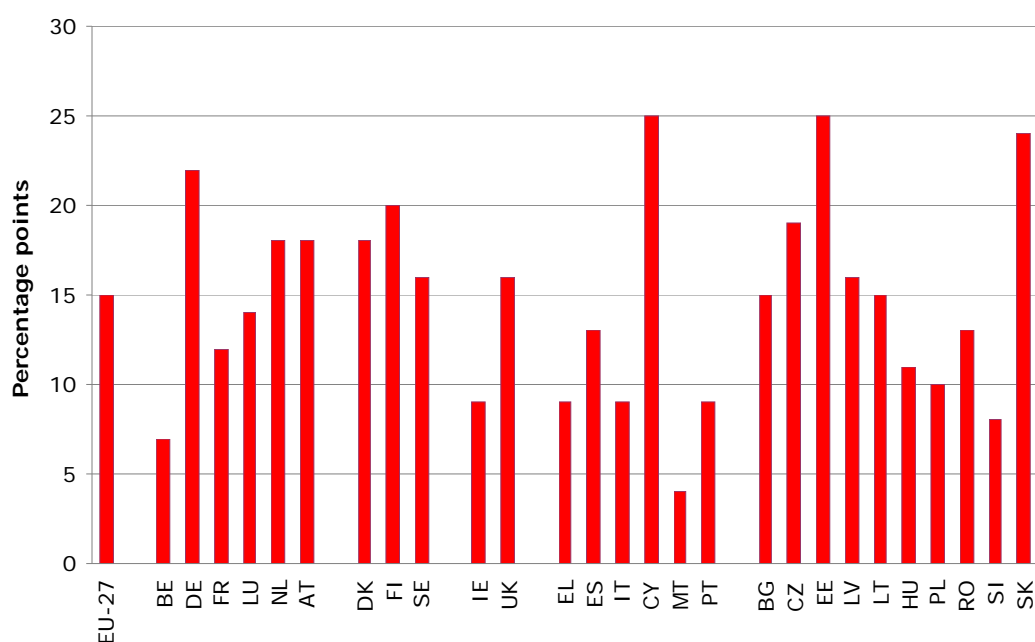
Source: Eurostat, Labour Force Survey (LFS)

These gender gap indicators provide an overall picture of women's integration in the labour market, which reflect differences in welfare regimes. The *universalistic regimes* of Nordic countries is characterised by an overall high employment rate with low gender disparities on the labour market. In the *liberal Anglo-Saxon welfare state regimes*, such as the UK, where alternatives to labour market income are more limited, the data show higher gender gaps compared to the Nordic European countries, even though they are lower than the EU average.

The *breadwinner State-centred regimes* of the continental countries (like Germany, France and, to some extent, the Netherlands where gender differences are more limited) show lower employment rates for women and higher gender disparities. The *breadwinner family-centred regimes*, typical of the *Mediterranean countries*, register the lowest female employment rates, together with the highest gender gaps. The *Eastern European countries* currently register an overall level of female labour market integration similar to that of the Continental countries, at least as regards the gender gaps in the activity rate.

In spite of the different degrees of labour market integration, European women share a greater exposure to low pay in all European countries. Data show that in every Member State there is a sizeable **gender pay gap** ⁽⁴¹⁾ measured in hourly earnings (Figure 3.4). Even if the pay gap is smaller among low paid workers, a higher proportion of women are paid at, or close to, the minimum wage and hence their individual risk of in-work poverty is highly dependent on the levels at which minimum wages are set ⁽⁴²⁾. Gender pay gaps also imply lower pensions and lower social protection entitlements for women compared to men.

Figure 3.4: Gender pay gap* in EU Member States – 2005



* % difference between average gross hourly earnings of male and female employees, as % of male gross earnings
Source: Eurostat

⁽⁴¹⁾ The gender pay gap is the difference between average male and average female hourly earnings.

⁽⁴²⁾ Eurostat (2006), *Key figures on Europe*, Statistical Pocketbook 2006, Luxembourg.

Given this first picture of European labour markets from a gender viewpoint, the following paragraphs will discuss the labour market position of the three groups of women living alone considered in this study, comparing it with the situation of men.

A clarification on the data sources for labour market indicators is however necessary.

To assess the importance and the main characteristics of the female population living alone *Census data on households* have been used so far, being the most suitable data. With these data it is possible to measure the activity rates of women living alone (with or without dependents), while it is not possible to measure their employment and unemployment rates.

In order to provide a comprehensive analysis of the labour market position of women living alone, data on employment and unemployment rates have been derived from the *Census Active population data*, which takes into account “single women”, defined as unmarried women without an “official” partner ⁽⁴³⁾. Thus, for the labour market indicators, the data do not refer precisely to the female population actually living alone, but to women who are officially “single”.

In addition, the European Union Labour Force Survey (LFS) ad-hoc modules on “Reconciliation and family life” have been used to describe the labour market conditions of women with dependents other than children. As mentioned in the previous chapter (§ 2.2), these data do not distinguish between women living alone or not, but are the only ones available that take into some account the issue of the care responsibility for dependents other than children.

3.1.2. Lone women with no dependents

The average *activity rate* ⁽⁴⁴⁾ of lone women aged 25-64 with no dependents is 65.7% in 2001, significantly lower than that of men (-13.7 percentage points) (Figure 3.5). The highest activity rates (over 70%) for this group of lone women are registered in France, Finland, Spain, Germany, Luxembourg and Ireland, while several Eastern European countries register the lowest rates (even under 55%), along with the most significant gender gaps (reaching over 30 percentage points in Slovenia).

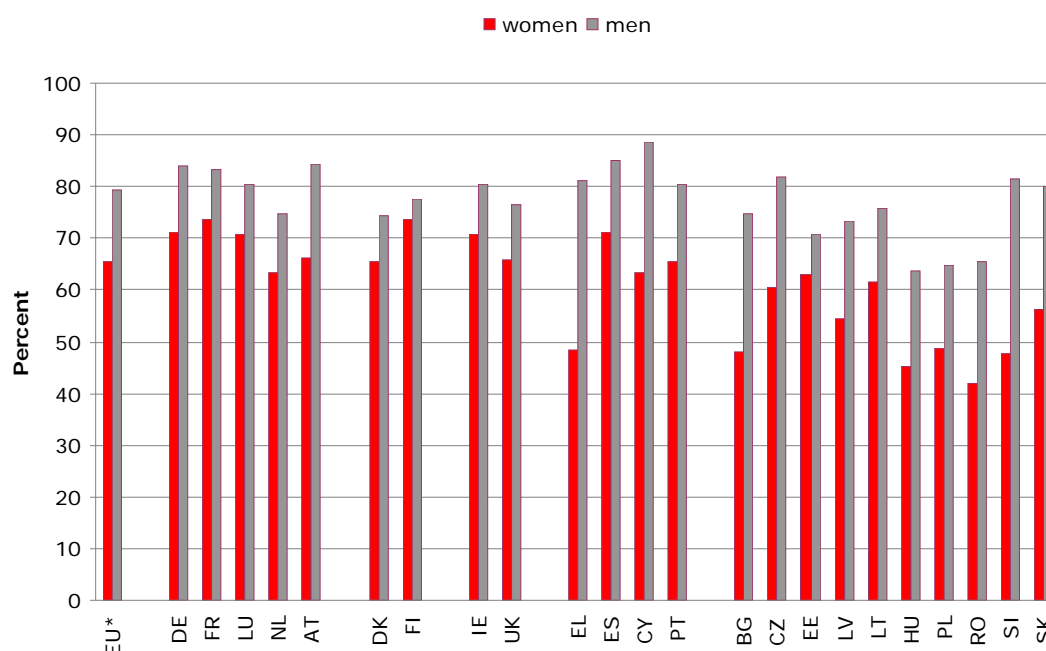
Activity rates by age (Table A10 in Annex) show other interesting country differences, in the common pattern of a higher participation in the central age

⁽⁴³⁾ See chapter 2, paragraph 2.

⁽⁴⁴⁾ Average data are calculated on the basis of countries for which data are available.

brackets (25-39). The most significant difference concerns the intensity of the decrease in activity rates after the threshold of 40 years old, with several Mediterranean countries (Cyprus, Greece and Spain) and some Eastern European ones registering a sharp reduction.

Figure 3.5: Activity rates for lone women/men aged 25-64 without dependents in EU Member States - 2001



*Missing data for Belgium, Sweden, Malta, and Italy; EU average is calculated on available country data.
Source: Eurostat, Census 2001

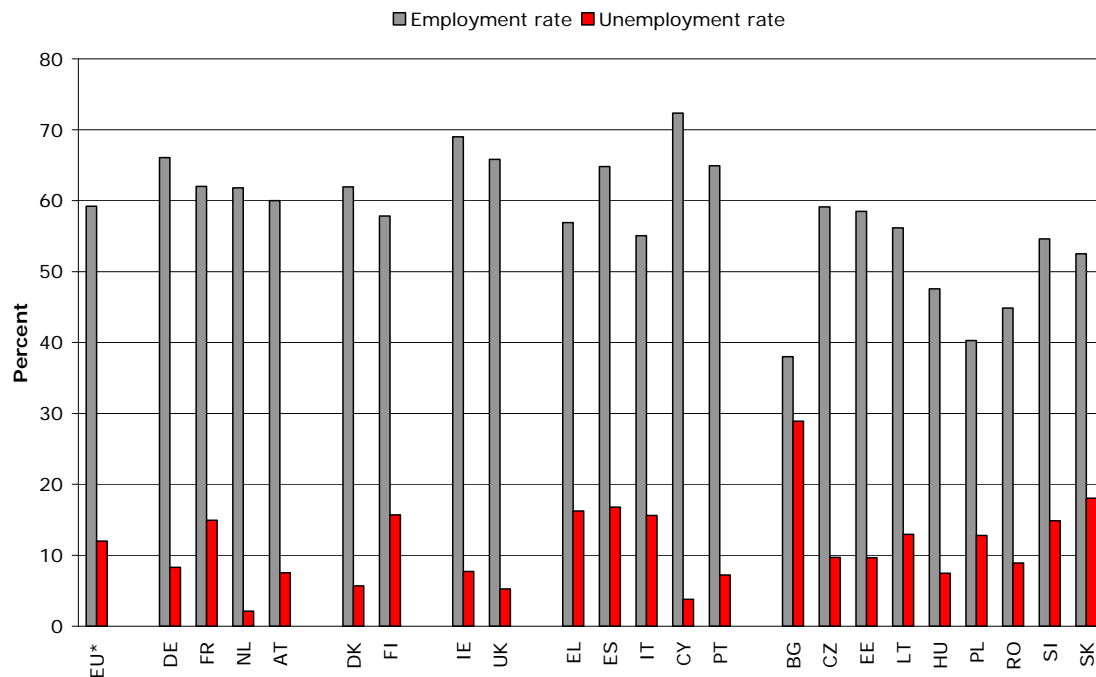
Overall, the EU average *employment rate* ⁽⁴⁵⁾ for single women (aged 25-64) with no dependents is 59.2% (Table A11 in Annex). The highest employment rates are to be found in Cyprus (72.3%), in the Anglo-Saxon countries (69% for Ireland and 65.8% for the UK) followed by Spain and Portugal (around 65%), Denmark (61.9%) and the continental countries of breadwinner State-centred regimes (where employment rates range from 60% to 66%) (Figure 3.6).

Eastern European countries also register for single women aged 25-64 with no dependents a very low employment rate, with figures exceptionally low for Bulgaria (38%) and Poland (40.3%). The other Eastern European figures are comparable to those of some Mediterranean countries, specifically Italy (55.1%) and Greece (56.9%).

⁽⁴⁵⁾ The EU average is calculated on the 22 countries for which data are available.

As regards *unemployment rates* (Figure 3.6), the average European value is 11.9% ⁽⁴⁶⁾. The highest figures are for Romania (28.9%) and for Slovakia (18%) followed by some Mediterranean countries (Spain, Portugal and Italy) where the unemployment rate is around 16%.

Figure 3.6: Employment and unemployment rates of single women aged 25-64 without dependents in EU Member States - 2001



*Missing data for Belgium, Luxembourg, Sweden, Malta and Latvia; EU average is calculated on available country data.

Source: Eurostat, Census 2001

Women aged 25-64 living with a partner without children (figure 3.7), show average employment and unemployment rates much lower than those registered by single women (52.1% and 8.1% respectively on average). Differences are significant across countries ⁽⁴⁷⁾.

Several Mediterranean countries (Spain, Portugal, Cyprus and Italy) together with Slovenia, register a positive and significant difference between employment rates for single women (aged 25-64) with no dependents compared to those of women in a couple without children (ranging from a gap of 14 percentage points to one of 33

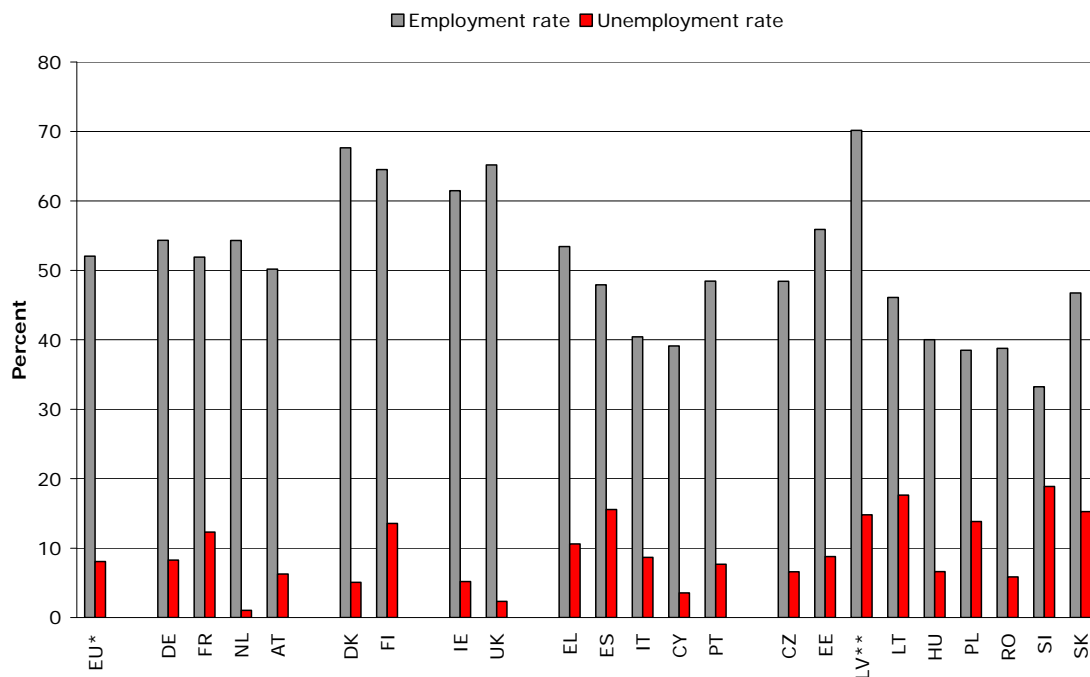
⁽⁴⁶⁾ See footnote 45.

⁽⁴⁷⁾ Unfortunately, it is not possible to compare the same employment and unemployment rate for single men with no dependents because of a lack of data: in Eurostat Census data, employment and unemployment rates by marital status are presented only for the female population.

percentage points). This suggests that in the Mediterranean countries the presence of a male-breadwinner still has a probable connection with lower employment rates for women.

In any case, the majority of EU countries register a positive gap between the employment rate of single women without dependents and the employment rate of women with a partner and no children, but the gap is much more limited. The only countries with a small negative gap are Denmark and Finland where women in a couple with no children register higher employment rates than single women with no dependents, confirming that in the universalistic welfare regimes the position of women on the labour market is less influenced by the presence of a partner.

Figure 3.7 - Employment and unemployment rates of women aged 25-64 living with a partner without children in EU Member States - 2001



*Missing data for Belgium, Luxembourg, Sweden, Malta and Bulgaria; EU average is calculated on available country data.

**The employment rate is estimated as Eurostat provides the same figures for the employed and the active population (32,878). To calculate the employment rate the number of the employed is calculated as the difference between the active population and the unemployed.

Source: Eurostat, Census 2001

3.1.3. Lone women with dependents

In this paragraph, as in chapter 2, the scarcity of statistical data on women in charge of dependents other than children (elderly, disabled) means that lone mothers and lone women with other dependents have to be studied separately, using different sources of data.

3.1.3.1 Lone mothers

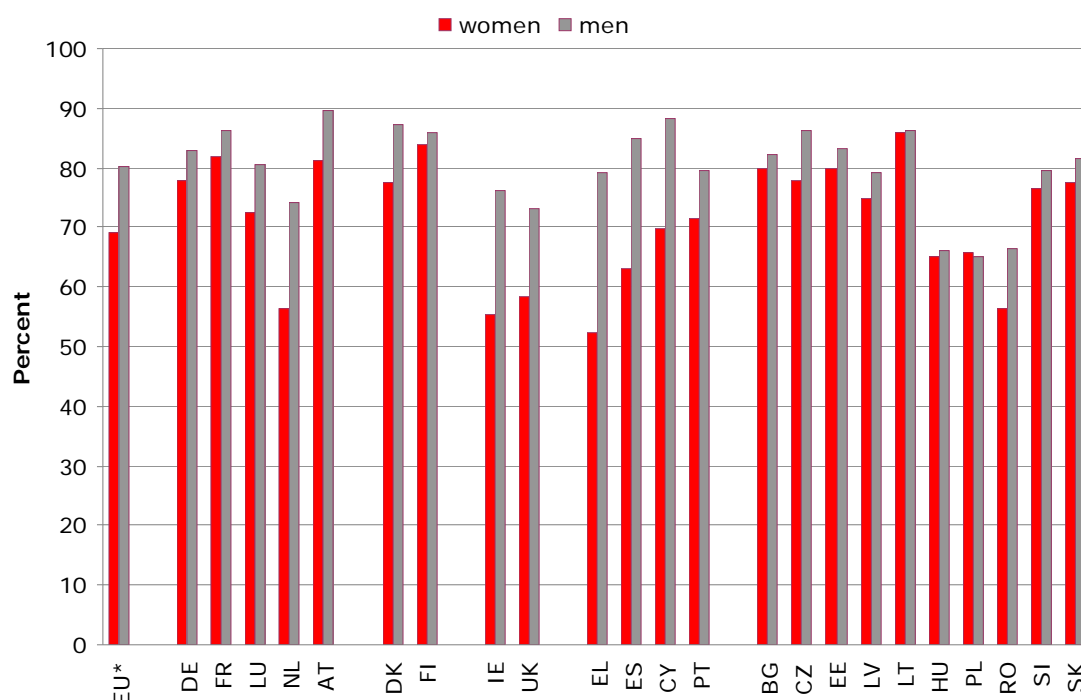
In 2001 lone mothers participating in the labour market (aged 25-64) represented 69.2% of the total population of lone mothers ⁽⁴⁸⁾. In the same year, the participation rate for lone fathers (aged 25-64) was 80%. The average data show that lone mothers are more active on the labour market than lone women with no dependents, and that the gender gap in the activity rate is narrower (around 11 percentage points) than for lone women with no dependents (around 14 percentage points).

The activity rate of lone mothers (aged 25-64) in EU countries shows significant relationships with the EU welfare systems. It is higher in those countries where the welfare regime supplies public care and social services (Nordic countries and several Continental countries), while it is lower in those countries where the public services are less developed and households are in charge of care responsibilities (Mediterranean countries and those few continental countries characterised by an inadequate supply of care services) and in those countries where the private market provides the majority of care and social services (Anglo-Saxon countries)

Indeed, activity rates for lone mothers (aged 25-64) are below the EU average in the Anglo-Saxon countries (around 55% for Ireland and 58% for the UK) as well as in some other Continental (56.5% in the Netherlands) and Mediterranean countries (with the exception of Portugal and Cyprus), where Greece shows the lowest value in the EU (52.4%).

⁽⁴⁸⁾ Average data are calculated on the basis of countries for which data are available.

Figure 3.8: Activity rates of lone mothers/fathers aged 25-64 in EU Member States - 2001



*Missing data for Belgium, Sweden, Malta and Italy; EU average is calculated on available country data.
Source: Eurostat, Census 2001

The highest activity rates, on the other hand, are registered in Nordic countries (Denmark and Finland), in some Continental countries (like France, Germany and Austria), in the Mediterranean exceptions of Portugal (71.6%) and Cyprus (70%) and, especially, in Eastern European countries (Lithuania, Bulgaria, Slovakia, Slovenia but non Romania), probably due to the scarce financial support offered to lone mothers, who have to provide for their children.

The *employment rates* of lone mothers reflect the activity rates. The highest shares of employed single mothers aged 25-64 (Figure 3.9) are in Austria and Slovakia (72.2%), Denmark (71.6%), Estonia (69.5%), Finland (69.3%), followed by the Czech Republic and Germany. The Mediterranean countries show relatively low employment rates for lone mothers with the exception, again, of Cyprus and Portugal. The employment rate of single mothers aged 25-64 is quite limited also in the Anglo-Saxon countries (52.8% in the UK and 48.4% in Ireland), in some Eastern European countries (56.7% in Bulgaria, 51.9% in Latvia, 51% in Romania, 50.3% in Poland) and in the Netherlands (53.8%)

The *unemployment rates* of single mothers (aged 25-64) vary significantly across Europe and do not seem to show any direct relation with activity and employment

rates. The highest unemployment rate can indeed be found both in countries where the employment rate is significant (Slovakia, Finland) and where it is relatively limited (Poland, Latvia, Spain and Bulgaria). Overall, the average unemployment rate of single mothers is higher than both the average one for single women with no dependents and for women in a couple with no children.

Figure 3.9: Single mothers aged 25-64 in EU Member States: employment and unemployment rates - 2001



* Missing data for Belgium, Luxembourg, Sweden and Malta; EU average is calculated on available country data.

Source: Eurostat, Census 2001

The employment rate of *women aged 25-64 with a partner and with children* (Figure 3.10) is, on average, in line with that of single mothers (the gap is 1 percentage point in favour of mothers with a partner). This suggests that the probability of being employed when in charge of children is not so different for single mothers and for mothers with a partner; instead, the burden of care reduces the employment rate of women in charge of children (either single or with a partner) compared to single women with no dependents (but not compared to women with a partner and no dependents).

National specificities deserve attention. In several Mediterranean countries (Spain, Italy and Cyprus) the employment rate of single mothers aged 25-64 is significantly higher than that of women in a couple and with children (the difference varies from 7 to 11 percentage points), demonstrating that in these countries the male-

breadwinner model of households is still widespread and that single mothers are more likely to be in employment due to the poor income support from the state. Higher employment rates for single mothers, can also be found in Germany, Portugal, Hungary, Ireland, France and Estonia, though with a much more limited gap compared to the employment rate for mothers living with a partner.

By contrast, the Nordic countries, the UK, the Netherlands, Poland, Slovenia, the Czech Republic and Slovakia show employment rates of single mothers aged 25-64 significantly lower than those of women in a couple with children (the difference varies from -15 to -6 percentage points). Romania, Bulgaria, Latvia and Greece also register a negative gap but differences are lower.

As regards the *unemployment rate*, the European average ⁽⁴⁹⁾ shows that single mothers are more likely to be unemployed than mothers in a couple (the difference is around 3.6 percentage points) in spite of the slightly lower employment rates. The unemployment gap is positive in all EU countries, except Spain where a very slight advantage for single mothers can be detected compared to mothers in a couple (-0.5 percentage points). Anglo-Saxon countries along with Finland, Austria, France, the Czech Republic, Poland, and Slovakia register the most significant disadvantage for lone mothers trying to find work.

⁽⁴⁹⁾ Average calculated for all the countries for which the Census 2001 provides data. Missing data for Malta, Sweden and Luxembourg

Figure 3.10 - Women aged 25-64 living with a partner with children in EU Member States: employment and unemployment rates - 2001



* Missing data for Belgium, Luxembourg, Sweden and Malta; EU average is calculated on available country data.

Source: Eurostat, Census 2001

Relatively higher unemployment rates and higher or equivalent employment rates for lone mothers compared to mothers in a couple, on the one hand, confirm the higher participation of lone mothers on the labour market and also their difficulties in finding a job.

The labour market status of lone mothers deserves special attention because of reconciliation issues. Table 3.1 shows the non-working and part-time working proportion of lone mothers *aged 25-49* in 2001 and compares it to figures registered for the overall female population in the same age group, for the EU-15⁽⁵⁰⁾.

In 2001 18% of employed lone mothers in the EU-15 worked part-time, compared to only 8% of lone fathers⁽⁵¹⁾ and to 20% of the overall female population aged 25-49.

⁽⁵⁰⁾ Data do not allow comparison of lone mothers with women with a partner with or without children. The Eurostat, *Living condition and Welfare* data set only provides data for the age bracket 25-49 and for the EU-15.

⁽⁵¹⁾ The EU-15 data are the only ones available for lone fathers, while no data by country are available.

The proportion of lone mothers working part-time is especially high in the Netherlands (68% of the working lone mothers) where part-time work is more developed, followed by Ireland (41%) and Belgium (31%) where part-time work registers a significant but not exceptionally high incidence of female employment.

Moreover, in the EU-15 two patterns can be found: countries where the share of lone mothers working part-time is higher than for adult women (this is the case of Belgium, the Netherlands, Ireland, Italy and Sweden, where the difference is however limited) and countries where it is lower (this is the case of the majority of EU-15 countries such as Germany, Austria, France, Luxembourg, Denmark, Finland, the UK, Greece, Spain and Portugal). This suggests that lone mothers more frequently work full-time throughout the EU, and that where they work part-time it is probably due to the fact that part-time employment accounts for a significant share of female employment as a whole (as in the Netherlands and in Belgium).

Table 3.1: Share of female population aged 25-49 and lone mothers aged 25-49 working part-time and non-working in the EU -15 - 2001

	EU-15	BE	DE	FR	LU	NL	AT	DK	FI	SE	IE	UK	EL	ES	IT	PT
Non working																
Female population	30	23	24	30	32	25	23	14	21	19	37	23	42	41	44	21
Lone Mothers	29	39	34	28	6	40	15	19	20	27	31	40	19	18	20	21
Part time																
Female population	20	27	28	15	:	52	19	13	9	15	32	:	7	19	14	8
Lone Mothers	18	31	23	7	:	68	16	9	4	16	41	:	2	17	18	2

": " Data not available

Source: Eurostat, *Living conditions and welfare*

3.1.3.2 Women with other dependents

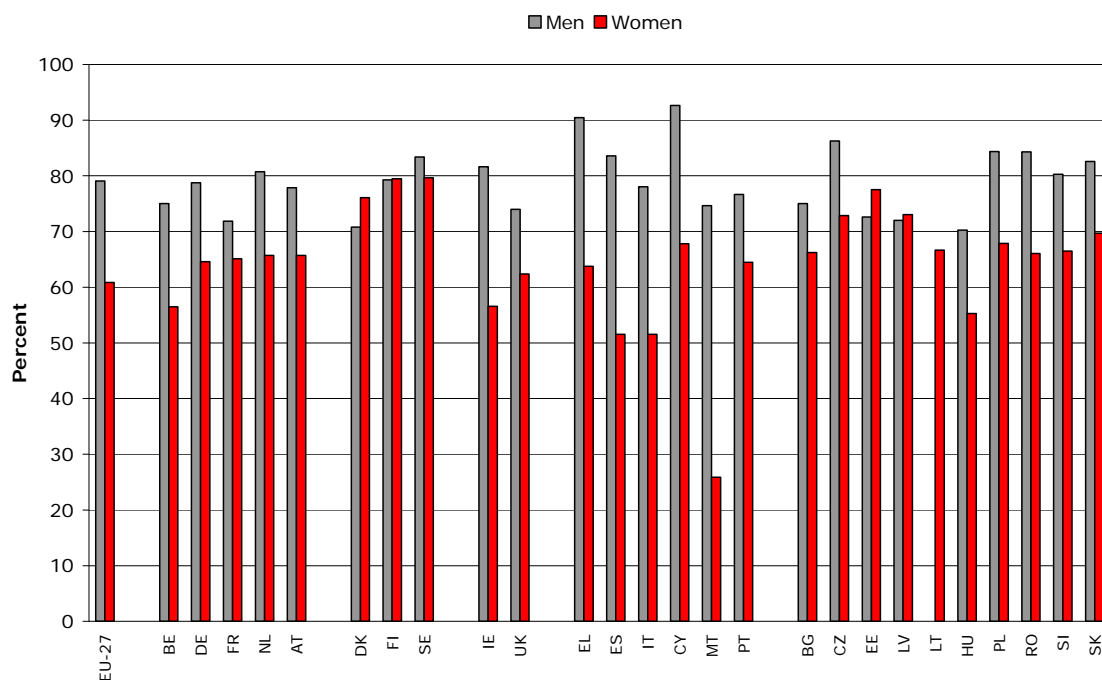
As discussed in chapter 2, to have insights into the labour market integration of women in charge of other dependents, it is necessary to consider the 2005 Labour Force Survey ad-hoc module on reconciliation, which, however, does not provide data on women living alone. These data do not consent to compare the activity and employment rates of women with other dependents ⁽⁵²⁾ with the other groups of lone women considered so far, but help to derive a picture of the labour market participation of women in charge of other dependents with special focus on adult women (aged 25-64).

⁽⁵²⁾ The unemployment rates were not considered due to the large number of missing or non reliable country data.

On average, at an EU level, the rate of *labour market participation* for women regularly taking care of people older than 15 years of age in need of care (other than children) is 60.9% compared to 79.1% of male carers, with a gender gap of over 18 percentage points. Also in this case, the welfare systems may account for country differences: the labour market participation of women with care responsibilities is very high in the Nordic countries (around 80% and higher than that of men in Denmark) and medium high in some Eastern European countries: in Estonia, the Czech Republic, Latvia and Slovenia the activity rate is significantly over 60% (Figure 3.11).

The labour market participation of women with care responsibilities is lower in Southern Europe, ranging from 67.8% in Cyprus to the lower rates of 51.5% in Spain and Italy and 26% in Malta.

Figure 3.11: Activity rates of women and men (aged 25-64) regularly taking care of people older than 15 years in need of care (other than children) in EU Member States* - 2005

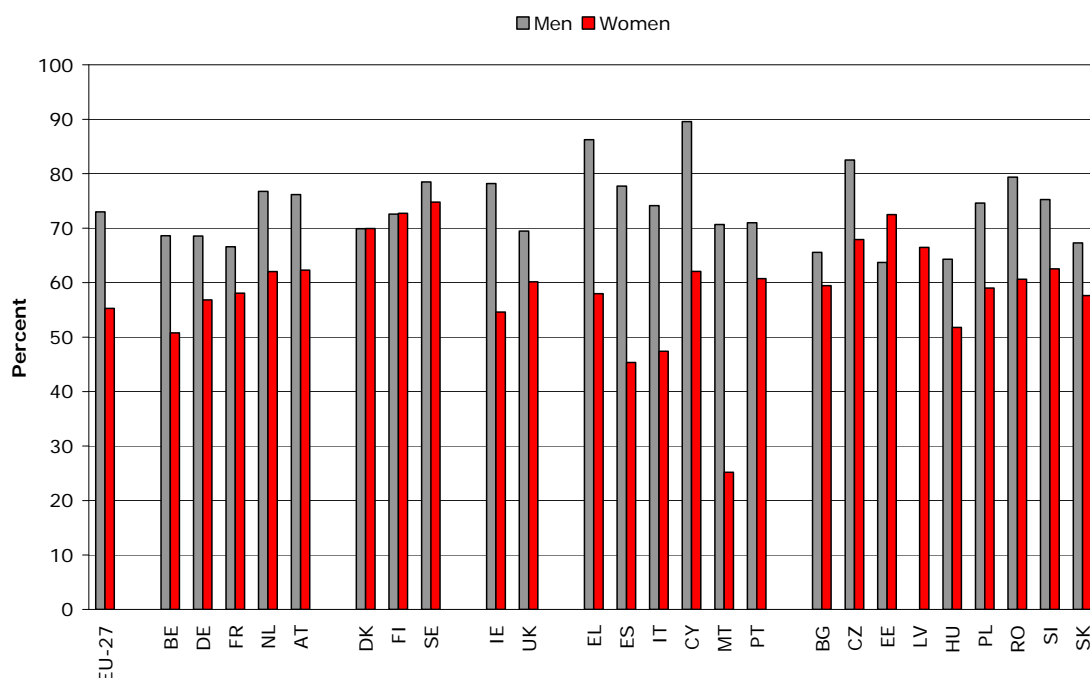


* Missing data for Luxembourg

Source: Eurostat, Labour Force Survey (LFS)

Similar considerations can be made for the *employment rates* (Figure 3.12): the EU average employment rate for women with dependents older than 15 years (other than children) is around 56%, compared to 73% for men. Employment rates reflect the country differences in activity rates and the gender gap is always significant, confirming the higher integration of men in employment compared to women.

Figure 3.12: Employment rates of women and men (aged 25-64) regularly taking care of people older than 15 in need of care (other than children) in EU Member States* - 2005



* Missing data for Luxembourg and Lithuania

Source: Eurostat, Labour Force Survey (LFS)

3.1.4. Elderly women

When discussing the labour market position of elderly lone women, indicators other than activity and employment rates are significant, due to the fact that the official age of retirement for women in most of the European countries varies between 60 and 65 (while for men it is between 62 and 65), and that actual retirement is below the official age in most countries.

Activity and employment rates are very low for the female population aged 60-69 in the whole EU-27: the female employment rate is 19.2% in the 60-64 age bracket against 34.8% registered for men in 2005, according to Labour Force Survey data, and figures decrease to 5.4% and 11.4% respectively for the 65-69 age bracket.

Women retire earlier than men in all Member States (Figure 3.13). In Slovenia, Slovakia and Cyprus women retire 4 years or more earlier than men, while in almost all the other European countries they retire on average 3 years earlier ⁽⁵³⁾.

⁽⁵³⁾ Source: Eurostat, Population and Social Conditions, *The transition of women and men from work to retirement*, Statistics in focus, n. 97, Luxembourg.

In Denmark, Finland and Sweden, in the Anglo-Saxon countries, and in Portugal the median age of retirement for women in 2005 was around 60-61 years. In the Netherlands, Germany, France, Greece, Spain, Cyprus and Romania the median age of retirement was lower, around 58-59 years. In Slovakia, Slovenia, Poland and Austria, it was around 55 years, below the European average.

The median age of retirement has tended to increase for women (and for men too) in recent years. In the EU-25 the median retirement age of women increased by 7 months from 1998 to 2005 ⁽⁵⁴⁾. The rise in the retirement age was widespread across European countries, with only Belgium, Greece (for women), Italy (only for men), Poland and Portugal showing a modest decrease.

Figure 3.13: Median age of withdrawal from the labour market for women and men in EU Member States - 2005



*Eurostat provides country values for the 27 Member States and the average for the EU-25

Source: Eurostat, Labour Force Survey (LFS)

⁽⁵⁴⁾ Eurostat (2007), *Population and Social Conditions, The transition of women and men from work to retirement*, Statistics in focus, n° 97, Luxembourg.

3.2 Living conditions and poverty risk

To assess the specific problems faced by women living alone, it is important to consider their living and economic conditions, on the basis of the poverty risk indicators.

Statistical indicators on income, poverty and social exclusion are provided by Eurostat, covering also all households both with and without dependent children⁽⁵⁵⁾. Among households without dependent children it is possible to identify single adult females as well as households composed of just one adult older than 65 years, while households with dependent children include single parents with dependent children (although without a gender distinction).

Based on the available data, some considerations on European trends for the specific reference target group (women living alone) are proposed below. Firstly the at risk-of-poverty rates by age for the female population are analysed in order to identify the most vulnerable age groups. Then the same data by household type are taken into account: single women, households composed of one person older than 65 years, and single parents with dependent children (the last two as a proxy of elderly women and lone mothers respectively).

The *risk-of-poverty rates* are calculated as the proportion of the female population with a disposable income below 60% of the national median income⁽⁵⁶⁾ (table 3.2). Women aged 65 and over are the most vulnerable group at risk of poverty: in 2005 an average of 21% of women aged 65 and over in the EU-25 were at risk of poverty, compared to 18% of men, while in 2000 the same percentage was 19% compared to 14% for men.

Women also run a higher poverty risk than men in the 16-24 age group (21% compared to 18% of men), while in the other age groups the proportion is similar. Some country differences can be detected in relation to age. In the Nordic countries there is a relatively high proportion of women at risk of poverty in the youngest age groups (16-24), while for the over 25 age group the percentages of women at risk of poverty are lower than the other countries considered. Within the youngest age group, women in Poland (27%), Lithuania (24%) and in Mediterranean countries are at a higher risk of poverty.

⁽⁵⁵⁾ The Eurostat "Living conditions and welfare" domain provides information on the following types of one-person households: (i) single males and females, (ii) single parents with dependent children, (iii) one adult younger than 64 years and (iv) one adult older than 65 years.

⁽⁵⁶⁾ The median income is preferred to the mean income, in order to avoid the effects of extreme values.

There are no data available on the poverty risk for women living alone, but it is likely that the financial constraints are greater for women relative to men living alone, because on average women register lower employment rates than men and, when employed, receive on average a lower wage than men, due to their impaired continuity of employment and lower number of working hours.

Table 3.2: At risk of poverty rate of the population by sex and age groups in EU Member States* - 2000, 2005

	2000										2005									
	Total population		16-24		25-49		50-64		Over 65		Total population		16-24		25-49		50-64		Over 65	
	W	M	W	M	W	M	W	M	W	M	W	M	W	M	W	M	W	M	W	M
EU-25	17	15	20	18	14	12	13	12	19	14	17	15	21	18	14	13	13	13	21	16
BE	14	12	13	10	12	9	11	9	24	24	15	14	18	16	12	11	13	10	22	20
DE	11	10	15	12	10	8	9	11	13	7	13	11	17	14	11	11	13	12	17	11
FR	16	15	22	21	14	12	12	12	20	17	14	12	20	15	11	10	10	10	18	15
LU	12	12	13	19	11	10	9	6	10	7	13	13	14	17	15	12	8	8	5	9
NL	11	10	19	15	10	9	6	6	6	6	11	11	17	15	10	10	8	8	6	5
AT	14	9	13	8	9	8	10	8	29	14	13	11	15	11	11	11	10	10	17	10
DK	:	:	:	:	:	:	:	:	:	:	12	12	32	26	9	10	4	5	18	17
FI	13	9	24	18	8	8	8	10	26	9	13	11	23	20	8	9	8	9	23	11
SE	:	:	:	:	:	:	:	:	:	:	10	9	25	21	7	8	4	5	14	6
IE	21	19	15	15	15	15	18	17	49	32	21	19	20	19	15	12	19	20	36	30
UK	21	16	23	20	16	11	12	10	28	18	19	19	22	24	15	13	16	16	28	24
EL	20	19	19	17	15	14	23	18	30	32	21	18	25	21	17	14	19	18	30	25
ES	19	17	22	19	15	14	18	16	19	18	21	19	19	17	17	15	17	16	32	26
IT	19	18	25	25	19	17	16	15	15	11	21	17	25	21	17	15	16	13	25	19
CY	:	:	:	:	:	:	:	:	:	:	18	15	10	13	12	9	18	11	53	47
MT	15	15	10	10	14	13	14	10	21	19	16	14	12	11	14	12	14	12	17	16
PT	22	19	19	19	16	15	17	16	35	30	20	19	19	19	15	15	19	15	28	28
BG	15	13	17	19	14	14	11	9	20	7	15	13	15	18	13	13	10	9	23	9
CZ	:	:	:	:	:	:	:	:	:	:	11	10	11	13	13	9	6	6	7	2
EE	19	17	22	21	19	18	13	15	21	8	19	17	18	19	17	16	16	20	26	10
LV	16	17	17	17	18	19	12	18	8	3	20	18	20	19	17	17	19	22	26	12
LT	17	17	17	18	16	18	14	16	18	6	21	20	24	21	19	19	15	21	22	6
HU	12	11	15	11	11	11	8	7	11	4	13	14	16	17	14	15	10	11	8	4
PL	16	16	18	19	15	16	10	12	9	5	20	21	27	25	21	22	14	19	9	5
RO	18	17	20	21	15	16	12	12	21	11	18	18	21	24	16	17	13	13	21	12
SI	12	11	10	11	9	10	10	11	25	14	14	11	11	10	9	10	13	12	26	11
SK	:	:	:	:	:	:	:	:	:	:	13	13	17	17	15	13	8	8	10	3

“:” data not available

*Eurostat provides country values for the 27 Member States and the average for EU-25

Source: Eurostat, Living conditions and welfare

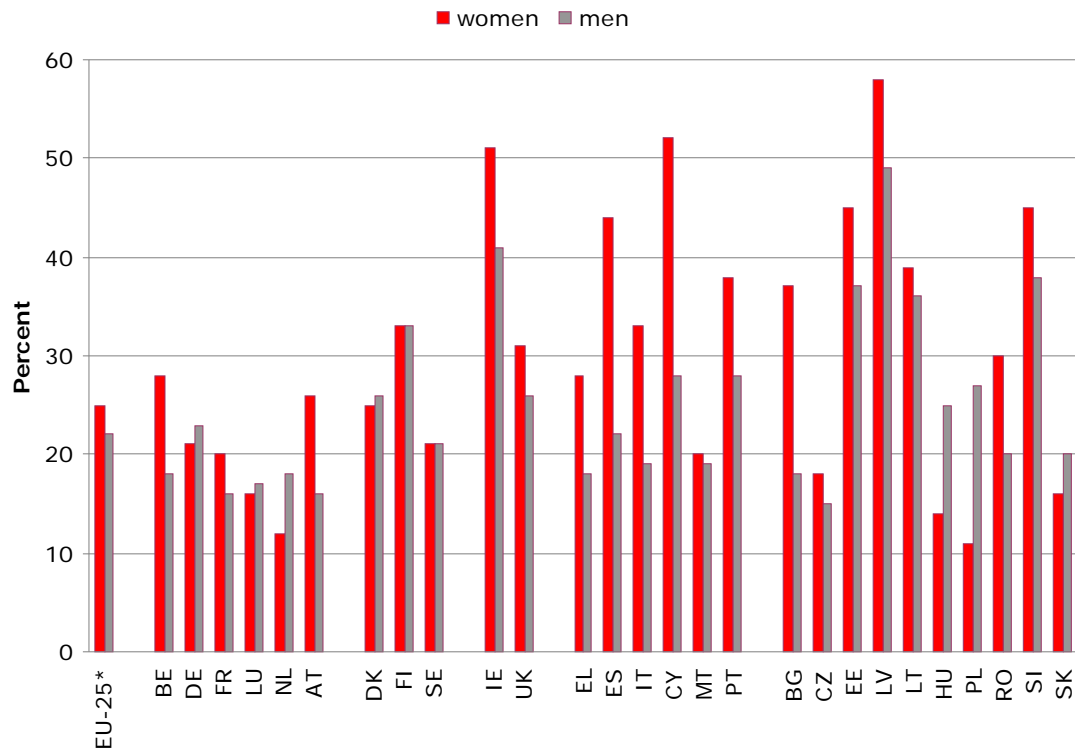
3.2.1 Single women

In 2006, on average, 25% of single women ⁽⁵⁷⁾ were at risk of poverty in the EU-25. There are important differences among countries. The highest percentages (above 50%) are, however, registered in Latvia (58%), Cyprus (52%) and Ireland (51%). High values are noted also in some Eastern European countries, such as Estonia (45%) and Lithuania (39%). But also Slovenia and Spain registered high percentages of single women at risk of poverty (45% and 44% respectively). The share of single women at risk of poverty is below the EU average in ten countries, ranging from 11% in Poland to 21% in Germany and Sweden.

Single women are more exposed to the risk of poverty than men in the majority of the EU countries, even if the difference is usually not very high. The highest gender differences are registered in Cyprus (24 percentage points) and Spain (22 percentage points), which - as previously noted - are among the countries with the highest share of single women at risk of poverty. There are, however, interesting exceptions in some continental countries (the Netherlands and Germany) and some Eastern European countries (Slovakia, Hungary, Poland), all countries in which single men are most exposed to the risk of poverty. Furthermore, in the Nordic countries the share of singles at risk of poverty does not register any gender differences (Finland and Sweden) or register only a modest gap in favour of single women (Denmark).

⁽⁵⁷⁾ These data refer to single women, considered as women without an official partner, who, however, may be cohabiting with other people. The Eurostat database does not provide information on the household structure of the population at risk of poverty.

Figure 3.14: Single women and men at risk of poverty in EU Member States - 2006



*Eurostat provides country values for the 27 Member States and the average for the EU-25

Source: Eurostat, *Living conditions and Welfare*

3.2.2 Lone mothers

Lone parent households are more vulnerable to the poverty risk than dual parents households for several reasons. The most important is the financial constraint which increases the work–family reconciliation pressures of raising children single-handedly compared to the resources available to dual-parent households. Lone mothers are likely to present greater poverty risks than lone fathers, largely because of their labour market conditions: women have higher unemployment rates than men and if employed they generally receive a lower wage. In addition, they are more likely than men to be employed in part-time, low quality jobs.

Figure 3.15 shows the proportions of lone parents at risk of poverty in 2000 and 2006. As already specified, the data on *Income and living conditions* provided by Eurostat refer to lone parents but, as shown in chapter 2, the majority of lone parents are women. Therefore, most of the data presented here are to be considered a good proxy for the results we would have obtained for lone mothers. Generally, the risk of poverty in lone-parent families is higher than that observed for the overall population in working age. The incidence of lone parents at risk of

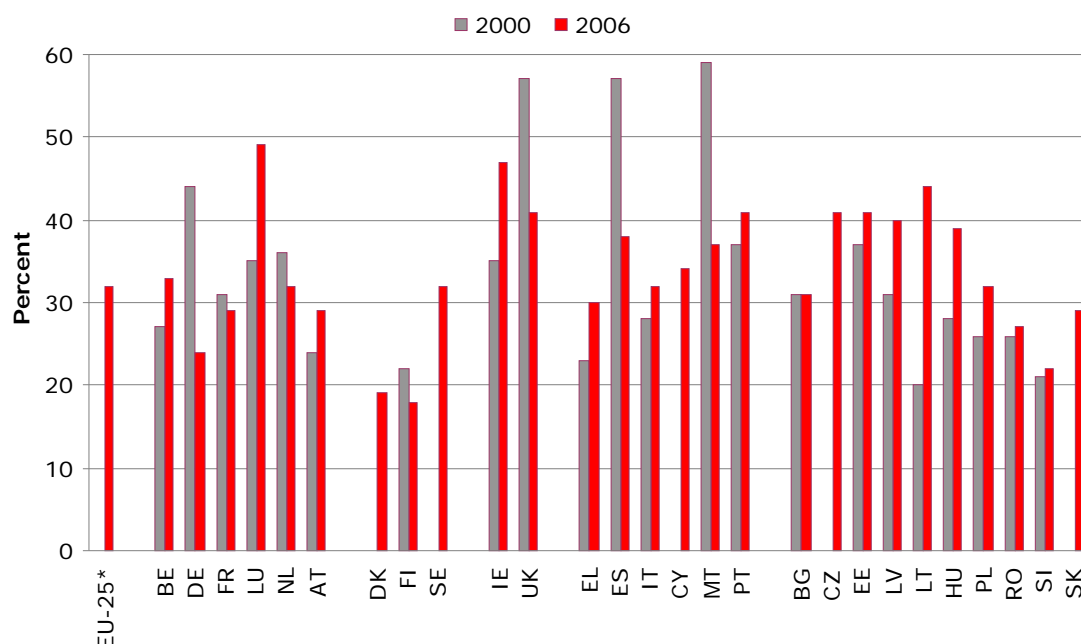
poverty is quite significant in almost all the European countries, except in Denmark and Finland where it is relatively limited (below 20% in 2006).

In 2006, almost one third (32%) of lone parents was at risk of poverty in the EU-25, relative to 12% for couples with one dependent child. The highest incidences are in Luxembourg (49%) and Ireland (47%). Very high percentages are registered also in the Eastern European countries, such as in Lithuania (44%), Estonia and the Czech Republic (41%), Latvia (40%) and Hungary (39%) as well as in Portugal and the UK (41%). These percentages are much lower in most of the Nordic countries: in 2006, 18% of lone parents were at risk of poverty in Finland and 19% in Denmark.

According to the available data, there was an increase in the proportion of lone parents at risk of poverty in the period 2000-2006, especially in the Eastern European countries: in Lithuania lone parents at risk of poverty were 20% in 2000 and increased to 44% in 2006, in Hungary lone parents at risk of poverty rose from 28% to 39%, but the rates also increased in Luxembourg and Ireland (plus 14 and 12 percentage points respectively). The exceptions are France, the Netherlands, Finland, the UK, Spain, Germany and Malta where the percentage of lone parents at risk of poverty decreased to different extents between 2000 and 2006, with the highest reduction in Malta (from 59% to 37%), even if the share of lone parents at risk of poverty is still above the EU average ⁽⁵⁸⁾.

⁽⁵⁸⁾ Table A11 in the Annex 2

Figure 3.15: Lone parents at risk of poverty rate in EU Member States - 2000, 2006



*Eurostat provides country values for the 27 Member States and the average for EU-25

Source: Eurostat, Living conditions and Welfare

3.2.3 Elderly women

Among women aged 65 and over the proportion of those at risk of poverty in 2005 for the EU-25 is higher than that of men in the same age group (21% compared to 16%, Table 3.2).

This proportion has increased from the 19% registered in 2000 and varies considerably across countries, with the Mediterranean and Anglo-Saxon countries registering the highest percentages, while Continental countries the lowest ones.

The Mediterranean countries register the highest percentages of elderly women at risk of poverty: in 2005, 53% of elderly women were at risk of poverty in Cyprus, 32% in Spain and 30% in Greece. In the same period, the percentage of men aged 65 and over at risk of poverty was 47% in Cyprus, 26% in Spain and 25% in Greece. The poverty risk for elderly women is also quite significant in Ireland (36%) and in the UK (28%). However in Ireland a significant decrease in the share of elderly women at risk of poverty was registered between 2000 (49%) and 2005. The opposite occurred in Spain where, in 2000, 19% of women aged 65 and over were at risk of poverty.

The most significant factor that affects poverty among elderly people is the living arrangements. This can be seen when comparing the poverty rates of elderly

women living alone and those of aged couples. Choi (2006) analyses the income situation of older women living alone in order to examine the role of pension entitlements for their income security. The study covers twelve OECD countries ⁽⁵⁹⁾. The average poverty rates for couples aged 65-74 and couples aged 75 and over in the twelve OECD countries for which data are available, are 8.1% and 11.8% respectively (Table 3.3), but for older women living alone the poverty rate increases to 25.4% and 28.9%. In almost all the countries considered, the contrast of poverty rates between these two groups is striking. On average, elderly women living alone aged 65-74 are six times more likely to be living in conditions of poverty than those living in a relationship. The ratio increases to seven times for women aged 75 and over. Even excluding the extreme case of Finland, in which the contrast between women living alone aged over 75 and those living in a couple in the same age group is particularly consistent, the ratio still remains around four times higher. Among the countries considered, Belgium and Sweden show the lowest difference in the poverty rate between elderly women living in couples and singles.

Table 3.3: Poverty rate among elderly women living alone and couples (%) - 2000

	All population	All elderly	Single Females		Couples	
		(65+ over)	(65-74)	(75+)	(65-74)	(75+)
Australia	14,3	29,4	55,1	68,4	15,2	27,1
Austria	7,7	13,7	24,2	27,2	7,9	17,7
Belgium	8,0	16,4	21,6	19,0	16,2	17,2
Canada	11,4	5,3	15,1	13,6	2,9	1,4
Finland	5,4	8,5	13,7	26,4	0,4	0,7
France	8,0	9,8	12,9	20,9	5,5	8,6
Germany	8,3	10,1	22,4	17,7	4,7	4,5
Italy	12,7	13,7	29,3	28,3	10,6	7,1
Sweden	6,5	7,7	10,1	19,6	1,5	1,5
Switzerland	7,7	13,1	19,1	17,0	8,9	16,6
UK	12,4	20,5	39,9	40,9	9,7	18,4
US	17,0	24,7	41,0	48,3	13,7	21,2
Average	10,0	14,1	25,4	28,9	8,1	11,8

Notes

1 Income units per head aged 65 or more and living in households without other persons.

2 The data of Australia and France are for 1994 and that of the United Kingdom is for 1999

Source: Choi J. (2006), table 2, page 11.

⁽⁵⁹⁾ Australia, Austria, Belgium, Canada, Finland, France, Germany, Italy, Sweden, Switzerland, the United Kingdom and the United States.

Figure 3.16 shows the percentages of households with one adult aged over 65, at risk of poverty in 2006. The EU-25 average amounted to 26%.

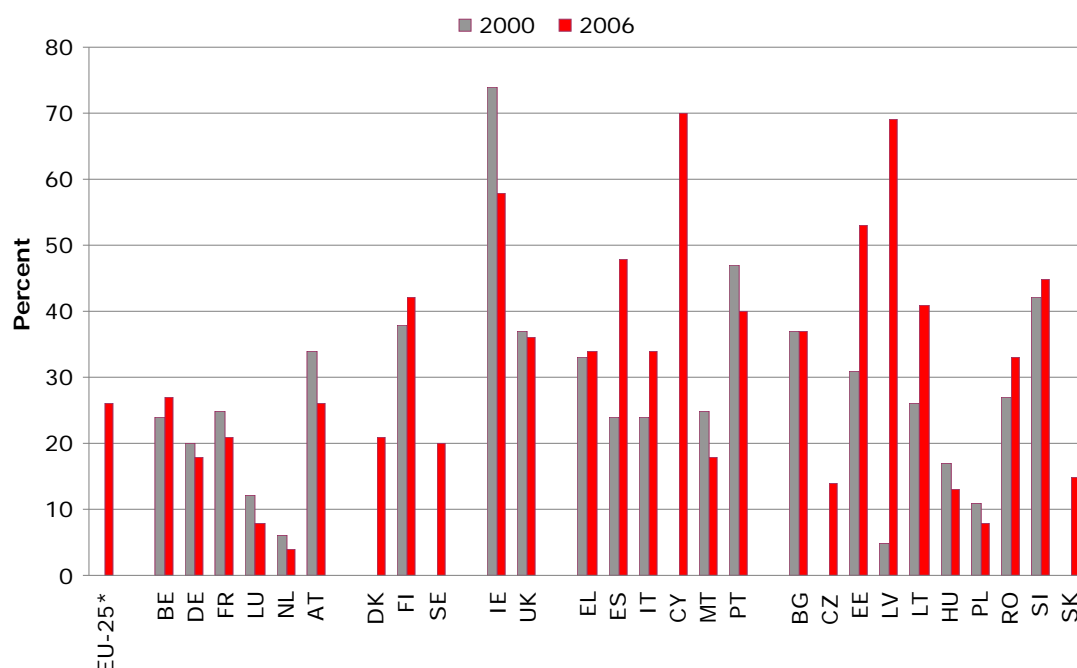
The countries with the lowest percentages are the Netherlands (4%), Luxembourg and Poland (8%), followed by Hungary (13%) and the Czech Republic (14%).

Higher shares of lone people aged over 65 at risk of poverty can be found in the Mediterranean countries, especially in Cyprus (70%), but also in Spain (48%), Portugal (40%), Greece and Italy (34%).

Among the Eastern European countries, these percentages are higher in Latvia (69%) - the second highest percentage after Cyprus - Slovenia (45%), Lithuania (41%) and Romania (33%). The elderly population living alone at risk of poverty is high even in Finland (42%) and in the Anglo-Saxon countries, especially in Ireland (58%).

Older women living alone are more likely to be at risk of poverty than older men living alone, because of their usually lower pension entitlements (see chapter 4).

Figure 3.16: Proportion of lone people aged over 65 at risk of poverty in EU Member States - 2000, 2006



*Eurostat provides country values for the 27 Member States and the average for EU-25

Source: Eurostat, Living conditions and Welfare

3.3 Concluding remarks

In all European countries lone women with or without dependents register lower labour market participation compared to men living alone with or without dependents.

The overall characteristics of national labour markets seem to be reflected in lone women's choices about labour market participation and in women's access to employment.

Considering the country classification presented in chapter 1, the following differences can be highlighted:

- in the *Universalistic welfare regimes* of the *Nordic countries*, where activity and employment rates are higher and gender gaps in the labour market are quite limited, both single women with no dependents and lone mothers register very well-performing labour market indicators. However the comparison of women (aged 25-64) living alone with women living with a partner (with or without children) shows that the presence of a partner is related to even higher performing labour market indicators (higher activity and employment rates, lower unemployment rates). This occurs in a framework where, as pointed out in chapter 2, women living alone represent a more significant share of the total population and lone motherhood is a relatively less widespread situation. In Nordic countries women also withdraw later from the labour market.

In terms of economic vulnerability, single women, lone mothers and lone elderly women register a higher risk of poverty compared to men but gender differences are limited and lower when compared to other European countries.

- In the *breadwinner family-centred regimes* of the *Mediterranean countries*, where female activity and employment rates are generally low and where gender gaps are very significant, women living alone (aged 25-64) with no dependents register higher employment rates than women with a partner and no children, suggesting that in these countries the presence of a partner results in lower female employment rates. As regards lone mothers, while only Portugal and Cyprus register activity rates above the EU average, in all Mediterranean countries single mothers are more active and employed than mothers with a partner. In these countries lone women are mainly elderly women, apart from Spain and Portugal where lone motherhood is also relatively significant. In the Mediterranean countries women withdraw earlier from the labour market and elderly women run very significant poverty risks.

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- *In the Liberal welfare regimes, typical of the Anglo-Saxon countries* (UK and Ireland) lone women with no dependents register high activity and employment levels, as does the overall female population and women withdraw later from the labour market, in line with the Nordic countries. For lone mothers, however, labour market indicators are worse than those registered for mothers with a partner. In these countries lone mothers represent a significant share of the lone women population and experience high risks of poverty, even if the recent trends show a reduction in lone parents' risk of poverty. Also the situation of the lone elderly seems to be improving.
 - *In the breadwinner State-centred regimes of Continental countries* (Belgium, the Netherlands, Germany, Austria, France and Luxembourg) the picture is quite heterogeneous. On the one hand, the Netherlands registers high performing labour market indicators as far as single adult women are concerned, even though there is a significant lower activity and employment rate for lone mothers, also when compared to mothers with a partner. On the other hand, in the other continental countries, adult single women with no dependents register slightly higher activity and employment rates than adult women with a partner and no dependents and a limited gap is present between lone mothers and mothers with a partner.

In these countries the figures regarding the risk of poverty of the different groups of lone women vary, even if in several countries there has been a reduction in the risk of poverty for lone parents in recent years.

- *Eastern European countries* register a fairly composite situation due to the fact that: i) they present diverse incidence women living alone; ii) the general characteristics of the labour market structure vary from the features typical of the Nordic countries (mainly in the Baltic area), to those of the Continental countries. Overall, Eastern European countries present a significant gender gap in labour market indicators for lone women with no dependents and relatively higher activity and employment rates for lone/single mothers than those registered for mothers with partners, especially in some countries (Hungary and Estonia).

In terms of economic conditions, lone women living in Eastern European countries seem to be the most at risk of poverty and this is reflected in the greater economic vulnerability of all the groups of women living alone considered.

4. PENSION SYSTEMS AND THE ECONOMIC CONDITIONS OF WOMEN LIVING ALONE

Demographic trends indicate an escalation in population ageing with a direct impact on the long term sustainability of public finances. Financial pressures lead to inevitable adjustments in pension schemes. Most European countries have implemented pension reforms or restyled their schemes, with more or less incisive changes, in order to control rising public pension expenditure.

The effects of pension schemes and their recent reforms are different for men and women and according to women's age and household conditions.

In this chapter we provide an assessment of the recent pension reforms from a gender viewpoint, focusing on women living alone. The analysis is based on the ten European countries selected as representatives of the different European welfare regimes (see chapter 1.2.).

According to the recent literature, these pension reforms can be grouped into several classes that fall into two main meta-groups depending on the nature of the changes ⁽⁶⁰⁾. One set of policy options is given by parametric pension reforms, adjusting eligibility, introducing new calculation, or new entitlement rules and higher effective retirement age. Another set of options is more radical, aiming to implement a definitive change in the overall approach to pension policy.

The first group of reforms includes:

- a) measures that raise the effective retirement age, by abolishing early retirement pathways, that raise the official retirement age, making the retirement age flexible, and that penalise early retirement and reward prolonged employment;
- b) measures that reform pension indexation systems which are no longer based on wage development but on changes in the cost of living (or on the increased weight of the inflation component in a mixed indexing formula) or on lower adjustments by incorporating other parametric components in the formula;

⁽⁶⁰⁾ Muenz R. (2005): *Dimensions and Impacts of Demographic Aging: The Case of Europe and its Public Pension Systems*, Washington; Vidlund (2006) *Old-age pension reforms in the EU 15 countries at a time of retrenchment*, Finnish Centre for Pensions, Working Papers, n° 1. Eläketurvakeskus.

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- c) measures that extend the calculation period for pensionable earnings to the entire employment career, instead of considering only the “best years” or the “last years”, typical in legislations that adopt the defined-benefit principle.

The second group of reforms envisages:

- d) the establishment of a different system, tightening the link between contributions and benefits. This is most visible in Italy and Sweden, where a *notional defined-contribution system* has been set up;
- e) the enforcement or introduction of *multipillar pension systems* with a diversification of the structure of benefits, administration and funding or of a partial prefunding in statutory pension systems.

Glossary of the main definitions adopted for pension schemes
Pay-as-you-go (PAYG): the pension is paid out of current revenue and no funds are accumulated to pay future pensions. Most European state pension schemes are pay-as-you-go systems.
Defined benefit (DB) pension scheme: a scheme where the individual receives a pension related to his/her salary or some other value fixed in advance.
Defined contribution (DC) pension scheme: a scheme where the individual receives a pension based on his/her own accrued contributions and the investment returns they have produced.
Notional Defined Contribution (NDC) pension scheme: if the NDC is based on a pay-as-you-go system, an individual receives a pension which is only theoretically calculated on his/her own contributions, but which is actually financed by current revenue.
Earnings-related pension: the pension rights are linked to earnings. The formula may take account of average earnings over the working life or be based on a certain number of years as well as the number of contribution periods.
Flat-rate provision: the pension rights accrued in the scheme are on a flat-rate basis. Thus, the level of earnings is not taken into account in the formula, which is based on the number of contribution years.
Means-tested benefits: the amount paid depends on the level of income and capital and other personal and/or familiar circumstances.
Multipillar scheme: a mixed pension structure that provides or encourages private occupational and/or individual schemes in addition to the state pension scheme.
Indexation of benefit: price-indexation (benefit increasing each year in line with inflation) or wage-indexation (benefit increasing each year in line with earnings).
Replacement rate: retirement income is measured as a percentage of income before retirement.

4.1 Pension reforms from a gender viewpoint

The gender impact of pension reforms will depend on the duration of the transition periods. Several generations of women will be affected by the reforms. Some measures can have an immediate impact on elderly women and some will have an effect only on younger generations. The increase in minimum pension levels, for example, is a positive measure for those women (especially elderly lone women) for whom this benefit represents the only income, but could also be a strong incentive

for working women to retire early. Since pension schemes produce individual rewards, generally every improvement in the amount of the benefits has a positive effect on the women (and men) insured, irrespective of their status (single or married). Yet, every deterioration can have a marked negative impact on women who cannot rely on a husband's income. Some specific measures (i.e. survivor's pension), however, can have more influence on single women or widows.

The gender difference in the income of people aged 65 and older, in relation to the income of people below 65, varies from around 2 to 15 percentage points in the European Member States ⁽⁶¹⁾. The gap in pension entitlements between men and women is on average even wider.

This is so, because women are still in a significantly disadvantaged labour position. Although the labour market participation rate of women has risen, it is still lower than that of men. An obvious consequence of the lower activity rate is the higher number of elderly lone women who live on minimum benefits, or widows' pensions. Fortunately, younger cohorts are more likely to remain in the labour force throughout most of their adult lives, so that future female generations' incomes will generally improve.

Women are also more likely to work in the informal sector and have fewer individual rights to an accrued pension, which give them a smaller pension income when they retire.

Moreover, as seen in chapter 3, a gender wage gap remains (estimated to be 15% on average for gross hourly earning). This gap is often related to the over-representation of women in less-valued occupations and sectors and to their difficulties in career advancement. Part-time work impacts women's incomes as well.

Disparities in earnings between men and women translate into different pension entitlements even if the final result depends on which kind of pension scheme is applied: defined benefit vs. defined contribution schemes.

Long career breaks, mainly due to care responsibilities (for children and more recently for elderly people, too) traditionally involving women, offer a further explanation for gender gaps in pension entitlements.

⁽⁶¹⁾ European Commission (2006c), *Synthesis Report on Adequate and Sustainable Pensions*, Brussels.

Furthermore, greater female longevity exposes elderly women to a higher risk of poverty because of a dual effect: an expected longer widowhood than men and a longer erosion of the real value of their annuities.

Table 4.1 provides an overview of the main characteristics of pension schemes in the EU countries selected as representative of different welfare regimes, taking into account differences between men and women.

Table 4.1: Old-age pension schemes in selected European countries

Pension scheme	Legal retirement age	Early retirement	Flexibility in exit	Pension earnings related	Multipillar schemes	Minimum pension	Indexation of benefits	Survivors' pension benefits
Universalistic Welfare Regimes								
Denmark								
Flat-rate pensions (tax-financed) plus means-tested supplements to low income pensioners	Social Pension: from 65 years (for those who had reached the age of 60 on 1 st of June 1999). Supplementary pension: from age 67. However, persons may demand the pension before the age of 67, but not before the age of 65.	No retirement possible before the statutory pensionable age of 65 years.	The take-up of pension can be deferred and the pension level is increased.	Benefits do not depend on previous earnings.	Second pillar: labour market pension schemes privately organised based on collective agreements. Typically mandatory.	Flat rate €7,986 per year. Max supplement €8,039 per year	Once a year on the basis of wage development. Supplementary pensions are adjusted when sufficient funds.	Supplementary pension. Different treatment depending on the event of death before or after 1 st of July 1992 and a new scheme starting from 2004: lump-sum payment of € 6,000 which will gradually be reduced according to the age of the deceased spouse.
Breadwinner State – Centred Welfare Regimes								
France								
Defined benefit schemes	General scheme for employees: 60 years. Complementary schemes for employees and management staff: from 65 years, with possibility of obtaining the pension at the age of 60 for those who meet the conditions needed to benefit from the full rate in the general scheme if the basic pension was granted at a full rate.	56 years for people who started their professional activity at 14 years or below, a triple condition (duration of insurance, duration of contribution and retirement age). From the age of 55 for people with severe disability.	After 60 years, with increase of the pension. After 65 years the requested duration of insurance depending on the year of birth.	Pension based on average annual salary, that is calculated on the basis of the 24 best earning years for the insured born in 1947. The duration will reach 25 years in 2008 for persons born after 1947.	Mandatory partially funded schemes in the private sector.	General scheme for employees. Minimum pension: €7,301 per year. Increased minimum for periods of effective contributions. Means tested max. amount paid as solidarity allowance for old people: €7,455 per year for a single person. Complementary schemes for employees and management staff: No statutory minimum pension.	Annual adjustment (expected evolution of consumer prices, tobacco excluded).	54% of real or hypothetical old-age pension of the deceased person. If divorced widow(er), the pension is divided proportionately to the years of marriage.

Pension scheme	Legal retirement age	Early retirement	Flexibility in exit	Pension earnings related	Multipillar schemes	Minimum pension	Indexation of benefits	Survivors' pension benefits
Germany								
Defined benefit schemes	Standard retirement age: from 65 years to be gradually increased to 67 years from 2012 to 2029, starting with those born in 1947.	The retirement age for early pensions shall be adjusted to the new standard retirement age. In December 2008 the earliest possible age at which a pension could be claimed will be 63 years.	3.6% reduction per year for early retirement. 6% bonus per year for deferred retirement. Possibility of unlimited deferral.	Insured employment income (up to contribution ceiling) during the entire duration of the insurance.	Funded (voluntary) additional old-age pension provision in second and third pillar.	No statutory minimum pension.	Annually adjusted on the 1 st of July according to the income development. For the first time a demographic factor was applied to the pension adjustment of 1 st of July 2005.	New scheme for marriage after 31 of December 2001 or both spouses born after 1 st of January 1962: the widow's or widower's pension amounts to between 55% and 25% of the old-age pension for which the deceased spouse would have been eligible. Survivors having raised children receive a dynamic supplement. The same benefits are granted in the case of survivors of a registered civil union.
The Netherlands								
Flat-rate	From 65 years.	No early pensions in first pillar schemes	No deferred pension.	Benefits do not depend on previous earnings.	The vast majority of workers (over 90%) subscribed to an occupational pension scheme. Occupational pensions are subject to negotiation between the social partners and have to be financed by capital funding.	Not applicable, flat-rate pension benefits.	Adjustment on the 1 st of January and 1 st of July in accordance with the average development of contract wages.	In first and second pillar scheme. Surviving spouse, partner or cohabitant: €1,026 per month. Divorced spouse: The amount of the pension will never be higher than the amount of the alimony paid. Survivor's benefit is income dependent.
Breadwinner Family – Centred Welfare Regimes								
Italy								
Pre-reform defined benefit schemes Post-reform National defined-contribution system	Men: from 65 years Women: from 60 years	Early retirement pension: at the age of 62, with 35 years of contributions, or after 40 years of contributions regardless of age. Pensions awarded	Women can defer pension until 65 years.	For those who on 31 December 1992 had worked 15 years or more: average of salaries during the last 5 years. For those who on 31 December	Strong incentives to increase accumulation to private pension funds. However, enrolment in the private	Annual amount of minimum pension for persons insured before 1 st of January 1996: €5,669. The old-age pension is	Annual adjustment based on the cost of living. For the pension amount up to twice the minimum: 100%.	60% of the insured person's pension. According to the widow(er)'s income, a reduction of 25%, 40% or 50% is possible.

Pension scheme	Legal retirement age	Early retirement	Flexibility in exit	Pension earnings related	Multipillar schemes	Minimum pension	Indexation of benefits	Survivors' pension benefits
		to employees of companies in economic difficulties. Special conditions for employees with an early start of their working life.		1992 had worked less than 15 years: average earnings over a variable period between the last 5 and 10 years For those first employed since 1 st of January 1996, the calculation is based on the total of contributions of the entire working life.	pension funds remains on a voluntary basis.	brought up to the amount of the minimum pension: means- tested for single and married persons. Persons insured since 1 st of January 1996 and the elderly people both have a guaranteed social entitlement: €5,142 per year, annual increase. Means-tested for single and married persons.	For the amount between twice and three times the minimum pension: 90%. For the amount exceeding three times the minimum pension: 75%.	
<i>Liberal Welfare Regimes</i>								
Ireland								
Flat-rate	State Pension (Transition): from 65 years. State Pension (Contributory): from 66 years.	No early pension possible.	No deferred pension.	Benefits do not depend on previous earnings	Voluntary occupational schemes.	State Pension (Transition): Minimum Rates: €205.20 per week. State Pension (Contributory): Minimum Rates: €104.70 per week.	Pensions are normally raised once a year.	Surviving spouse and divorced spouse: under Age 66: €191 per week; over Age 66: € 209 per week. An additional allowance of €7.70 per week is payable where the survivor is living alone.

Pension scheme	Legal retirement age	Early retirement	Flexibility in exit	Pension earnings related	Multipillar schemes	Minimum pension	Indexation of benefits	Survivors' pension benefits
United Kingdom								
<p>Flat-rate basic pension</p> <p>Public sector employees are offered membership of an occupational pension scheme as part of their remuneration package. Nearly all public service schemes are defined benefit.</p>	<p>Men: from 65 years Women: from 60 years (gradually rising to 65 years over the period from 2010 to 2020).</p>	<p>No early state pension.</p>	<p>Possibility of unlimited deferral.</p>	<p>Flat-rate amount of £87.3 (€109.6) per week</p> <p>Second state pension: Calculated based on average indexed earnings (after 2002) between the lower and upper earnings limit.</p>	<p>Since 1978, a mandatory second tier earnings-related pension system for employees. The regime has changed several times since 1978.</p> <p>This system requires all employees either to be members of the State Second Pension (S2P), or to make equivalent private savings in a contracted-out funded pension. All employees (and their employers) are obliged to make contributions either to S2P or to a contracted-out alternative.</p>	<p>Basic State Pension: Minimum of 25% of full rate of basic State Pension, normally payable if contributions have been paid for at least 10-11 years.</p>	<p>Adjustment by legislation annually at least in line with movements in the general level of prices.</p>	<p>Bereavement payment: Lump sum payment of £2,000 (€2,510) on spouse's death.</p> <p>Bereavement Allowance: Weekly pension paid to widows and widowers or surviving civil partners under state pension age without dependent children maximum of 52 weeks, from date of bereavement. A full pension is granted to those aged 55 or over. Amount: up to £87.3 (€109.6) a week</p> <p>Widowed Parent's Allowance: Weekly pension paid as long as widow or widower or surviving civil partner has dependent child under 16</p>

Pension scheme	Legal retirement age	Early retirement	Flexibility in exit	Pension earnings related	Multipillar schemes	Minimum pension	Indexation of benefits	Survivors' pension benefits
Eastern European Countries								
Bulgaria								
First Pillar: Public pension insurance, functioning as a standard pay-as-you-go system. Second pillar: Supplementary compulsory pension insurance	The conditions for receiving a pension relate to a point system. No. of points = age + years of insurance. Men: 63 years of age and 100 points. Women : 59 years and 93 points. (by 2009: 60 years and 94 points). Specific provisions exist for certain professions	There is a regime for early retirement in force until 2009, different for women and men and categories of employment. Women from 47-52 years and men from 52-57 years.	No maximum age is applied.	Second pillar: Pension based on amount saved in each individual' personal account.	Second pillar: Supplementary compulsory pension insurance in universal funds based on a defined contributory fully funded principle. Contributions in professional funds are paid solely by employers.	The minimum amount of the contributory old-age pension is determined annually; in the Law it amounts to €47. Second pillar: No statutory minimum pension.	Pensions adjusted annually from the 1 st of January by a decision of the Supervisory Board of the National Social Insurance Institute by a percentage equal to the sum of 50% of the increase of the contributory income and 50% of the index of the consumer prices during the previous calendar year.	The survivor's pension is determined as a percentage of the personal pension of the deceased insured person as follows: one survivor: 50%, two survivors: 75%, three or more survivors: 100%.
Poland								
Pension system reform in 1999 Pre-reform Defined Benefit Post-reform Notional Defined Contribution	Men: from 65 years Women : from 60 years	Only for people born before 1.1.1949. Conditions: Women aged 55 and over, with a 30-year qualifying period; totally incapacitated persons if they have fulfilled the qualifying period requirements; persons working in unhealthy conditions or performing a specified type of work.	Possibility of unlimited deferral.	Persons born before 1 st of January 1949: Reference: average wage over 10 consecutive years, selected from the previous 20 years, or the best 20 years of the insurance period. Persons born since 1 st of January 1949: Accumulated capital from the contributions.	The mandatory part of the system is divided into two parts: non-financial and financial. The former is managed by a public institution, the latter by private institutions, i.e. general pension fund societies.	PLN 597 (€177.8) per month.	Periodical adjustment on the 1 st of March following the calendar year in which the index of prices of consumer goods and services is at least 105% compared to the calendar year of the last adjustment.	Surviving spouse and divorced spouse: amount depends on number of recipients and is paid as a percentage of the old-age or invalidity pension to which the deceased was or would have been entitled: one person: 85% two persons: 90% three or more persons: 95%

Pension scheme	Legal retirement age	Early retirement	Flexibility in exit	Pension earnings related	Multipillar schemes	Minimum pension	Indexation of benefits	Survivors' pension benefits
Slovenia								
<p>Defined Benefit Schemes</p> <p>Uniform scheme for employed, self employed, persons with earnings on regular basis.</p>	<p>Men: from 63 years</p> <p>Women: from 61 years</p> <p>Due to gradual increase the final retirement age will be reached in 2008 (women) / 2009 (men).</p>	<p>No special early pension.</p> <p>Possibility of exceptions in the case of retirement at the age of 58, provided that a person has completed 40 years (men) or 38 (women) years of service.</p>	<p>Unlimited deferral possible.</p> <p>Age bonus for deferred retirement, and reductions for early retirement.</p>	<p>Calculation of pension is based on monthly average earnings in any period of the consecutive 18 years of insurance (whichever is the most favourable for the insured person).</p>	<p>Compulsory and voluntary supplementary funded pension insurance.</p> <p>Voluntary supplementary scheme is a new option offered in particular to younger generations.</p>	<p>Minimum pension for an amount of 35% of the minimum pension rating base of €467 per month.</p> <p>Main condition for eligibility is 15 years of insurance.</p>	<p>Twice a year (in February and November) in accordance with the development of the average monthly salary.</p>	<p>Widow's or widower's pension 70% of the deceased's pension (old-age or invalidity) or the pension to which the deceased would have been entitled at time of death.</p> <p>A divorced spouse who was entitled to alimony from the deceased until the insured person's death receives the same benefit under the same conditions as a widow/widower.</p> <p>If the deceased remarried but continued to pay alimony then the current spouse and all ex-spouses become co-beneficiaries.</p>

The main effects of recent pension reforms on women's income and living conditions are presented below.

Rise in the retirement age and restrictions on early retirement. Many countries have planned to standardise the official age of retirement for men and women, which is nowadays generally lower for women. In most European countries it is between 60 and 65 years for women, while it is between 62 and 65 years for men. This official age represents the minimum age to gain the right to pension benefits and generally employers are inclined not to retain employees over pensionable age.

Moreover, in most cases, the average effective exit age for both sexes is almost universally lower than the official retirement age and women typically retire earlier than men. Generally, male early retirement is associated with full completion of the obligatory working years or with generous early retirement incentives. Female early retirement is instead usually an interruption in career motivated by family care needs, especially when legislation provides a minimum pension. In some cases, legislation used to favour early retirement for mothers ⁽⁶²⁾. However, early-retired women are more likely to be at risk of poverty, since their benefits are lower than a full-life worker, and they are more likely to be dependent on the income of a male 'breadwinner' partner.

Indexation. The indexation of benefits generally favours women because of their longer life expectancy. A change in the indexation of benefits from wages to price inflation can negatively impact retired women because their longer retirement can reduce the standard of living to below that of the working generations more than for men.

Increasing the calculation period for pensionable earnings. Most countries with a pension legislation that envisages defined-benefit schemes are increasing the period over which to calculate pensionable earnings. Defined Benefit schemes give individuals annuities calculated as a percentage of previous earnings ⁽⁶³⁾. referring to the last or best retributions of the working career. If benefits are based on final earnings, men are generally favoured as they are more likely to have ascending careers. The change in calculation principles, basically extending them to the

⁽⁶²⁾ Before the reforms of the nineties Italian legislation allowed early retirement for women with children who had contributed for just 15 years. Moreover, the official retirement age for women was 55 years.

⁽⁶³⁾ Generally related to the years of contribution.

earnings of the entire employment career, produces a general decrease in replacement rates (i.e. pensions benefits related to last earnings) but proportionally benefits women as a whole, who on average have less steep careers. It also reduces the advantages of employment in the hidden or black economy because workers are more interested in recording all their annual earnings as pensionable earnings.

Notional defined-contribution system (NDC). A stronger link between contributions and benefits is implemented by the NDC system, introduced in some European countries to improve the financial sustainability of the pension schemes. In fact, this scheme implies the application of an actuarial principle to contributions in a pay-as-you-go system. Every individual has a virtual account into which (s)he pays contributions with a rate of return. At retirement, the accumulated notional capital in each account is converted into annual pension payments using a formula based on life expectancy.

Because of women's higher life expectancy, private actuarial schemes usually have higher contribution rates or lower pensions for women. Instead, in statutory Notional Defined-Contribution schemes the divisor (conversion rate) used to calculate annuities is the same for men and women. This is an advantage for women and a disadvantage for men, as the male's annuities will be lower and the female's higher because of the gender gap in life expectancy.

On the other hand, the close relationship between the capital accumulated and annuities is likely to penalise women, because of their lower earnings and more frequent career breaks.

Like the Defined Benefit schemes related to the entire employment career, the Notional Defined-Contribution schemes produce a general reduction in replacement rates with a relative advantage for a flat earnings' account. This aspect would also benefit women.

By creating a clear link between reported incomes and future benefits, contribution schemes encourage people to participate in the formal economy. Women can be motivated to join the labour market and earn their own income. According to some experts ⁽⁶⁴⁾, a stronger link between contributions and benefits, together with the abolition of the compulsory retirement age, increases the incentive to work.

⁽⁶⁴⁾ Fornero E., Monticone C. (2007), *Il pensionamento flessibile in Europa. Verso il nuovo welfare: obiettivi e strategie*, Quaderni Europei sul nuovo welfare, n° 7, Torino.

Extension of multipillar schemes. In order to restore the (future) adequacy of benefits levels, curtailed by the restructuring of the public pensions systems, private provision for retirement income has been encouraged in most European countries, in the form of both occupational and individual schemes, which are already an established feature in some European countries (such as the UK and the Netherlands).

The private pillar is mandatory for workers in many cases. Occupational schemes are common in large companies and in unionised industrial sectors while they are less common in small firms and less unionised sectors. Private insurance is usually provided as a fringe benefit for managers and individual private schemes are affordable only for high income workers. All these factors can represent a barrier to access to private pension schemes for the female labour force and, especially, lone women.

Finally, *methods of annuities computation*, if based on different life expectancies between men and women, represent another penalty for women.

On the other hand, participation in private occupational schemes may represent an incentive for women to join the labour market during their entire active life.

Taken as a whole, the process of pension reforms in Europe may have a positive impact on young women providing that their activity and employment rate increase. Earnings related benefits can be more directly targeted toward younger generations as they make paid work an attractive option. Such a benefit encourages women to join the labour market, earn their own living and gain independence and gender equality.

The current economic situation of women who are already retired or near retirement age is instead significantly affected by a greater generosity of entitlements as well as the provision and/or increase of minimum pensions. These can be provided under a flat or means-tested formula. Since the means-testing procedure traditionally takes account of family (or at least spouse) income, such provisions miss the main point of the individualisation of pension rights. Instead, when the means-tested benefit is provided with the only pensioner income that counts as "means", the individualisation of pension rights are guaranteed.

Consequently, women benefit more from the focus on individual rather than family income and by the provision of flat benefits, but these measures can represent an even stronger disincentive for younger women to find work. For them, means-tested benefits based on the family rather than on their own income can have a

different implication: carers' interruptions are not encouraged by a legislation that does not ensure set amounts of pension because of husbands' incomes. This may persuade young women to achieve personal occupational goals and earnings and encourage female labour market participation.

4.2 Pension reforms in different welfare regimes: Italy vs. Sweden

Both Italy and Sweden have undergone a radical pension reform since the mid 1990s, implementing *ex-novo* a Notional Defined Contribution (NDC) scheme. However the measures taken are quite different.

Comparative examination of the two systems post-reform from a gender viewpoint can be helpful in illustrating the different awareness of the gender issue in the two countries.

It should be noted that, while in Italy the pension reform will come into full effect in future decades (because the transition period is very long), thus involving only the younger generations, in Sweden the transition period is much shorter ⁽⁶⁵⁾.

Differences in retirement age. In relation to the official retirement age, the two reforms established an age range, which is the same for both men and women (from age 57 to 65 in Italy, and from age 61 to 67 in Sweden). The possibility of choosing one's retirement age is a qualifying aspect of NDC schemes. The financial sustainability of this mechanism is guaranteed by the actuarial principle (those who choose to retire earlier actually self-finance their choice by accepting lower annuities) that encourages prolonged employment for men and women ⁽⁶⁶⁾. The Swedish reform also allows for "partial retirement". From the age of 61 it is possible to be a "worker-pensioner": part of the individual's notional capital can be converted into a pension - at 25, 50, 75 or 100 % - while he or she continues to work.

Flexibility in retirement age has the advantage of adapting general rules to suit individual preferences and family needs.

⁽⁶⁵⁾ The Italian reform exempts 40% of existing workers from the new contributions-based formula, compared to only 7% in Sweden. Source: Gronchi S., Nisticò S. (2006). *Implementing the Ndc theoretical model: a comparison between Italy and Sweden*, in: R. Holzmann, Palmer E. (2006), *Non financial defined contribution (Ndc) pension schemes: concept, issues, implementation, prospects*, World Bank, Washington.

⁽⁶⁶⁾ Retirement can be deferred with no upper limit (employees must have the employer's consent).

Italy ⁽⁶⁷⁾ has however made a U-turn on this issue, re-establishing both a fairly rigid exit age, especially for men, and a gender differentiation in the minimum eligible age for pension. The new legal retirement age is set at 65 for men and 60 for women, with flexibility in exit now recognised only for women, who will actually be able to choose a retirement age from 60 to 65. If pension benefits do not reach a minimum level (€474 per month) women will have to postpone retirement until 65.

Differences in survivors' benefits. The approach to survivor's benefits is different in the two countries. In both countries the reforms retained the pre-existing rules. Sweden eliminated survivor's benefits from the old-age pension scheme in 1990. Previously, some benefits were a part of the old Defined Benefit schemes and only women were entitled to it. The Italian pension scheme still provides survivor's entitlement, to which both men and women are eligible, of 60% of the deceased spouse's pension ⁽⁶⁸⁾ without a time limit.

In the Swedish system instead, the old-age scheme is financially autonomous because the survivor's scheme was moved over to the general budget, providing tax-financed guaranteed pensions and an adjustment pension financed by contributions for widows under 65 years, which is payable only for twelve months ⁽⁶⁹⁾. Non contributory benefits, such as childcare rights and the minimum guarantee (see below), are financed out of the general tax revenues. Money is transferred to the NDC scheme and directly to private individual accounts in the compulsory private schemes.

Of course, if this cost is paid by the State, it may be too high in a country, such as Italy, where women's labour market participation is low.

But distortions are introduced if the cost is subsidised by the NDC scheme and survivor's pensions are permanent, as in Italy. The accumulated notional capital is converted into annual pension payments using a formula based on life expectancy, not of the single pensioner but of both spouses, because of the continuation of the pension payment to the survivor. The divisor increases considerably and annuity at retirement drops; hence, in order to keep the income replacement rate from being

⁽⁶⁷⁾ With the 2004 law.

⁽⁶⁸⁾ This entitlement is permanent. But the full percentage is means-tested. In addition to the spouse's benefit there may be entitlements for minors up to a ceiling of 100 percent.

⁽⁶⁹⁾ Its size is based on the deceased person's accumulated income. If the survivor has custody of children under 18 years of age (s)he receives an extended adjustment pension.

too low, appreciably higher contribution rates are required. Furthermore, the premium for women-pensioners deriving from unisex conversion rates (see above page 84) is considerably reduced because women are much less likely to leave a surviving spouse than men and male survivors do not usually live as long as female survivors.

Because the majority of the recipients are women - since women's life expectancy is higher than men's, and husbands are often a bit older than their wives – the Italian scheme appears to be a redistribution in favour of women. However, this is not the case. This mechanism produces a significant redistribution in favour of married persons, especially those with younger spouses. If there were no survivor's pension, a couple would have to safeguard the income of the surviving spouse. Any private protection of the surviving person reduces the current consumption possibilities of the husband as well. The survivor's pension is therefore a redistribution in favour of couples: single men and women subsidise one-career families; two-career families subsidise one-career families who get the same benefit from only one contributing member. This greatly impacts women's incentive to work ⁽⁷⁰⁾, since it offers wives incentives to stay at home or to work only in the informal sector.

This phenomenon could be attenuated if pensioners were able to freely choose between conversion rates (consequently pension awards) "on one head" or "on two heads" ⁽⁷¹⁾.

Differences in contribution. Sweden has a much lower contribution rate compared to Italy (18.5% ⁽⁷²⁾ vs. 33% ⁽⁷³⁾). The main reasons for this disparity are the higher Swedish retirement age, which permits more generous conversion rates; the absence, in Swedish schemes, of survivor's benefits and other social insurances such as disability; a higher level of Italian replacement rates for employees.

In Sweden, since 1998 the self-employed have paid contributions equal to those of payroll employees (including the employers' quota). The reformed system is strictly

⁽⁷⁰⁾ Stahlberg A.-C, Birman M., Kruse A., Sundèn A. (2004), *Pension design and gender*, in: Gilbert N. (2004), *Gender, Retirement and Active aging*, UK.

⁽⁷¹⁾ Gronchi S., Nisticò S. (2006) *Implementing the Ndc theoretical model: a comparison between Italy and Sweden*, in: R. Holzmann, Palmer E. (2006), *Non financial defined contribution (Ndc) pension schemes: concept, issues, implementation, prospects*, World Bank, Washington.

⁽⁷²⁾ 40% of which is charged to workers and 60% to employers.

⁽⁷³⁾ The contribution has recently increased by 0.3%. 9.19% is paid by employee, 23.81% by employer. In Sweden the contribution has increased by approximately one percentage point.

unified: there are no different occupational funds for special categories of employees or independent workers.

In Italy, instead, there are special schemes for farmers, tenants, self-employed craftsmen and merchants / retailers: the NDC reform has not coincided with the unification of the pension system, which remains divided into a number of different funds and different contribution proportions. Self-employed workers pay 20% of their income and will receive lower annuities with considerably smaller replacements rates. Atypical workers also have a different contribution rate, which rises almost every year, but which is lower than that of standard full-time employees.

In Italy, this situation could generate not only serious financial problems but also a negative impact on women, since the female labour force largely consists of self-employed workers and, especially among new cohorts, of new flexible forms of independent workers in less well-remunerated occupations. These workers are paying unsatisfactory amounts of contributions and as future pensioners they will surely be at a high risk of poverty.

Multipillar structures. Like many other countries, Sweden and Italy are opting for mixed compulsory systems under which workers' retirement portfolios can be diversified.

Swedish reform has established, as a second compulsory pillar, a fully funded, defined contribution pension system. It is financed by a part (2.3%) of the 18.5% total contribution. This second pillar is mainly private and fragmented into a multitude of open funds in genuine competition with one another (there were 571 pension funds in 2001) ⁽⁷⁴⁾. Before the reform, Swedish workers had private voluntary funds which were relegated to the third pillar in 1998. Most of these are occupational pension funds and cover between 80 and 90% of the workers ⁽⁷⁵⁾.

Italy's reform in the 1990s did not provide for compulsory funded private retirement schemes. There were incentives for occupational schemes and individual private insurances. More recently, because of the limited participation, these schemes, which were previously voluntary, have become compulsory, but only for

⁽⁷⁴⁾ Competition is guaranteed mainly by the workers' right to transfer from one fund to another at no cost and without delay.

⁽⁷⁵⁾ Rates of contributions to the third pillar range from 2.5% to 4.5%.

workers in enterprises with more than 50 employees, who have to devolve their severance pay funds ⁽⁷⁶⁾ to occupational schemes.

The limited extension of the second and third pillar in Italy is more accentuated among women. Once again, the characteristics of the female labour force structure create a gender penalisation. Women are mainly employed in small firms, in the commercial and private service sector, usually with flexible jobs (as employees and self-employed), as well as in the public sector. In all these areas participation in pension occupational schemes is inadequate; moreover, the public sector does not yet have its own occupational schemes.

Child care. Swedish legislation presents specific measures explicitly in favour of women, during the childcare period, while Italian legislation provides for this in a limited way.

In fact, while Italian legislation envisages contributions for only six months per child and authorises early retirement for mothers for one year, Swedish legislation provides up to four years of contributions per child. Swedish state contributions for child care are accrued both in the public pension scheme and in second pillar private schemes. In Sweden, approximately half of the younger women receive pensionable amounts for childcare years.

4.3 Specific effects on the elderly and young lone women

Table 4.2 summarises all the questions explored in this chapter about the different effects that pension reforms and implementation methods may have on women, in general, and on lone women in particular. The same table can also be used to analyse the impact of different measures on elderly women and younger generations. The increase in the minimum pension level, for example, is a positive step for those women (especially elderly lone women) for whom this benefit represents their only income, but it could also be a strong incentive for working women to opt for early retirement.

Moreover, a number of measures can have different effects depending on the status of the women: singles, widows or lone mothers.

⁽⁷⁶⁾ This is the so called TFR (Trattamento Fine Rapporto): an accumulation of 7% of the annual wage that employees used to receive in a lump sum upon termination of contract.

While the survivor's pension penalises the pension benefits of insured singles (women and men) and represents a disincentive to work for the younger female generation, it has however an important function for widows and orphans. As regards the younger generations, all European reforms are aimed at reducing replacement rates and at the same time at developing multipillar schemes. These aims may represent another substantial penalisation for lone women, particularly for lone mothers, who are (or will surely be) forced to contribute more to occupational and personal schemes than they can afford because of their lower family incomes.

Table 4.2: Pension reforms and their specific impact on women and lone women

Measure	Impact on women	Specific impact on lone women
Elevation of retirement age	Positive impact on incomes	
Restrain of early retirement	Positive impact on work incentive	
Indexation of benefits	Positive impact on incomes	Positive effect for elderly lone women
Increase of minimum pension	Positive impact on incomes; negative impact on work incentive	Positive effect for elderly lone women
Earnings related pension	Positive impact on work incentive; negative impact on income levels.	
Actuarial principle	Positive impact on work incentive; positive impact on distribution (if conversion rates are unisex)	
Survivors' pensions	Negative impact on work incentive.	Positive effect for householders and widows. Negative impact for single women.
Payroll taxes harmonisation	Positive impact on pension levels	
Extension of multipillar pension schemes	Negative impact on distribution (it depends on labour market structure); positive impact on work incentive.	Negative impact on lone women and lone mothers who have to increase savings.
Flexibility of exit	Positive impact on individual and familiar needs	Positive impact on individual and familiar needs
Child care periods	Positive impact on incomes and on work incentive	Positive impact for lone mothers

5. POLICIES AND ASSISTANCE SCHEMES FOR LONE WOMEN

As seen in the previous chapters, the majority of data on lone women refers to the special category of lone mothers (CANCELLATA NOTA). In the same way, policies and assistance schemes specifically addressed to lone women, mainly concern lone mothers, a particularly important group for social policies, given their role in the wellbeing of children.

That's why, in this chapter, attention will mainly focus on this target group. Nevertheless, attention will also be paid to policies and assistance schemes addressed to *specific population groups (the elderly, the poor and disadvantaged) in which the female component is usually overrepresented*, in order to draw some indications that can be interesting for the study in relation to the other female target groups considered.

For this purpose, this chapter presents:

- a qualitative analysis of the main policies and assistance schemes produced at the country level that are *directly* addressed to lone women in charge of children (lone female parents) in order to draw up different intervention approaches/welfare regimes;
- a qualitative analysis of the main policies and assistance schemes produced at the country level that may *indirectly* affect the other women categories considered in this research.

The analysis mainly studies the ten Member States selected as being representative of the different welfare regimes (see chapter 1).

For these countries, the qualitative analysis presented in the chapter is enriched by "country fiches" (see Annex 3 to this Report) that present data and information on the context (demographic, socio-economic and macroeconomic indicators) and on the welfare systems from a lone women's viewpoint (income support, pension system, childcare provisions, other provisions).

5.1 Policies and assistance schemes for lone mothers

Lone mothers represent a group which is becoming increasingly significant in all the advanced industrialised countries, whether as a result of divorce, separation, or never having been married, and despite the relative decline in the share of widows.

New needs and demands are a consequence of this development. In many cases, lone mother households are at a *high risk of economic insecurity and poverty* and the children in these families are especially vulnerable, even if the picture of lone parent families (mostly comprising women) with a low standard of living – often living under the poverty threshold and benefiting from social transfers that form a large part of their resources – does not fit the variety of national situations. For example, in the United Kingdom, more than one third of lone parent families live under the poverty threshold, a proportion which is significantly higher than the EU average, whereas the overall poverty rate of the entire population in Britain is very close to the European level. The same is the case in Germany, but also in other countries (like France and the Netherlands) where the overall population poverty rates are below the European average. On the other hand, in other countries (for example Greece and Portugal) ⁽⁷⁷⁾ where poverty is quite widespread, lone parent families account for a smaller part of the poor than in some other European countries, and *lone parent families are poor just as often as other families with only one parent working or with a low level of work intensity* ⁽⁷⁸⁾.

Recent trends ⁽⁷⁹⁾ have shown that among couples with children the poverty risk for children living with both parents working full-time is 7% on average in the EU, ranging from 6% or less (in approximately two thirds of countries) to 11% or more in Hungary, the Netherlands, Poland, Portugal, and Slovakia. On the contrary, 25% of children with only one out of two parents at work (full-time) are at risk of poverty. This rate ranges from around 10-13% in Denmark, Germany and Sweden to 30% or more in Spain, Hungary, Italy, Latvia, Lithuania, Poland, Portugal,

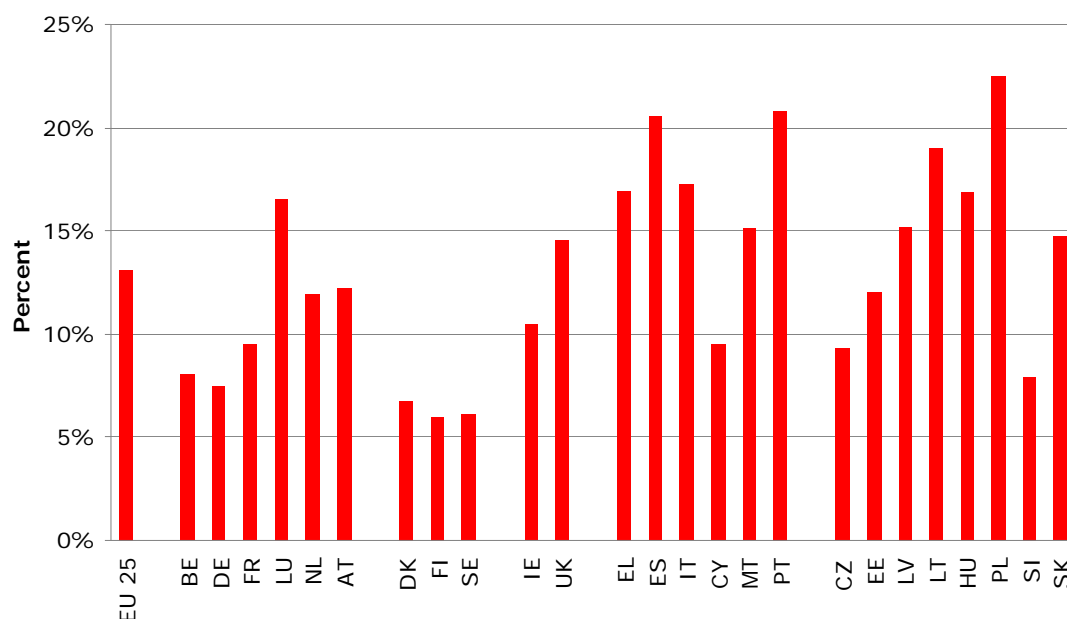
⁽⁷⁷⁾ European Commission (2002), *Lone Parent Families, Work and Social Care, A qualitative comparison of care arrangements in Finland, Italy, Portugal, the UK and France*. Soccare Project within the 5th Framework Programme, work package 2, New kinds of families, new kinds of social care.

⁽⁷⁸⁾ The work intensity of the household is defined as the overall degree of work attachment of working-age members in a household (excluding students). WI=0 means no one in employment; WI=1 corresponds to full-year work for all working-age adults in the household; and 0<WI<1 corresponds to either less than full-year work for some or all members of the household or only some of the adults in the household being at work.

⁽⁷⁹⁾ European Commission (2008a), *Joint Report on Social Protection and Social Inclusion*. Commission Staff working document, accompanying document to the communication from the commission to the council, the European Parliament, the European Economic and Social committee and the committee of the Regions. Proposal for the Joint Report on Social Protection and Social Inclusion 2008 (COM (2008) 42 final). Brussels.

Slovenia and Slovakia. Moreover, not all children whose parents are at work are protected from the risk of poverty. 13% of children living in households in which the parents work (work intensity greater than 0.5) are living under the poverty threshold. This is less true for the Nordic countries and reaches a higher level in Mediterranean countries like Spain or Portugal.

Figure 5.1: At-risk-of-poverty rates of children living in households with parents working in EU Member States - 2005



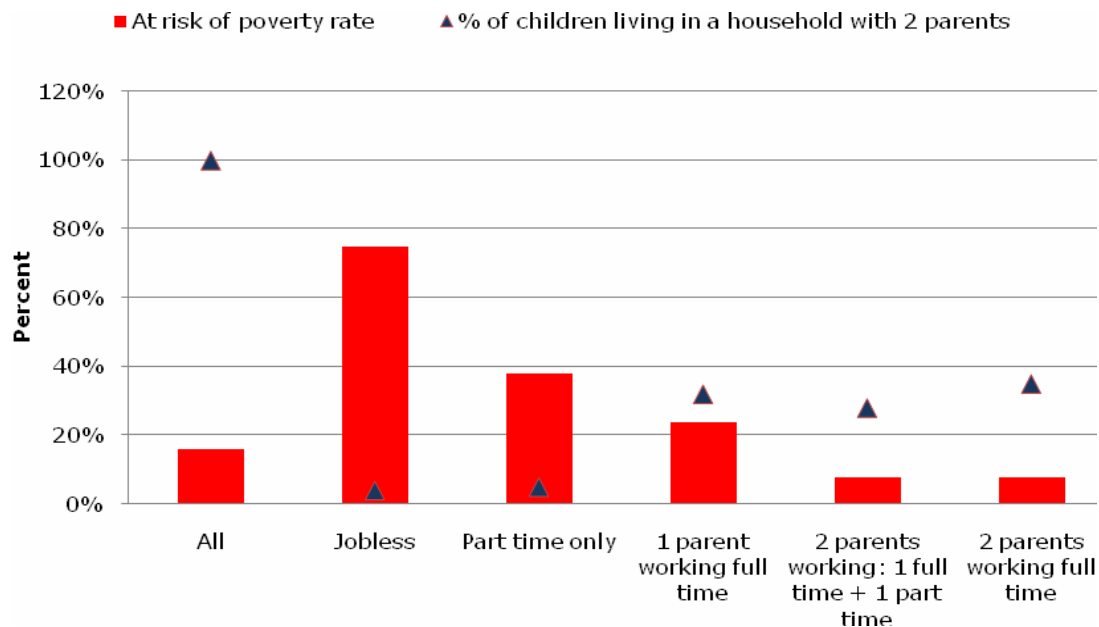
Source: European Commission (2008), Joint report on Social Protection and Social Inclusion, Brussels.

In order to provide an adequate interpretation of these statements, it should be remembered that being poor in different countries has different meanings and consequences on the population's wellbeing. In other words, if being poor always entails serious disadvantages compared to fellow nationals, it is also true that the level of well-being is not necessarily the same from one country to another.

Within the European countries considered here, for instance, being poor in a country where there is a high level of care services is by no means the same as being poor in a country in which most of these responsibilities lie with the family. In fact, a poor lone-parent family in a country where there is a welfare system, with the Government providing many services, will suffer from its economic conditions less than a lone-parent family living in a country where free public care services for children or the elderly are lacking. None of these differences are ever taken into account when measuring the income poverty status of families, but it is possible to confidently say that they matter very much for the well-being of a family and may,

indeed, represent a possible way of overcoming the poverty status and of escaping poverty traps ⁽⁸⁰⁾.

Figure 5.2: At-risk-of-poverty rates of children living in two parents households by activity status of the parents and percentages of children concerned in EU Member States - 2005



Source: European Commission (2008), *Joint report on Social Protection and Social Inclusion*, Brussels.

In-work poverty derives from combinations of low wages and low work intensity. Low work intensity may be the result of labour market shortcomings such as recurrent unemployment or unstable jobs and involuntary part-time work, or from particular household structures (too few adults working in the household compared to the number of dependents). These can in particular be influenced by disincentives embedded in tax-benefit systems and the lack of reconciliation measures.

Within this framework it can be said that the *lone parent families' situation depends mainly on both individual and external factors*: employment status, income, presence/absence of social networks and presence/absence of formal services. This means that being active or inactive in the labour market, having the possibility of increasing income with social transfers or not, and living in a Welfare State that provides a certain set of services is extremely important. For example, families in which lone mothers are inactive in the labour market and whose resources come

⁽⁸⁰⁾ European Commission (2002)

largely from social transfers tend to remain below the poverty threshold and often have serious problems if a certain set of services are not provided by the State without a charge.

The other element to bear in mind is the *presence of children*. Most of the measures that have been designed and implemented in Europe for lone parents are strictly connected to the presence of children. It can be said that instead of policies and measures for lone parents, policies supporting children with only one parent are more widespread.

In fact, the *space given to a specific set of measures for lone parents is usually linked to policy approaches that consider that every child, lacking one of the parents living with him/her, faces the same risks as an orphan, irrespective of whether the other parent is still living or not*. This leads to the consideration that such a child should enjoy the same rights to social support.

Most of the measures put in place for lone parents across European countries, indeed, derive from specific interventions addressed to orphans and are temporally connected to the increasing number of divorces or unmarried couples who decide not to stay together any longer.

For example, it is worth noting that in France, specific measures for lone mothers were adopted simultaneously with - or only shortly after - the introduction of a new provision for orphans, which was rapidly extended to cover all types of single parent children.

The “allocation d’orphelin” of 1970 (first addressed to orphans and children recognised by only one parent), was extended in 1975 to children recognised by both parents but living with only one of them; it was then soon superseded in 1976 by the API allowance (Allocation de parent isolé), covering the new and growing types of single parenthood.

Child maintenance and support policies are particularly relevant in relation to the assistance of lone mothers.

Different child maintenance policy regimes have been established in the EU and in many of the OECD countries. In a study covering Austria, Belgium, Denmark, Finland, France, Germany, the Netherlands, Norway, Sweden, and the UK, it is noted that although each country has developed its child maintenance policy starting from a different legal and historical background, the general trend has been towards the *equal treatment of all children regardless of the marital status of*

their parents ⁽⁸¹⁾. There has also been an increasing emphasis on the rights of the child, with the Nordic countries taking the lead in this approach. In some countries these rights are limited to children under a certain age (age 6 or 12). In this context, in liberal welfare countries, like Ireland and the UK, the emphasis between requests for maintenance and support for lone parents has long been present, with a “reasonable effort” to trace the father (especially by unmarried mothers) and to formally ask for maintenance often being a condition of entitlement to lone parents’ benefits.

Other policies and measures can be mentioned, such as those that respond to the income needs of lone parents including:

- (i) policies that enforce child support or maintenance obligations of the non-custodial parent (as in the UK);
- (ii) policies that envisage an advance on the maintenance payment and a guaranteed minimum level of financial support, to be collected subsequently from the non-custodial parent (as in several of the Continental European countries);
- (iii) means-tested social assistance programmes that provide income support for low-income families, a large proportion of which being lone mother families.

Germany, Ireland and the Netherlands provide for a tax deduction for lone parents. In the Netherlands the deduction varies with the age of the child and is transferable between spouses who are divorced or separated. Tax credits for lone parents exist in Austria, Belgium, the Netherlands and the UK.

Finally, there is the set of **measures especially designed for lone parents**, considered as a disadvantaged group, who may have problems accessing and being present in the labour market.

The adoption of these measures is related to the different welfare regimes adopted by the EU countries. Table 5.1 summarises the *policy approaches adopted for lone parent families within different social and welfare regimes*.

⁽⁸¹⁾ Corden R. (2000), *Comparative Child, Youth and Family Policies and Programs: Benefits and Services*, The Clearinghouse on International Developments in Child, Youth and Family Policies at Colombia University. New York.

Table 5.1: Policies and Measures for Lone Parents in relation to different welfare regimes

	Specific and direct policies and measures for Lone Parents	Other fields of policies and measures that may have a positive effect for Lone Parents
Liberal welfare regimes Breadwinner State-centred regimes	Mainly present as income support in relation to job hunting and training.	Housing benefit Tax credit Unemployment benefit
Breadwinner family-centred regimes	Usually not present. Can be a preferential condition to social assistance and in access to day care but this remains discretionary at a local level and is usually connected to occupational status.	Tax deductions
Universalistic welfare regimes	Mainly present as child benefit based on universal rights.	Housing benefit Tax credit Unemployment benefit
Eastern European countries in transition	Not present in a widespread manner. Oriented towards child benefit based on universal rights but also as income support in relation to job hunting and training	Housing benefit Tax deductions

As regards the first group of countries, the **liberal welfare regime and breadwinner State-centred regime** are considered together here because of the similarities of measures devoted to lone women. It has to be said that these countries experienced specific and generous measures for lone parents related to social assistance schemes early enough in the past; subsequently, the schemes were subject to substantial limitations on the basis of a shift towards *assistance support related to the participation in the labour market* (welfare to work) or at least in re-qualification schemes. For example, the Netherlands and the UK treated lone mother families in a similar way in the post-war period. Until very recently they were the only EU countries that allowed lone mothers to draw benefits without making themselves available for work as long as they had dependent children. At the beginning of the 1990s, both countries attempted (unsuccessfully) to enforce the obligation of 'absent fathers' to support the mothers. In 1996, the Dutch government took decisive steps towards in treating lone mothers as workers rather than mothers; in the same years, the UK began to move in the same direction.

UK - New Deal for Lone Parents

New Deal for lone parents, a voluntary programme of the UK Government specifically designed to help lone parents into work, is available to all lone parents who are not working or who are working less than 16 hours per week, and whose youngest child is under 16 years old.

It offers a package of support with the help of a personal adviser for programme participants through all the necessary steps to find and apply for a suitable job or training, to find childcare and suitable benefits or tax credits if the conditions can be met.

There is also extra help with the cost of travel and registered childcare while looking for work or undertaking authorised training.

Within the *breadwinner State-centred regime* that protects the traditional role of mothers through specific policies, lone mothers are supposed not to work in order to care for their children full-time. When they finally re-enter the labour market, there is a danger of remaining trapped in low wage marginal jobs, because of difficulties in obtaining high-quality jobs, and full-time jobs that make it worthwhile to give up public benefits completely.

The emphasis placed on the role of the mothers to care for their dependent children full-time has also hindered the development of public childcare services, which are still very limited and extremely expensive, especially in the United Kingdom and Ireland, thus contradicting the new requirements of being ready to work.

In particular, the **United Kingdom** lacks not only provisions for advanced maintenance, but reverses the very idea of it: the 1989 Children Act was aimed precisely at recovering a part of social security expenses by emphasizing the duty of maintenance, even of fathers who did not recognise their children from unmarried mothers. The 1991 Child Support Agency was in fact created in order to calculate and enforce payments from absent fathers. This involves the requirement for lone mothers to give information in order to trace the non-paying father: she is duty-bound to cooperate in this research if she does not work or as soon as she has exhausted her entitlement to Jobseeker's Allowance and is transferred to income support.

UK Child maintenance

The Child Support Agency (CSA) calculates and collects maintenance from parents who do not live with their children — the amount received depends on the income of the parent not living with the children. The Child Support Agency usually collects payment if the parent caring for the child is receiving Income Support or income-based Jobseeker's Allowance. Otherwise, the Child Support Agency will only get involved if either parent asks them to.

Ireland followed this approach far less radically, representing a particularly clear case of the process of transferring resources from protection of widows to assistance for lone parents. In fact it is noteworthy that a measure named in such a symbolical way as 'Deserted Wife's Benefit' was insurance-based and remained in place for a while.

Currently, in the means testing for assistance benefits, a specific measure for lone parents ⁽⁸²⁾ has been introduced: the One-Parent Family Payment (OFP). This measure is certainly something new, even if it still emphasises the women's duty to first try to acquire support from the father.

IRELAND: ONE PARENT FAMILY PAYMENT (OFP)

One-Parent Family Payment (OFP) is payment for a person in Ireland who is bringing up their children without the support of a partner. It is payable to an unmarried person, a widow(er), a prisoner's spouse, a separated or divorced person, or one whose marriage has been annulled. The One-Parent Family Payment is made up of a personal rate and extra amounts for dependent children. The amount people receive depends on weekly means⁽⁸³⁾.

It is subject to certain conditions:

- the person who wants to receive OFP should have main "care and charge" of at least one child, who is under 18 years of age or aged 18-22 and in full-time education. One-Parent Family Payment is not payable if a couple has joint equal custody of a child or children;
- the child must live with the person who asks for OFP;

⁽⁸²⁾ Part 3, Chapter 7, of the Social Welfare Act 2005, as amended; Chapter 3, Articles 124 to 130 of Part III of the Social Welfare Regulations, 2007 as amended.

⁽⁸³⁾ Department of Social and Family Affairs, One parent Family Payment Note, Republic of Ireland.

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- the person who asks for OFP should not be cohabiting;
 - the person who asks for OFP should not have earnings over 400 Euros per week; the person who asks for OFP should have to satisfy a means test: this includes the income, any maintenance payments the person gets, the value of any property other than home, any savings, investments or cash income the person may have. Vouched housing costs (mortgage or rent) up to 4,952 Euro a year (95.23 Euro per week) paid to a landlord (excluding a relative) or a lending agency can be offset against maintenance payments. One-half of the balance of maintenance, over and above the amount permitted for housing, is then assessable as means. The person who asks for OFP must provide evidence of housing costs such as a rent receipt/book from landlord or a statement of mortgage repayments. Claimants who are receiving maintenance with no allowable housing costs can also qualify, with one-half of the total maintenance received being disregarded;
 - the person who asks for OFP must be resident habitually in Ireland.

If *separated or divorced*, the person who asks for OFP must:

- have been separated for at least three months;
- have made efforts to get maintenance from his/her spouse;
- be inadequately maintained by his/her spouse.

If *unmarried*, the person who asks for OFP will:

- be required to seek maintenance from the other parent of his/her child and
- be the parent of a qualified child.

One-Parent Family Payment and other social welfare payments

The person who receives an OFP may be entitled to half the personal rate of the Jobseeker's Benefit, Illness Benefit, Maternity Benefit, Adoptive Benefit, Health and Safety Benefit or Occupational Injury Benefit along with One-Parent Family Payment, for a limited time. The person who receives OFP is not entitled to a Fuel Allowance if receiving half the personal rate of Jobseeker's Benefit, Illness Benefit or Occupational Injury Benefit with its One-Parent Family Payment.

One-Parent Family Payment and work

If the person receiving OFP, takes up full time work she/he may be eligible for extra tax allowances under the Revenue Job Assist scheme.

<p>The person receiving OFP can work in a FÁS ⁽⁸⁴⁾ employment scheme and still retain part or all of the One-Parent Family Payment. The person receiving OFP can return to education through the Back to Education Programme and retain the One-Parent Family Payment, under certain conditions.</p>

Also in the **German** welfare system the male breadwinner approach can be clearly recognised in the radical obligation for the absent father to pay the maintenance of the child (Care maintenance). Single parents who do not receive support from the other parent are granted a maintenance advance from the government. According to the German system, a judicial maintenance ruling is no longer necessary. Advance maintenance is paid for a maximum of 72 months until the child's 12th birthday. The payment is income-tested at a low level and, because of its low value, seems to be inadequate for an unemployed single mother. In addition to that, until 2003, lone mothers were considered to be unavailable for the labour market, due to their caring role for the child, having a claim to social assistance ⁽⁸⁵⁾.

The Hartz reforms, enacted in 2003, mark the transition to workfare in Germany. The core part is the introduction of the means-tested "Unemployment Benefit II", which merges unemployment aid and social assistance. Hereafter, lone mothers are considered available for gainful employment after the child's first year ⁽⁸⁶⁾ and may receive Unemployment Benefit II only if they accept job offers or supporting measures by the new job centres.

⁽⁸⁴⁾ Irish National Training and Employment Authority.

⁽⁸⁵⁾ Social welfare assistance is available to persons who are unable to support themselves and the type, form and level of assistance is determined according to an individual's special needs and circumstances. The programme is administered locally. Expectant mothers who qualify may receive a 20 percent supplement to the standard rate beginning the 12th week of pregnancy. Single-parents with a child aged 6 or younger, or two children aged 15 or younger, may receive a 40 percent supplement to the standard rate. A poor single-parent with four or more children is eligible for a 60 percent supplement.

⁽⁸⁶⁾ In order to compensate for one of the disadvantages resulting from child-rearing, the German government now credits mothers who spend up to 3 years at home in child rearing with a pension credit equal to up to 3 years of work at average wages. Applies to additional children as well. Five years of such credit assures a minimum pension for a mother with no labour force experience. In addition, there are child survivor benefits under the social security system, and also under work injury insurance. There are dependent child benefits under unemployment insurance and unemployment assistance.

GERMANY: UNEMPLOYMENT BENEFIT II

On 1 January 2005, unemployment benefit and social assistance were replaced by a new social security payment: Unemployment benefit II (basic security for job-seekers). Various benefits should support recipients in finding a job so that they can begin to make a living from their own efforts as soon as possible. Claims to unemployment benefit II are dependent on whether claimants accept one of the support options and make an active effort to integrate into the labour market.

In its explanatory statement on the bill to merge the unemployment assistance and social assistance schemes, the government stated that the principle of equal opportunities for men and women was to be pursued consistently. However, the new provision establishing a link between unemployment benefit and previous salary, will likely hit women especially, because they are more likely than men to have interrupted work careers and are more likely to be in charge of the home care of relatives.

The further tightening of the means-testing criteria determining the need extent is also of particular importance to women because of their partner's income or assets that may make them not eligible.

Either way, the perception and protection of mothers as carers is maintained at least for mothers of children under three years and remains insofar as the lack of childcare facilities for children under this age does not leave them much choice.

Not surprisingly, it is precisely in this field of policies that the *only existing supplements* specifically targeting lone parents have been designed. A lone mother entitled to Unemployment Benefit II will receive an extra payment for being a lone parent. At the same time, however, the financial pressure on lone parents to resume work after the child's first year increases, while childcare facilities remain scarce especially for the very young.

France, even if closer to Southern European countries than Germany, Ireland and the UK, can be considered a continental *weak male-breadwinner regime due to its higher level of family policy development*. Here, the practical implementation of a specific measure for lone parents has rapidly extended the rights of lone parents, without conditioning the benefits to the formal claim to maintenance, as in the Anglo-Saxon countries.

In this way, the French rationale builds the social security of lone mothers on the basis of a wide range of specific allowances. The “Allocation de parent isolé” (API), together with a set of other different measures, generally targeting the family (for example, the “Allocation de soutien familial” (ASF) or other support in paying rent or mortgage instalments – “Allocation de logement”, “Aide personnalisée au logement” - and a wide range of help in facing childcare costs – “Prestation d’accueil du jeune enfant”, “Prestation d’accueil de rentrée scolaire”) combines income support and compensation for unpaid maintenance.

FRANCE: ALLOCATION DE PARENT ISOLE (API)

The Lone Parent Allowance (Allocation de parent isolé, or API) is the primary assistance programme directed at one-parent households. Created in 1976, this Allowance is embedded in article L. 524-1 of the Social Security Code. The API provides cash assistance to individuals who are alone (widow(er)s, divorced, separated, abandoned or single, as well as pregnant lone women - article L. 524-2) in effective and permanent charge of at least one child.

API is intended to help single parents, during a defined period, deal with the material consequences of a divorce, a separation, or the death of a spouse. If the dependent child is older than three, benefits are available for no more than twelve consecutive months. If the child is younger than three, the parent can receive benefits until the child's third birthday, even if this is more than twelve months away. Thus, benefits can be available for a maximum of 44 months.

The benefit level depends on a recipient's resources over the prior three months. All income (taxable or not) is counted against the API grant (earned income, in-kind benefits). Family-related benefits are also counted. Disregarded are allowances established as a reimbursement for specific temporary expenses--for example, the special allowance for education, the young child allowance, and the allowance for the start of a new school year--as well as in-kind benefits from a social security programme, medical insurance, maternity insurance, disability insurance, industrial injury insurance, and death benefits. API recipients automatically qualify for public medical insurance and maternity benefits.

Within this group of countries, the case of the **Netherlands** should be highlighted. A marked and radical turn to workfare, aimed at avoiding poverty and dependence on benefits among lone mothers, has produced some unintentional effects: a polarisation of the condition of lone parents can be seen, where the condition of low

skilled and less employable women who remain on welfare has worsened and in the 1990s saw a significant impoverishment because of the lower indexation of benefits to inflation.

Workfare, however, offered new perspectives such as free childcare, training for low skilled lone mothers and tax reductions for those lone mothers who found a job.

The 1996 welfare reform that attempted to get lone parents out of social assistance represented a major shift in social policy in the Netherlands. Instead of having the financial right to care for their children, lone mothers are now supposed to earn their living by paid work as soon as their youngest child reaches the age of five. This policy shift is accompanied by additional incentives to support lone mothers in engaging in (part-time) work. Nevertheless, the measure has met considerable resistance among lone mothers as well as the caseworkers and municipalities that have been granted discretionary powers to implement the new law. Several years after its introduction, it can be concluded that the law has not been very successful⁽⁸⁷⁾; only slightly more than one out of ten lone mothers have actually left social assistance.

*The second group of countries with **breadwinner family-centred welfare regimes** includes all the Mediterranean countries (Greece, Italy, Portugal, Spain) which share the *shortage of resources to subsidise social policies* (in particular family policies) and are based on the support only of a small number of precise social risks, which cannot be tackled by the family.*

In all these countries the family, in particular the extended family, has a central role in all areas of welfare self-production, the protection of lone parents included. Social individual risks, for which complex welfare regimes normally mobilise resources, are, in Mediterranean countries, can be covered and in most cases are indeed covered first of all by the family and often by the extended family.

These countries lack measures for lone parents, which emerge only as the target of *fragmentary advantages* in tax policy or in jobseeker's allowance or in preferential conditions in accessing social assistance or day-care services for children (for example, support services at the local level in **Italy**, but here, the fragmentation is even greater since different regulations apply in the individual municipalities). In this way, there may be *undefined provisions*, which lie somewhere between social

⁽⁸⁷⁾ Knijn T., Van Wel F.W.M (2001), *Careful or lenient, welfare reform for lone mothers in the Netherlands*, Journal of European Social Policy, Vol. 11, n° 3, pp. 235-251, Utrecht.

insurance and social assistance and which are used sporadically and at different levels.

This system can be described as a 'synthesis of breadcrumbs' ⁽⁸⁸⁾, whereby families gather odds and ends of income wherever they can find them. This has often resulted in ineffective controls with the accumulation of different benefits which, although inadequate individually, provide sufficient income when combined.

This accumulation takes place *within the family* and highlights a function of the family which is very different from the classic male breadwinner model. The State does not take the responsibility for guaranteeing family income. It merely allows nuclear or extended families to pursue strategies to ensure that at least one member has a good, protected job.

As regards the third group of countries, characterised by **Universalistic welfare regimes**, the long tradition of supporting lone parents with children through universally granted rights should be highlighted. For example, **Norway** ⁽⁸⁹⁾ designed a measure very early (1957) which was specifically oriented to the 'old-type' of lone parenthood (widows and unmarried mothers). ⁽⁹⁰⁾ For the orphan and the unrecognised child, however, greater needs were acknowledged and support was granted to the children of the divorced, who could still reclaim money from the parent not living with them. Thus the Provider's Benefit in 1957 was planned, together with an institutional way of reclaiming maintenance for abandoned and separated children, and the benefit was targeted at children not at mothers ⁽⁹¹⁾. On the other hand, the first universal flat-rate child benefit was paid as early as 1946 to unmarried mothers for the first child, and not for the second one, like all other mothers.

Denmark has the most generous benefits and services for lone parents and parents in general ⁽⁹²⁾. Denmark, like other Nordic countries, did not have to face any recasting of the welfare state because of a tighter economic situation so that, even if there is no special public concern with single parents, it is a good example of an early

⁽⁸⁸⁾ Trifiletti R. (1999)

⁽⁸⁹⁾ Even if not in the EU, the case of Norway is important to be quoted because Norway started an approach that has been followed by the others Nordic countries.

⁽⁹⁰⁾ Skevik A. (2003), *Children of the welfare state: Individuals with entitlements, or hidden in the family?* Journal of Social Policy, n° 32, pp. 23-440, Cambridge.

⁽⁹¹⁾ Skevik (2003).

⁽⁹²⁾ Kilkey M. (2000), *The policy regime in twenty countries, Lone Mothers Between Paid Work and Care*, Aldershot.

attempt for lone parent public support, providing a complex package of welfare measures.

Moreover, Denmark is the only country in which a state guarantee exists (Pasningsgaranti) for public childcare, for all children over nine months until pre-school age (extended to children over six months of age on the 1st of July 2006).

Finally, **Eastern European countries in transition** present social security systems which are still in a transitional phase, conditioned by a complex heritage based on the previous welfare regime. They present similarities both with the universalistic systems and the breadwinner State-centred system. Thus, it is generally recognised that the trend is to achieve a “mixed” welfare model.

As many authors have already documented, in all transition countries many of the care services and family benefits ensured under the Socialist regimes were reduced or even disappeared; universal provisions were limited and housing was no longer supported and subsidised ⁽⁹³⁾. This was the case with countries which had experienced changing patterns of family de-institutionalisation and out-of-wedlock births at a ‘western European rate’, like Estonia, Bulgaria and Slovenia or - at the other extreme – high rates of intergenerational cohabitation, because of young people continuing to live in their origin family till late, and the revival of traditional family forms and family obligations as support networks – as a substitution for the reduced social protection - as in Poland and Hungary. These latter countries have characteristics which are similar to the Mediterranean countries.

Neither in **Poland** nor in **Slovenia** does any specific benefit exist for lone parents except for a small supplement to normal child benefits, but both countries offer a ‘protected’ transition for lone parents to social assistance and, in the case of Poland, transition from unemployment benefit to assistance. “Protective” measures date further back and are more consolidated in Poland (including a childcare allowance) as the above mentioned case of advanced maintenance illustrates, while Slovenia seems to have only very recently begun to build the main pillars of a modern welfare system.

Bulgaria’s approach is very similar to Mediterranean countries: even if a social assistance guaranteed Minimum Income exists, child benefits are still at the

⁽⁹³⁾ Elster J., Offe C., Preuss U.K. (1998) (eds.), *Institutional design in post-communist societies rebuilding the ship at sea*, Cambridge; Hantrais L. (2002), *Social Policy & Society: Central and Eastern European States respond to socio-demographic challenge*, Social Policy & Society, n° 1-2, pp. 141-150, Vermont.

rudimentary stage of one-off benefits for giving birth, or one-off benefits for raising a child up to one year of age. Correspondingly, lone parents are 'seen' by welfare policies only as one target group among many others, mainly in the newly emerging field of the labour market activation policies or of social housing ⁽⁹⁴⁾. Only in the field of active labour is possible to find space for a specific protection of lone parents in approaching the labour market and requalifying if they have children under three.

5.2 Indirect policies and assistance schemes that may affect lone women and elderly women living alone

Within the three target groups examined in this Report lone mothers (as seen in the previous paragraph) are the target groups towards which most of European countries have established support policies.

On the contrary, *support policies for lone women and elderly women living alone as independent target groups is still lacking in all Member States*. This is true also for social research. For example, only a minority of studies within the vast amount of studies and surveys on older persons in general focus on elderly women.

Therefore, in this framework the importance of indirect policies and measures is relevant.

The following pages identify, within National Strategy Reports on Social Protection and Social Inclusion 2008-2010, indications of policies addressing the most vulnerable groups in the population in need of special support, among which *women living alone and lone elderly women*, are often included.

The analysis of the European National Strategy Reports on Social Protection and Social Inclusion 2008-2010 has allowed some common values at the root of the strategies addressing these target groups adopted in each country to be outlined. *Four macro-areas of policy intervention* can be distinguished in order to identify *which measures may cover the lone women and elderly lone women population*:

- a) labour market and social inclusion;
- b) family policies;

⁽⁹⁴⁾ For instance those having priority in social housing are in the following order: highly qualified experts, workers and officials with longer length of service; families with two or more children; lone parents with adolescent children; young families.

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- c) housing policies;
 - d) health services and long term care.

As concerns **labour market policies**, it should be noted that demographic changes (in addition to other economic and social factors) require increasing efforts to secure labour market participation opportunities, especially for women and older workers (both women and men).

The employment rate of those aged 55-64 has increased in recent years. It nevertheless remains far below the Lisbon target of 50%. There are also significant discrepancies between Member States: despite recent improvements, the employment rate of older workers lies below or around 30% in a number of Member States (especially the Mediterranean ones and, in many cases, the Eastern Europe ones). It is worth noting that progress has been slower in a number of Member States where *employment rates of older people are still lower (especially among women)*, which indicates a need for a greater effort.

In **France** the “Accord cadre entre l’ANPE et le Ministère de la Parité et de l’égalité professionnelles” ⁽⁹⁵⁾ signed on January 19, 2005, was aimed at reinforcing policies against *female unemployment and increasing participation in the labour market and in long-term and durable jobs*. One of the main instruments is the promotion of access for women to the support services for enterprise creation and the possibility of making use of the so-called “contrats aidés” ⁽⁹⁶⁾ as well as a *form of support to maintain elderly women at work, especially those living alone that have no other income coming from husband and/or other relatives*.

In **Germany**, to encourage older people to work, the labour market policies for older people aged 50 and over (encouraging further training, securing pay and exempting the employer from contributions to unemployment insurance when hiring an employee aged over 55), have been in force since December 2005. In addition to these, there are further labour market programmes like the Federal programme “Initiative 50 plus” that promotes the use of the skills of those aged 50 and over and increases the actual retirement age. In particular the “Perspective 50

⁽⁹⁵⁾ Source: Ministère du Travail, des Relations Sociales, de la Famille et de la Solidarité, www.travail-solidarite.gouv.fr

⁽⁹⁶⁾ The “contrats aidés” are one of the most used French labour market instruments against long-term unemployment: they are contracts for which the employer usufructs of some special terms, that can take the form of subsidies at the time of recruitment, of exemptions of certain social security contributions, of assistance to the workers’ formation (Source: Institut National de la Statistique et des Études Économiques (INSEE) (http://www.insee.fr/fr/home/home_page.asp)).

plus – Employment Pacts for Older People in the Regions” is aimed at the long-term unemployed over 50 years and helps to insert them permanently in the labour market. These programmes are particularly relevant in a country such as Germany, where *the poverty risk is much higher for single older women* (compared to the older male population), often because of inadequate pension entitlements. The “Initiative 50 plus” is therefore important and will have a direct impact on elderly women. In this context, there is a need to *pay particular attention to the situation of women as they approach retirement age especially if living alone without other financial means sustenance*. Gender differences in employment have significant consequences for pension outcomes, as do different eligibility ages in retirement schemes for men and women. As such, the gender harmonisation of eligibility rules for pension schemes can make a significant contribution to reducing gender differences in the employment rates of older workers.

As concerns the **family policies**, in order to reduce the risk of social exclusion, some countries are setting new priorities in their family policies that, even if not specifically addressed to lone mothers, concern this target group as well. Indeed, in their aim to ensure sufficient resources for families, most countries have adopted an integrated approach to poverty that combines income support for families (for all, but in particular lone parents families) and policies enhancing labour market integration of parents, often through a comprehensive active inclusion approach.

As seen previously, all countries support the income of households with children to some extent especially in lone parent households. Tax and benefit systems redistribute income to families by different means, such as facilities that take the make-up of the family into account (tax allowances, income splitting, etc.), cash benefits (family allowances, unemployment benefits, social assistance, disability allowances, housing allowances) and benefits in kind (access to free services in the areas of health, education, child care, housing, etc.).

In **Germany**, the federal government introduced the parental benefit, which replaced the previous child raising allowance as of 2007. The parental benefit for children born after 2007 is 67% of the previous net income of the parent providing care for 12 months (max. €1,800/month), while for parents with low incomes or non-working parents, there is a minimum benefit of €300. Single parents also gain from the parental benefit because it ensures their economic independence when they interrupt work.

In **Italy**, within the framework of the reorganisation of public expenditure, a National Fund for Families ("Fondo nazionale per la famiglia") was created in 2006. An amount of 3 million Euro was initially allocated to this Fund in 2006 which was increased to 10 million Euro in 2007. With its National Financial Law (Budget) of 2007, the Italian government allocated €210 million for 2007 and €180 million for 2008 and 2009, for a total investment of €583 million for the period 2007-2009 ⁽⁹⁷⁾.

Housing policies are *particularly pertinent to lone women and elderly women living alone*. Many countries provide a range of social and affordable *housing programmes* and schemes to assist households currently unable to meet their housing needs through the private market.

Most Member States acknowledge that housing is one of the fields where a growing number of families have been facing increasing difficulties in recent years, with *negative consequences for the health, wellbeing and development of the most vulnerable people like lone women and elderly women living alone in particular*. There is a strong need for comprehensive and consistent strategies to address the shortage of dwellings, the qualitative mismatch between supply and demand, and the rise in prices for both renters and buyers. Eradicating slum areas, subsidising more social housing where availability falls short of demand, promoting social diversity in order to avoid creating areas of exclusion and facilitating a fluid rental market are also to be considered top priority. It is true that the local authorities have major responsibilities in these fields but they act within national policy frameworks. Nonetheless, there is generally scope to make national policy strategies more comprehensive to ensure quantitative adequacy and qualitative consistency with existing needs.

In **Ireland**, for example, the needs of households are met by means of a range of measures addressed, among others, to elderly people (both women and men, but, considering the higher percentage of women within this segment of population, these interventions will affect elderly women, especially those living alone, above all). Local authorities are the main providers of social housing, to households on the housing waiting lists through the provision of new buildings and, to a lesser extent, support for the acquisition of second-hand houses ⁽⁹⁸⁾. Under the voluntary housing

⁽⁹⁷⁾ Ministero del Lavoro e della Previdenza Sociale, Ministero della Solidarietà sociale, Ministero della Salute, European Commission (2006d), *National Strategy Reports on Social Protection and Social Inclusion*, Brussels.

⁽⁹⁸⁾ Office for Social Inclusion (2006), *National Report for Ireland on Strategies for Social Protection and Social Inclusion 2006-2008*, Dublin (http://www.socialinclusion.ie/pub_nsspi.html).

Capital Assistance Scheme (CAS), accommodation is provided for special needs categories such as the elderly, homeless, elderly returning emigrants, and people with disabilities. Also in this case, the percentage of women that could be affected by this set of measures is relevant and represents a particularly weak target. The voluntary housing Capital Loan and Subsidy Scheme (LSS) is mainly used to fund family type social housing which is broadly similar to accommodation provided under the local authority housing programme.

In **France**, the programme “Maison relais”, launched in 2003, is aimed at supporting the housing needs of at risk of poverty and excluded social populations. Once again, this part of the population comprises a high share of women. In particular, elderly women living alone suffer from isolation, depression, poor quality of life (both from a quantitative – financial – and qualitative – life standards – point of view). These are small-sized structures that combine private residences with the presence of “commonunal areas” in which people can meet, reinforce community ties and reduce the risk of isolation that, as seen before, is crucial for lone women and elderly women living alone. In order to develop this programme, the 2006 “Plan de Cohésion Sociale” has forecast the opening of other 4,000 structures in the forthcoming three years.

Finally, as regards **health services and long term care** it must be noted that almost all the governments in the National Reports on Social Protection and Social Inclusion draw attention to the *special role of long-term, hospice and palliative care of the elderly*, which is fundamental in understanding the *particular situation of lone elderly women and, to a certain extent, the situation of women who take care of the elderly*. As a matter of fact, traditionally, long-term care needs have been met in the private sphere or the extended network of families (especially in the breadwinner family-centred welfare regime). Considering the fact that women are increasingly participating in the formal labour market, the sustainability of informal long-term care, provided by family members and friends, poses a serious challenge.

The expected increase in the demand for formal long-term care services can be explained by the following interrelated factors: firstly the number of working age women able to provide family or informal care will drop at a time when the number of elderly dependent people increases; secondly the increased labour market participation of women means they have less time at their disposal to devote to providing care as well as a change in their social care role; thirdly, changing family structures such as smaller families and an increase in the prevalence of single-parent families means that family members are further apart and less able to care

for dependent family members in an informal, unsupported setting. Demographic developments (ageing) and changing family structures (family breakdowns, etc.) thus pose serious challenges for the future financial and sustainability of the long-term care sector.

Recognition of these issues has prompted national concerns reflected in many National Action Plans. Member States are looking at various mechanisms to address the expected increase in demand for long-term care services in light of the demographic ageing of the population and the incidence of disability and dependence, particularly among the elderly and, within this target group, among the elderly women living alone that at the same time face high risks of poverty and isolation.

Recognising the need for and expressing the desire to provide accessible, high quality long-term care services does not necessarily translate into a comprehensive and universal framework for long-term care provision. On the contrary, the trend seems to be the promotion of a provision catering for consumers/patients/dependents in a home or residential setting that is becoming the preferred alternative to institutional care ⁽⁹⁹⁾. Additionally, there is widespread consensus on the need to address the expected workforce shortages in the long-term care sector (formal care) and on the need to find new ways of supporting family or informal carers.

In order to meet the foreseen increase in demand for accessible, resource-efficient and high quality long-term care provision, many Member States are striving to ensure a sustainable mix of public and private sources of finance. Another issue of concern is the degree of care coordination existing within the various long-term care systems. Care coordination encompasses the search for financial and systemic sustainability of long term care systems affecting the degree of accessibility and the quality of the care provided within each national setting. Care coordination is seen as crucial in enabling a high level of quality and efficient use of resources in the provision of long-term care services in an institutional or community setting and thus ensuring an adequate continuum of care.

In **Poland**, for example, the Strategy for Health Care Development 2007-2013, adopted by the Council of Ministers on 21 June 2005, supports the implementation

⁽⁹⁹⁾ European Commission (2008).

of the National Development Plan for the years 2007-2013 ⁽¹⁰⁰⁾. Care for the elderly in particular is based on co-operation between service providers in the health care and social welfare sectors. The basic principle is that health and social care should be organised in a way that enables the patient to stay at home as long as possible. Formal home or community care tends to be cheaper than institutional care.

In addition to the sustainability of the financing mix, determined by the organisational features of long-term care systems, Member States are committed to ensuring near universal access to long-term care. One important element is that individual ability to pay or the share of private sources of financing should not hinder that accessibility.

In the **United Kingdom**, the government is the dominant supplier of health care to the population through the National Health Service (NHS) which provides comprehensive and universal coverage. In general, visits to the doctor and treatment in hospital are provided free of charge at the point of delivery and there are a limited number of co-payments; however children, elderly people and those on various benefits do not pay this charge. Moreover in Northern Ireland, there have been substantial increases in the level of Government funding provided for social services in recent years. Over £250 million has been invested in the Community Care Programme for the elderly and other vulnerable people since the introduction of the 1993 Community Care changes, which moved the provision of the service away from institutional and hospital settings to community and domiciliary care services.

5.3 Example of good practices

As seen in the previous paragraphs, different policy answers have been given by different countries to the needs of lone women and especially for those caring for children. The weight of direct and indirect policies and measures is also very different in the different welfare regimes and depending on the “importance” (also in quantitative terms) that the issue of “lone women” has in the public debate of the different countries.

⁽¹⁰⁰⁾ This document refers to the development of Poland by enduring good health of the longer living society, which can be achieved by creating an appropriate balance between health promotion, disease prevention and health education, as well as treatment of diseases and improvement of health of society and related quality of life and work.

Considering countries belonging to such different welfare regimes and having reached degrees of “visibility” of lone women, the identification of good practices is an important part of the study. Even if there are no standard solutions, given the different conditions and institutional contexts across the EU, the diffusion of knowledge about what works and how it works, through the identification and the exchange of good practices, is one of the most relevant elements.

To determine what makes an intervention or a policy a good practice, it is important to make comparisons with other measures/policies, “good practices” as well as “less good practices”. In this study the focus is on some experiences that have worked in different welfare regimes in order to identify what and how it can be transferred. This type of analysis requires the availability of information on the goal of the measure/programme/policy; the extent to which this goal has been reached; which factors have contributed to the success or failure of the measure or policy; the role of the context in which the instrument or incentive has been carried out; how easily it can be transferred to other target groups and /or countries.

Complete information on all of these topics is not always readily available for most measures and policies without ad hoc field work. Considered that the study is based on second level information, it has been used all the documents/information available from other research, academic publications, websites, and the Equal project databases.

In detecting good practices, the study has selected those measures and policies that are considered to be the most important and specific to the different welfare regimes exemplified by the ten countries selected. Considering the importance of the “lone mothers” target, compared to the other target groups included in the study, the good practices analysed mainly focussed on these. Moreover, the prevalence of practices coming from the liberal welfare regimes is also in line with their targeted approach to the issues and to the relevance of these target groups in the country.

The good practices examined can be divided into three main categories (see Table 5.2):

- Good Practices supporting the transition to the labour market for lone mothers;
- Good Practices supporting lone mothers in avoiding social isolation;
- Good Practices supporting lone mothers in fighting poverty.

Table 5.2: The selected good practices

TRANSITION TO THE LABOUR MARKET	SUPPORT TO AVOID SOCIAL ISOLATION	SUPPORT TO CONTRAST POVERTY
Making the future work – Republic of Ireland	Gingerbread – UK	Citizens Advice – UK
Possibilities - UK	Women neighbourhood partnership – Netherlands	Profili- Italy
Pathways to work for lone parents - UK	Care for carers - Italy	Comune di Bologna – Italy

5.3.1 The selected good practice

5.3.1.1 Transition to the labour market

The three projects presented in this section are representative of a wide number of projects and initiatives - mainly operating in Ireland and the UK – whose overall aim, in accordance with the principles of liberal welfare regimes, is the integration of lone parents in economic and social life through return to the labour market.

All three projects address the issue of “back to work” with a fairly innovative approach that, within the elements set for the New Deal for Lone Parents (see Chapter 5.1), consider labour market policies together with other policy issues that particularly affect the target groups of lone parents and lone mothers, such as:

- lack of access to mainstream training programmes and other schemes;
- lack of access to second chance education opportunities;
- lack of accessible and affordable child care services;
- lack of access to high quality information and support.

Another important element is that of establishing and developing a model of *integrated innovative community based measures* including an overall package of accredited pre-employment training, work placement service, employer matching service, professional career guidance and ongoing support.

This model is, in itself, an example of good practice introducing measures designed to integrate and extensively enhance provisions currently available through policy programmes (in this case New Deal for Lone Parents) with resources available in local communities.

The mix of service and financial support is, finally, another element that is shown in this project category. The financial support envisaged in the project “Pathways to work” is particularly important because it covers those target groups of lone parents that, even if not under the threshold of poverty, may need some financial aid to overcome difficulties, in the first period of re-entering the labour market.

Good practice	Making the future work
Country	Republic of Ireland
Main actors involved	Parents Alone Resource Centre (PARC), a community resource centre for lone parents living in the County of Coolock. The philosophy of the centre encourages economic independence, assertiveness and the development of skills. This has been put into practice through the provision of a 'drop in' information, support and guidance service for lone parents; tailor made training courses on subjects identified by lone parents themselves; and campaigning for policy and attitudinal change to remove obstacles within the system. The members of the board of directors and the centre's staff are all lone parents.
Financial coverage	The centre was founded in 1986 through participation in the second European programme to combat poverty. Since 1992, the centre receives its core funding through participation in the Dept. of Social Welfare's community development programme.
Target group	The project target group is lone parents of both sexes, who are either single, separated, widowed, divorced, temporarily parenting alone or effectively parenting alone due to difficult marital relationships, and who reside in the general Coolock area of Dublin. Three specific categories of lone parents will be targeted: <ul style="list-style-type: none"> • Young single mothers. • Lone parents participating in local employment schemes. • Lone parents who are either separated, widowed or temporarily alone.
Description of the policy/measure/strategy	The project presents an integrated set of measure with the final aim of encouraging lone parents, especially those who are social welfare claimants, back into the labour market. The following are the main actions being implemented by the project: <ul style="list-style-type: none"> • Training of trainers to enhance the capacity of Parents Alone Resource Centre (PARC) staff to provide a quality service. • Developing information and training materials which are accessible and relevant to the needs of lone parents. • Direct work with lone parents through the provision of a mentoring service and information on employment and second chance education opportunities available to them. • Community capacity building by educating existing local community resource projects on the rights and needs of lone parents in their neighbourhoods. • Improving labour market services by facilitating a range of local employment agencies to include lone parents among their target groups. • The identification and resolution of policy obstacles which prevent lone parents from accessing employment and second chance education opportunities.
Innovative issues	The project is innovative on a number of levels: <ul style="list-style-type: none"> • It adopts a strategy of targeting lone parents in their own neighbourhoods while at the same time working with existing local agencies and providers to enhance their capacity to orient their programmes to suit the needs of lone parents. • The provision of a mentoring service to support lone parents participating in the Community Employment Programme locally.

Good practice	Possibilities
Country	UK
Main actors involved	Delivered through a Development Partnership which involved the Department for Employment and Learning of Northern Ireland, the University of Ulster, the University of Belfast and Gingerbread N.I. Gingerbread N.I. was the Lead Partner.
Financial coverage	The Possibilities Project was funded under Round 2 of EQUAL funding and ran from October 2004 to December 2007. It is funded under the subset "Reducing gender gaps and supporting job de-segregation" with the EQUAL Theme of "Equal Opportunities for men and women".
Target group	Lone parents (the training programme has involved 14 lone mothers).
Description of the policy/measure/strategy	The overall aim of 'Possibilities' was to ensure that lone parents enjoy equality of opportunity in terms of economic activity through access to sustainable employment. 'Possibilities' has two main components: to conduct research relating to lone parents and employment and to develop pre-employment training programmes specific to the needs of lone parents. It will offer work placements and employment opportunities to disadvantaged lone parents entering or re-engaging with the labour market.
Innovative issues	Possibilities has introduced an innovative approach to working with lone parents within their own communities in order to enhance their transition into employment by creating access to resources such as training, advice and childcare.

Good practice	Pathways to work for lone parents
Country	UK
Main actors involved	Department for Employment and Learning – Northern Ireland Government
Financial coverage	Northern Ireland Government
Target group	Unemployed Lone parents
Description of the policy/measure/strategy	The pilot project (its services have been tested starting since January 2007 in some specific counties of Northern Ireland) offers a comprehensive package of practical and financial help and support for lone parents facing barriers to employment. Its details: <ul style="list-style-type: none"> • A work preparation programme aimed at: building up confidence; identifying and assessing abilities to find a suitable job; exploring new skills or updating old ones. • A "return to Work Credit": a tax free payment of £40 a week paid directly for 52 weeks if returning to work for 16 hours or more a week (the global earning should be less than £15,000 in a year). This will not affect any other benefits, tax credit or contributions. • An "in-work emergencies Fund" that will provide up to £300 to help meet the cost of emergencies during the first 60 days in employment and overcome barriers that might otherwise make it difficult to remain in work.
Innovative issues	Mix of financial and practical aids.

5.3.1.2 Support to avoid social exclusion

For a lone parent, having access to a job can never be reduced to merely earning an income: rather, it creates a very important precondition for self-esteem and overcoming social isolation.

The three projects presented here are representative of another wide group of projects and initiatives usually widespread in liberal welfare regimes or in those countries (like the Netherlands) that are moving towards similar approach. Nevertheless, these kinds of projects are now common also in other welfare regimes as the example of Italy shows.

The **UK** good practice is related to a charity promoting lone parents welfare and independence. Attention is paid to the importance of “being part of a community” that can help and support in practical problems (finding childcare, giving information on benefits, etc.) but mainly gives support to avoid social exclusion (lone parent helpline, training, information and support on leisure and travel, etc.).

The **Dutch** good practice follows the same path, developing a model that offers lone women and women rejoining the labour market the possibility of taking a step towards a combination of work and care services through the creation of a “Women's Neighbourhood Partnership” that becomes a key element in sharing difficulties and problems, and in finding shared solutions. The Neighbourhood Partnership is, in this way, an interesting tool in favouring reconciliation between family and working life and in enhancing unexpressed skills.

Finally, the **Italian** project “Care for carers” focuses on a specific issue within social exclusion; that of lone women in charge of elderly and ill dependents. Within the framework of the overall ageing of the European society, the number of elderly (particularly women) needing care is rising and caregivers are mostly female relatives (usually daughters). The lack of specific training for these “non-professional” caregivers and community support, may increase stress and aggressive behaviour, creating situations that may have many negative social aspects. The good practice, thus, has its specific focus on the caring services for elderly people with Alzheimer's disease and dementia, focussing on three main and interrelated areas of concern:

- the increasingly crucial role that caring for frail elderly (in all its forms, formal and informal care, paid and unpaid, public and private) has in caring services and the need to strengthen support from the authorities and the community as a whole;
- a deep concern for the gender dimension that characterises the field of care giving for the elderly with Alzheimer's disease and dementia;
- a deep concern for the increased likelihood of hidden violence and abuse in the relationship between frail elderly people and their caregivers.

Good practice	One parent families/Gingerbread
Country	United Kingdom
Main actors involved	Gingerbread is an organisation for Lone Parent Families. It is the largest membership organisation providing help for 1.8 million lone parents and their children throughout England and Wales. In May 2007 it merged with The National Council for One Parent Families.
Financial coverage	The financial coverage of the project is guaranteed by contributions from private and public organisations and institutions. Volunteers offer their work for free.
Target group	Lone parent
Description of the policy/measure/strategy	<p>Gingerbread offers:</p> <ul style="list-style-type: none"> • A telephone help-line for lone parents, pregnant women and organisations working with lone parents on topics such as benefits, employment, maintenance, funding for education, holidays, childcare and parenting problems, etc.. • Lone Parent Guides and a wide range of fact sheets on different topics. • Training on subjects such as advice for lone parents, child maintenance and sources of help for lone parents. • Newsletters and a wide range of leaflets and publications on topics such as benefits, holidays and childcare.
Innovative issues	<p>Making the members feel a part of a community.</p> <p>Dealing also with specific topics concerning the issue related to children with challenging behaviour and disabilities.</p> <p>Lobby the people who make decisions on policies for lone parents.</p>

Good practice	«Women neighbourhood partnership»
Country	The Netherlands
Main actors involved	FNV Vrouwenbond, the women's union of the FNV trade union federation
Financial coverage	FNV trade union federation
Target group	Lone women rejoining the labour market
Description of the policy/measure/strategy	A "Women's Neighbourhood Partnership" enables women to discover their talents and capacities follow courses (especially for setting up business) and gain work experience in individual and collaborative projects (for example, preparing decorations and scenery building for events and schools, activity afternoons for children); all in a safe and secure environment in which due allowance is made for their tasks as carers.
Innovative issues	What makes the Women's Neighbourhood Partnership innovative is the way it is organised. Women run the group together, which means they can help each other, learn from each other and give each other ideas and encouragement. By working together with other women in the group to build up their own organisation and activities, the members of the group gain self-confidence, get used to being active outside the home, and build up a work rhythm. But the partnership also leaves room for training and individual activities so that women can develop their individual talents. In the longer term the idea is that the activities will lead to work with which the partnership members will be able to improve their economic and social position.

Good practice	Care for carers
Country	Italy
Main actors involved	Istituto per gli Studi sui Servizi Sociali, Regione Liguria, Comune di Roma, non governmental organisations from Italy, Sweden and Lithuania.
Financial coverage	European Commission as part of the Daphne Programme II 2004-2008.
Target group	Target groups of the project are both lone women and elderly women often living alone. 1st target group: the women caregivers at risk of becoming violent due to care giving stress. Welfare systems provide very little form of social support and no training to these caregivers, who are often women and sometimes even related to the Alzheimer-ridden elderly women. Due to a great amount of stress following the daily and continuous care and the proximity with a progressive mental illness, they develop forms of depression and other psychological disorders and become violent and aggressive if they are not trained and supported. 2nd target group: trainers of care givers of ill, elderly women with Alzheimer (by social local networks).
Description of the policy/measure/strategy	The project aims to exchange good practices on the prevention of hidden violence perpetrated by women caregivers against elderly women with Alzheimer's. The expected results are the establishment of agreed upon guidelines of good practices. The attention given to a specific group of elderly women, presenting difficulties not only in the case of health but also socially, has to be considered by: <ul style="list-style-type: none"> • Targeting women caregivers. • Targeting caregivers' trainers as an expression of local networks. • Sensitising , in the 3 countries involved, different subjects involved in the project (public organisations, social welfare and health services, NGOs, mediators) and the public opinion on the risk of abuse against elderly women with Alzheimers. • Transferring knowledge and practices to institutions and civil society in Lithuania to respond to a likely increasing risk, considering the demographic situation (Lithuanian data are underestimated and their needs are underfinanced, without any support for domestic care or even often without any kind of support). • Publishing "Guidelines for the Training of Trainers of Women Caregivers of Alzheimer elderly women through the involvement of the local community" and a manual, valid at European level for Alzheimer's elderly women abuse prevention. • Targeting Alzheimer's migrant elderly women, migrant carers and multicultural trainers of caregivers.
Innovative issues	Raising awareness on a specific and particular issue related to potentially violent behaviours perpetrated by female caregivers against elderly women with Alzheimer's disease and other forms of dementia.

5.3.1.3 Support to avoid poverty

Women's poverty matters. It matters not only because of the effects on women themselves, but also because of the effects on their children. The wellbeing of children cannot be separated from that of their mothers. Research evidence demonstrates that women are at greater risk of poverty than men, and more likely to suffer recurrent and longer spells of poverty.

Women also usually try to shield their children from the worst effects of poverty and feel these effects more than other family members. These effects are both

material and psychological, stemming from factors like inadequate material resources, poor housing and homelessness, and disrespectful treatment and stigmatisation.

As seen throughout this report, reduced opportunities to share breadwinning, care and other domestic responsibilities, and a lower overall earnings potential combine to increase the poverty risks for lone parent households. Social protection systems seek to ease the resulting financial pressures by providing programmes particularly targeted toward lone parents and their children.

The three projects presented in this section show different ways of tackling this problem and of supporting lone women, especially those with dependent children.

Good practice	Horizons project
Country	United Kingdom
Main actors involved	Citizens Advice, a community charity, working with a consortium of charities since September 2005. The Horizons Project has involved One Parent Families, Parentline Plus and the Family Welfare Association.
Financial coverage	Barclaycard Bank UK
Target group	Lone parents struggling with debt and money worries
Description of the policy/measure/strategy	<p>The project aims to help lone parents make the transition out of poverty, debt and isolation, enabling them to make the most of their family lives.</p> <p>In September 2005 Citizens Advice selected 10 bureaux to run projects to provide training and one-to-one support for lone parents in the form of a health check with financial and debt advice. Between October 2005 and March 2006, the pilot phase of the project, participating bureaux provided group or one-to-one support sessions to 1,570 participants. A further estimated 5,000 lone parents also received publicity and information on financial capability issues.</p> <p>Bureaux have worked with a range of local partners in order to reach lone parents and tailor services to meet their needs. These include housing associations, prison visitor centres and schools.</p> <p>The projects have been extended until March 2008 and work has been diversified into new areas. For example, bureaux are now providing group training to enhance the skills of community practitioners who work with lone parents to support their clients with money matters. Bureaux have also been able to promote and process grants for school uniforms and adult education for participants. These have been provided through the programme via the Family Welfare Association.</p> <p>There are plans to extend the project to 2010 with continued support from Barclaycard.</p>
Innovative issues	The involvement of a bank in these issues represents the main innovative element.

Good practice	Profili (Profiles)
Country	Italy
Main actors involved	AECA – Emilia Romagna Association of Autonomous Centers for Vocational training
Financial coverage	ESF – European Social Fund Objective 3 Regional Programme 2000-2006
Target group	Lone women in situations of economic and social disadvantage and lone mothers
Description of the policy/measure/strategy	<p>The project is aimed at favouring social inclusion and combating poverty through actions giving:</p> <ul style="list-style-type: none"> • Support in finding a place to live. • Vocational training in order to help lone women enter into the labour market. • Childcare. <p>In details, the project has consolidated a shelter for lone women and their children hosting 7 lone women households (both Italian and foreigners). Hosted women had to attend to vocational training courses of 350 hours each; childcare has been provided during the training courses.</p>
Innovative issues	Mix of social protection and support to access the labour market.

Good practice	Economic benefits and social support
Country	Italy
Main actors involved	Municipality of Bologna
Financial coverage	Municipality of Bologna National Law 328/2000
Target group	Lone parents with dependent children and lone pregnant women
Description of the policy/measure/strategy	<p>The initiative envisages the possibility of receiving an economic benefit ranging from 250 to 500 Euro a month. The procedure is means-tested and related to the number of dependent children.</p> <p>The economic benefit is related to a social project aimed at helping women to enter into the labour market or to follow pre-employment training courses.</p> <p>The benefit is given in relation to the length of the social project for a period not exceeding 16 months. During this period women have to follow pre-employment training courses that are envisaged in the social project.</p>
Innovative issues	The economic intervention is aimed at overcoming temporary difficulties and at helping the assisted households find their own social and economic autonomy.

5.3.2 Lessons from good practices

The nine good practices analysed in the previous paragraph show many elements of interest in all the three areas taken into consideration. Thus, some key issues can be summarised in three areas of recommendations for good practice.

▪ *Providing reliable and affordable childcare*

Appropriate childcare is a key support required by many lone parents especially in their transition to the labour market. However, needs can vary and it is useful if this support is provided in different ways - one size does not fit all. These may include improvement of public and private child support, child benefit and employment incentives for lone parents, strategic action to foster initiatives such as

care cooperatives, and improved information on programmes and entitlements. Working based childcare is extremely valuable and convenient. It may be helpful to prioritise lone parent and low income families. Childcare costs and availability issues should be addressed immediately by the State if lone parents are to find social inclusion and economic independence.

- *Creating partnerships and community links*

The importance of developing partnerships with appropriate agencies and organisations and of reinforcing community links is paramount both in support to avoid social exclusion and poverty. These can take a number of forms.

The value of joint projects with different agencies and associations and with the involvement of subjects traditionally less involved in social projects (like credit institutions, for example) must also be emphasised and could be a valuable area for development.

The importance of community-based services provision has been noted above. Partnerships with community groups and organisations that work directly with lone parents and elderly women living alone can help to encourage participation in social life and/or labour market, provide additional support, and assist different stakeholders to design projects and programmes that recognise community needs and priorities. Programmes to support confidence building of lone parents are a vital stepping stone to help lone parents rebuild their confidence in themselves and their ability to support their families in the future. In the same way, programmes to promote a model of positive attitudes towards lone parents should be supported by the State to work against the negative stereotypes that are damaging to lone parents and are increasing social exclusion.

- *Providing a mix of interventions to fight poverty*

There is a series of interventions that can be put in place to fight poverty, one of the major risks for the target groups of this study.

Education and training access is the road to economic independence and a means of breaking the poverty cycle. Early school leaving patterns must be addressed – providing access to a return to education is vital as well as ensuring that young lone mothers don't leave school early. In the same way, housing provision for lone parents and older people living alone should address housing list allocation, social housing allocation and affordability.

6. CONCLUSIONS AND POLICY RECOMMENDATIONS

The analysis of the “lone women” situation in Europe conducted in this report, even if not exhaustive, is useful in formulating policy suggestions. In this conclusive chapter some significant aspects of the observed phenomenon are summarised in order to delineate policy implications.

6.1 Lone women in Europe: general trends

Demographic trends are particularly relevant in the analysis of the female population in Europe, especially the increased proportion of women living alone, a proportion which rises with age. In all European countries there is a marked concentration of women living alone aged 75 and over. There is a greater increase in the number of elderly women compared to elderly men. The main consequence is that *ageing societies are becoming disproportionately female*.

The second important aspect deals with the **changing family patterns**, mainly related to the drop in the fertility rates and the rise in the age at first birth. In addition to low and late fertility, extra-marital fertility is more common. Marriages are also becoming more unstable and the number of divorces has grown sharply.

Major developments in household forms can be identified from these socio-demographic changes: the proportion of single-person households has risen, due to the increasing proportion of young and elderly people living alone and the growth in single-parent families, with women usually as the head of the family.

Three groups of women aged 25 and over living alone have been considered in the report: lone women with no dependents, lone mothers, and lone elderly women. According to Census data, in 2001 their percentage of the total female population is 5.2%, 4.9% and 7.2% respectively. There are major differences across the European countries, especially between Southern and Northern European countries. Nordic countries, the UK and some Continental countries (Germany, Austria, Belgium) present the highest incidence of women living alone on the total female population. While Nordic and Continental countries have higher shares of lone women with no dependents, lone mothers are relatively more present in Eastern European countries and in the UK. Older women living alone are especially significant in Nordic countries, Germany, Italy and Estonia.

Systematic ***differences between men and women*** can be found in relation to three main aspects: the current position in work and employment; the relationship between the employment condition and the incidence of poverty; the capability of engaging with employment opportunities.

The empirical evidence shows that *both age and gender play a role in women's situation on the labour market and in their living conditions*. Changes in the composition of households over time may, depending on the national context, affect the allocation of time spent on work and other time-consuming activities (childcare, housework). There is also strong evidence that age plays a specific role in the decision to (re)enter the labour market and that the individual's position on the labour market is related to his/her previous investment in human capital and employment history.

Considering the ***labour market conditions***, on average, employed women are less likely to secure a decent income than employed men, as indicated by their greater exposure to low pay and, more broadly, by the persistent gender pay gap, which results in lower pensions and other social protection entitlements.

Differences among women in their employment position also have to be taken into account: these differences can be found between younger and older women, between mothers and non mothers. The employment conditions for mothers are often worse in terms of working hours, pay, occupation and career opportunities. Many households at risk of poverty are sole-mother families, so that *labour market difficulties associated with sole parenting are experienced almost exclusively by women*, as this population group faces particular challenges in trying to reconcile work and family roles. The risk of poverty in lone-parents families is higher than for the overall population in almost all the European countries, except in the Northern European ones.

Poverty is gender related, as men and women have different relationships both with the labour market and with the family. In 2006, 25% of single women and 32% of lone parents were ***at risk of poverty*** in the EU-25 and women aged 65 and over were those most vulnerable to poverty ⁽¹⁰¹⁾. Older women living alone are at greater risk of poverty than other elderly people and the most significant factor that affects poverty among elderly people is the living arrangements.

⁽¹⁰¹⁾ Elderly women living alone aged 65-74 are six times more likely to be in poverty conditions than those living in a couple and the ratio increases to seven times for people aged 75 and over.

The highest percentages of lone women at risk of poverty are to be found among Mediterranean and Eastern European countries.

6.2 Country specific profiles and welfare regimes

The report has highlighted the geographical differences in the distribution and composition of lone women across Europe, mainly related to institutional and cultural structures, social values and welfare regime models, as summarised in table 6.1.

The classification based on the welfare regimes seems to be quite appropriate to analyse and understand the issue of lone women in Europe, their quantitative and qualitative profiles, their position on the labour market, their socio-economic conditions, and the related risk of poverty. The conditions of lone women appear to be related not only to exogenous factors (such as economic and labour market performances), but they are also linked to the set of policies and measures adopted in each country. As the literature shows, women's living and economic conditions and their labour market participation are greatly influenced by welfare policies, much more than those of men.

Table 6.1 – Main characteristics of women living alone by welfare regime

	Female population living alone	Labour market conditions	Living conditions and poverty risk
Universalistic welfare regimes (Denmark Finland Sweden)	<ul style="list-style-type: none"> - Incidence of women living alone on female population higher than the EU average (especially adult lone women with no dependents and older women) - Lone women with no dependents and elderly women are the more significant groups among women living alone 	<ul style="list-style-type: none"> - Gender gaps in activity and employment rates are lower than the EU average - Activity and employment rates are above the EU average. 	<ul style="list-style-type: none"> - Concentration of women more at risk of poverty in the youngest age groups (18-24 years old). - Single women are the group most at risk of poverty, even if the proportions in these countries are below the EU average (except in FI).
Liberal welfare regimes (Ireland United Kingdom)	<ul style="list-style-type: none"> - In the UK incidence of lone women over EU average, in IE under the EU average - In both countries lone mothers are an important share of women living alone 	<ul style="list-style-type: none"> - Gender gaps in activity and employment rates are below the EU average - Activity and employment rates below the EU average for lone mothers - Relatively high labour market participation of 	<ul style="list-style-type: none"> - High percentages of elderly women at risk of poverty - Lone parents are the group most at risk of poverty in the UK, followed by the lone elderly population - In IE the lone elderly population is the group most at risk of poverty,

	Female population living alone	Labour market conditions	Living conditions and poverty risk
		lone women with no dependents.	followed by single women.
Breadwinner State-centred Regimes (Austria Belgium France Germany Luxembourg the Netherlands)	<ul style="list-style-type: none"> - Significant incidence of lone women with no dependents over total female population - High incidence of older women living alone in DE and AT - Lone mothers are a lower share of women living alone relative to the EU average (except AT) 	<ul style="list-style-type: none"> - Gender gaps in activity and employment rates are below the EU average (with the exception of LU) - Activity rates of lone women with no dependents below EU average - Activity rates of lone mothers above the EU average (except the NL) 	<ul style="list-style-type: none"> - Lone parents are the group most at risk of poverty
Breadwinner family-centred regimes (Cyprus Greece Italy Malta Portugal Spain)	<ul style="list-style-type: none"> - Incidence of women living alone below the EU average (especially adult lone women with no dependents) - Lone women aged over 65 are a high share of women living alone in IT - Lone mothers are a relevant share of women living alone (except IT) 	<ul style="list-style-type: none"> - Gender gaps in activity and employment rates are above the EU average - Lone mothers activity rates below EU average - Lone women with no dependents activity rates above or around the EU average in almost all the countries 	<ul style="list-style-type: none"> - In general, lone parents and the lone elderly population are the groups most at risk of poverty - High concentration of lone parents at risk of poverty in EL and MT. - Critical situation for the elderly
Eastern European countries in transition (Bulgaria Czech Republic Estonia Hungary Latvia Lithuania Poland Romania Slovakia Slovenia)	<ul style="list-style-type: none"> - Incidence of women living alone below the EU average (except CZ, EE, LV, HU). - Lone mothers are a relevant share of women living alone, followed by elderly women 	<ul style="list-style-type: none"> - Gender gaps in activity and employment rates below the EU average (except CZ and SK) - Activity rates for lone women with no dependents below EU average - Activity rates for lone mothers above EU average (except in PL, HU and RO) 	<ul style="list-style-type: none"> - High percentage of young women at risk of poverty - Lone parents most at risk of poverty, followed by the lone elderly population

6.3. Policy implications

The analysis conducted so far suggests that women living alone have some common features, even if they are not a homogenous group: *age and family conditions* have a major effect on their socio-economic conditions and needs, which have to be considered in relation to policy provisions.

These common features are related to the higher poverty risk of living alone both for men and women. Women living alone appear, however, more at risk of poverty than men: the position of women as care providers affects their participation on the labour market, reducing their access to stable jobs and to adequate earnings and pension entitlements when they get old. The presumption that women are economically reliant on the family results in high levels of poverty for those women who find themselves solely dependent on their ability to find employment in order to survive ⁽¹⁰²⁾. Many women, who were at some stage in their lives supported by a higher paid male partner, may find themselves alone at another stage in their life-course. Their initial lack of access to employment and wage income may inhibit their ability to take on these roles at a later stage. While some of the problems for women emerge when traditional family structures break down, there are also continuing problems of intra-household inequality, reinforced by the unequal distribution of responsibilities between men and women.

To address these risks, it is necessary to adopt “policy packages” which combine different measures and policy fields: from income support, to the provision of care services, to employment policies supporting labour market participation, to social and health assistance, with different mixes depending on the specific group of women living alone considered.

The policy responses analysed in chapters four and five of this study show that in the European Union only a few measures are directly addressed to women living alone, usually lone mothers or women with other dependents in Nordic and Anglo-Saxon countries. In other countries, lone mothers are indirectly supported by childcare and family provisions. The analysis confirms that the different welfare regimes of European countries provide different forms and levels of support to women living alone.

The individualised approach adopted by the Nordic countries’ ***universalistic welfare regimes***, which combines income support with the provision of care services and support to women’s labour market participation and employment, irrespective of their marital status, appears to be best suited to answer the growing needs of individuals living alone, and especially of lone women.

On the other hand, the ***breadwinner family-centred regimes*** of the Mediterranean European countries, which delegate most of the social services, and especially the management of care services, to women within families, provide the lowest support and inhibit women’s labour market participation. These countries

⁽¹⁰²⁾ Rubery J. (2005), *Mainstreaming gender into the global employment agenda*, GEA Discussion Paper, Manchester.

present a shortage of resources devoted to social policies which take the form of income benefits and tax deductions, usually based on family rights rather than individual rights (as in Nordic countries), which discourage women's participation on the "regular" labour market, while supporting employment in the black economy. In these countries, the poverty risks for older women and women without a family network or experiencing family ruptures in their life-course are particularly high.

The other welfare regimes are somewhat between these two extremes. Policies adopted in the ***liberal welfare regimes*** and in the ***breadwinner State-centred regimes*** of Anglo-Saxon and Continental European countries are mainly based on means-tested assistance measures, which provide (generous) income support and housing benefits, but are lacking in care services. These countries are now strengthening the *workfare approach* to increase lone mothers' labour market participation; an approach which may penalise lone mothers and their children's living conditions in the absence of adequate care services.

Eastern European countries experienced a drastic reduction in care services after the collapse of the Socialist regimes and currently have mixed welfare systems undergoing review.

Even if differences in policy approaches persist, there is a certain degree of convergence across the EU countries. For example, countries that traditionally have a poor record in the provision of public childcare services (such as Germany, the Netherlands, Spain and the UK) are taking steps to increase their supply, while some Mediterranean countries' attention is focusing more on supporting lone mothers' access to the labour market and on policies that support care providers.

This slow progress towards convergence is related both to the common socio-demographic pressures affecting European countries and to the EU Social Inclusion and Social Protection process ⁽¹⁰³⁾.

Support to older women is indirectly provided by pension and assistance measures for the elderly population, which however may have ambiguous effects on the situation of elderly women living alone, as shown by the analysis of the pension systems and their recent reform trends in European countries presented in chapter four. This analysis underlines the implicit risks of some provisions in heightening gender imbalances, especially for elderly women living alone. For example, early retirement provisions are usually more diffused among women than men, often motivated by family care needs; however, early retired women are

⁽¹⁰³⁾ Through the EU Social Protection and Social Inclusion process, the European Union coordinates and encourages Member State actions to combat poverty and social exclusion, and to reform their social protection systems on the basis of policy exchanges and mutual learning.

more likely to be at risk of poverty because their pension benefits are lower than those of a full-life worker. Recent pension reforms which in most countries are raising the retirement age, increasing the calculation period for future pension benefits, introducing and/or extending a multi-pillar system based on public and private pension schemes and shifting to contribution systems in the short term may penalise the situation of older women who are currently retired. For young women, these reforms may have positive effects only if their labour market conditions improve, both in relation to their employment rates and their wages. In most European countries where the young generations, and especially young women, are more likely to be employed in part-time and in temporary low paid jobs there is, however, a high probability of increasing the poverty risk of future older women living alone. In addition, the analysis of pension reforms from a gender perspective has clearly shown that a number of measures may have different effects for women living alone, according to their specific status: being single, rather than widows or lone mothers. Even measures which at first glance may seem to be favourable for older women, such as survivors' pensions, may penalise insured women and men who have not married and may reduce the incentive for women to participate on the regular labour market while increasing the incentive to marry or to remain married even when the marriage does not work. On the contrary, these schemes may support widows and their children.

Other policies aimed at older women include programmes to support labour market participation and employment of the over 50s, through training and employment subsidies and, for the very old, long term care services which usually combine social and health care.

Other relevant policies adopted by European countries are *assistance schemes*, which are increasingly addressed to ***lone parents*** and their children. Chapter five of this study highlights some common trends in relation to these schemes, which directly and/or indirectly affect the wellbeing of lone mothers:

- a) the first is the recent trend towards extending the *activation* approach to lone mothers: in many EU countries eligibility for assistance and welfare subsidies is increasingly linked to the availability of lone mothers for employment. Lone parents in Germany, Ireland, the Netherlands and the United Kingdom now face greater pressure to take up jobs ⁽¹⁰⁴⁾ because of a reduction in assistance benefits and/or incentives to accept jobs (*make work pay measures*). In these countries specific active labour market programmes have been targeted at lone parents (such as, for example, the New Deal for lone parents in the UK

⁽¹⁰⁴⁾ European Commission (2006b)

and active labour market programmes in the Netherlands). These programmes, especially when compulsory, raise a number of relevant issues. One is the quality of employment and wage levels offered to lone mothers, which may not be sufficient to avoid the risk of poverty for their households. The second is the need to complement workfare programmes with the provision of care services for mothers with very young children and women with other dependents needing full time care. Another important issue is the limited involvement of employers in measures aimed at increasing the employment rates of lone mothers, as their attitude may represent a real obstacle to the employment of lone women with care responsibilities.

- b) In many European countries assistance schemes are means tested and targeted at children in lone parents' households, rather than their mothers. Usually these schemes, based on children's maintenance rights, are more easily accepted by the public opinion and may be more long-lasting than measures targeted at lone mothers. In order to reduce the public financial burden, in some countries in recent years reforms have been designed to increase the contribution of absent fathers ⁽¹⁰⁵⁾. These reforms may penalise lone mothers if the state does not anticipate financial support and does not guarantee a minimum level of financial support, without conditioning it to the formal claim to maintenance.
- c) Childcare services are an important measure for lone mothers and their children, since they offer children of deprived households a good, healthy and learning environment, and lone mothers the possibility of being involved in training and employment. The European Barcelona targets have stimulated the expansion of childcare services in many European countries, even if all Southern European countries, the United Kingdom, Ireland and Germany are still below the target, especially for children under three years of age, while in some Eastern European countries (such as Bulgaria and Romania) the supply of public care services has declined in the post-socialist period.

The study reports a variety of measures and good practices aimed at lone mothers and older women, which appear to confirm the tendency, underlined by recent comparative researches on work and welfare in Europe, towards cross-national policy learning and innovative combination of good practices ⁽¹⁰⁶⁾.

Some relevant features of successful policy approaches emerge from the analysis.

⁽¹⁰⁵⁾ European Commission (2006b)

⁽¹⁰⁶⁾ Zeitlin J., Trubeck D. (2003), *Governing Work and Welfare in a New Economy, European and American Experiments*, Oxford.

The first regards the ***individualisation of social rights***, irrespective of household and marital relations. For example, some of the provisions adopted by Nordic countries appear to be supportive of the living conditions of older women living alone: the consideration of childcare years for pension entitlements both in public and compulsory private schemes in the Swedish case reduces gender disparities in future pension income by recognising the “social” role of mothers in bringing up their children. In Nordic countries, childcare is also framed as a social right: children have a right to care services, independently of their family situation. In Denmark, for example, since July 2005 all municipalities have to offer a guarantee of childcare from the age of six months until school age (six years old). Danish coverage and affordability of child care services are the highest in Europe, with 64% of children below three years of age and 91% of children over three years having a place in child care services.

The adoption of a ***dual approach***, comprising positive actions targeted at lone parents and elderly women (and men) living alone and gender mainstreamed policies, considering the needs of (lone) women in the implementation of all policies, appears to be effective.

Addressing the specific needs of women living alone also means developing ***integrated policy packages***, dealing with all the different aspects of lone women’s living conditions by combining access to affordable health, training, employment and care services. Within activation policies, specific measures should be envisaged for lone parents: for example, workfare programmes, offering training for low skilled mothers and tax reductions for employed lone mothers, may increase lone mothers’ employment opportunities if combined with free childcare. In addition, *making work pay* measures should be considered: the continuation of benefit entitlements for lone parents with a low labour income, even once they are in employment, secures an adequate level of income for the household. An interesting example is the French “*Allocation de parents isolés*” programme which combines income support with compensation for unpaid maintenance and support in paying rent or mortgage instalments and other help in facing childcare costs.

Adopting a dual approach requires greater attention to the ***evaluation*** of the potential differentiated effects of both dedicated and general policies (such as pension and assistance policies, tax policies) on women and men and on women living alone. This requires the development of more ***disaggregated statistics and research*** in order to improve knowledge of the socio-economic conditions of the heterogeneous group of women living alone. There is indeed little evaluation of the effects of targeted and general policies on women living alone, even if evaluations

of active labour policies usually show a positive effect for women and especially for lone mothers living on welfare benefits.

The ***involvement of local communities and local actors*** (usually municipalities, charities and NGOs) in policy design and implementation is also important to sustain the creation of extended support services and networks at the local level. Interesting examples reported in the study show the important role of municipalities and local communities, but also the need for training and resources to ensure good quality services and their continuity. In these experiences the social inclusion of older women living alone and lone parents is based on supporting their *being part of a community*, which helps in practical problems such as obtaining information on the availability of services, housing and benefits, getting help in emergencies, supporting house-hunting, educational and leisure plans, etc. The *contribution of potential stakeholders* – welfare agencies, women constituencies and delegations – in designing, implementing and evaluating relevant policies may improve the understanding of the specific needs of women living alone.

The development of basic policies and services, capable of meeting (lone) women's needs goes hand in hand with their ***consultation and representation in public institutions*** and in strategic programmes. *Empowerment policies should be considered*, integrating several welfare domains and distinctive approaches.

The ***continuity of interventions*** and policies is another important issue: above all in Southern European countries, where programmes aimed at lone women are often pilot projects, usually funded by the European Social Fund only for a limited period of time. Their effectiveness must be evaluated and successful projects must be internalised in ordinary policy making. Country specific conditions should be carefully considered in order to promote feasible programmes, which may be easily integrated within the existing main body of welfare schemes. For example, it is probably not feasible in the short term to envisage for Southern and Eastern European countries the same programmes implemented in Nordic countries because of the lack of financial resources, trained personnel and culture of equality. However, in these countries it should be possible to improve the design of existing measures in order to avoid their more negative effects and to support local players and NGOs in the provision of basic services at a local level.

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ANNEXES

ANNEX 1 – ASSESSMENT DATA SOURCES

Gender statistics is a relatively new field that cuts across all traditional areas of statistical production: they are statistics that adequately reflect the situation of women and men in relevant policy areas and allow the systematic study of gender differentials and gender issues.

The production of gender statistics requires more than just collecting official data disaggregated by sex. Concepts and methods used in every stage should adequately reflect any gender-based biases in social norms, attitudes and economic life, in order to evaluate correctly the contribution of women and men to the society.

This section contains a descriptive overview of available gender statistical databases, which are useful to deepen the particular condition of women living alone.

Most of the data used in this report come from Eurostat, in particular from the EU LFS and the EU-SILC.

Eurostat – Census database

The tables presented in the Eurostat Census domain cover the statistical data for the total population and housing for 31 European countries. Five main topics are covered: structure of population, active population, education level, households, and dwellings.

The data are collected by the traditional method of using census questionnaires plus others methods such as using registers and/or other administrative sources, a combination of registers and/or other administrative sources and surveys (complete enumerations or sample surveys) and other mixed census or micro-census. The completeness of the tables depends largely on the availability of data at the respective national Statistical institutes.

The main problem related to the Census database is the not so recent reference year (2001); however, it permits to have a complete framework of households structure and family patterns ⁽¹⁰⁷⁾.

The data are disaggregated for both national and regional levels and they refer to the geographic and demographic structure of the population, the economic and educational characteristics of the population, households, families, housing and others living quarters.

Census at the moment is the only public folder where it is possible to distinguish women and men living alone. It results from the used definition of private households: either a one-person household (a person who lives alone in a separate housing or occupies, as a lodger, a separate room of a housing unit but does not join with any of the other occupants of the housing unit to form part of a multi-person household) or a multi-person household. In private households, single person households are so classified as "Living alone".

Eurostat – European Community Household Panel (ECHP) and the Community statistics on income and living conditions (EU-SILC)

In 1991, in order to respond to the strong demand for information on households and individual income, Eurostat launched a specific EU survey, the European Community Household Panel (ECHP). It has been given a central place in the development of comparable social statistics across Member States on income (including social transfers etc.), labour, poverty and social exclusion, housing, health, as well as various other social indicators concerning living conditions of private households and persons ⁽¹⁰⁸⁾. The multi-dimensional nature of the survey also enables the study of the interrelationships between these dimensions.

The Production Data Base (PDB) consists of micro-data files that are sent to Eurostat in a format that is very close to the EU questionnaire; however, in view of the increasing demand for ECHP data, Eurostat has constructed an anonymised user-friendly "longitudinal users' database", the ECHP UDB. For confidentiality reasons, the UDB needs to meet various "objective anonymisation criteria";

⁽¹⁰⁷⁾ Eurostat (2007a): *Eurostat Metadata in SDDS format: Summary methodology. Household and family characteristics of population.*

⁽¹⁰⁸⁾ In particular the «household file» contains one record for each household with a completed household interview; the information is grouped into 7 sections: general information, demographic information, household income, household financial situation, accommodation, durables and children.

provided that all these criteria are met, the ECHP data can be considered “non-confidential” in terms of the “Statistical law” and made more widely available. However access to such anonymised micro-data still needs to be restricted by means of contracts stipulating the strict conditions of use ⁽¹⁰⁹⁾.

The European Community Household Panel Survey (ECHP) was a pioneering data collection instrument. Launched in 1991 it expired in 2001. However, the political scene has changed, notably with the introduction of an open method of coordination in the fields of social inclusion and pension reform. Other important changes include enlargement of the EU from 15 to 27 Member States (and demands for coverage of other neighbouring countries), and the publication by the United Nations expert group on household income statistics of a detailed report and recommendations.

In recognition of these changes, the ECHP is being progressively replaced with data collection under the Community Statistics on Income and Living Conditions (EU-SILC regulations) ⁽¹¹⁰⁾ Seven countries launched a preliminary version of EU-SILC in 2003. The project has been formally launched in 2004 and EU-25 coverage is expected with effect from 2005.

EU-SILC is expected to become the reference source of statistics on income and social exclusion in the European Union. It is an instrument which aims at collecting timely and comparable cross-sectional and longitudinal, multidimensional micro data on income, poverty and social exclusion.

From 2005 EU-SILC covers 25 EU Member States together with Iceland and Norway, while Bulgaria and Romania, as well as Turkey and Switzerland, have initiated surveys in 2006. The reference population of EU-SILC is all private households and their current members residing in the territories at the time of data collection. Persons living in collective households and in institutions are generally excluded from the target population.

⁽¹⁰⁹⁾ Eurostat (2002), *ECHP UDB Manual, European Community Household Panel Longitudinal Users Database, Waves 1 to 6, Survey years 1994 to 1999*, Reference (EC) doc. Pan 168/2002-12. Luxembourg.

⁽¹¹⁰⁾ Regulation (EC) No 1177/2003 of the European Parliament and of the Council of 16 June 2003 concerning Community statistics on income and living conditions (EU-SILC). (<http://eur-lex.europa.eu/>)

Eurostat – Labour Force Survey

The European Union Labour Force Survey (EU LFS) provides population estimates for the main labour market characteristics, such as employment, unemployment, inactivity, hours of work, occupation, economic activity and much else as well as important socio-demographic characteristics, such as sex, age, education, households and region of residence.

The division of the population into employed persons, unemployed persons and inactive persons follows the International Labour Organisation definition ⁽¹¹¹⁾.

Since 1999 an inherent part of the EU LFS are the so called “ad hoc modules”. The Council Regulation No 577/98 ⁽¹¹²⁾ specifies that a further set of variables may be added to supplement the information from the core questionnaire of the LFS. The results of the 2005 ad hoc module on reconciliation between work and family life allow to establish how far persons participate in the labour force as they would wish, and where they are unable to do so.

The data are divided into three sections: the first one is dedicated to the population as a whole, the second one is restricted to employed persons and the third one is dedicated to the number of usual working hours of employed persons.

In March 2008 an updated statistical book “The life of women and men in Europe. A statistical portrait” has been published by Eurostat. This report provides a general review of statistics on gender-related issues by way of comparison, showing the situation of each sex in terms of income and influence, as well as their respective role in the society. The first part offers a portrait of young people today, including demographic trends, the type of households in which the boys and the girls live and their levels of education. The second part provides an overview of the situation of women and men within the most active age-group. This section is particularly relevant because it reveals persistent gender inequalities when it comes to caring for dependents, employment and salaries. The last part presents figures concerning women and men of retirement age; revealing gender gaps in terms of life expectancy, employment, income, health and social relations.

⁽¹¹¹⁾ Employed persons are all persons who during the reference week worked at least one hour for pay or profit, or were temporarily absent from such work. Unemployed persons are all persons who were not employed during the reference week and actively sought work during the past four weeks and were ready to begin working immediately or within two weeks. The active population (labour force) is defined as the sum of employed and unemployed persons. The inactive population are all persons who are classified neither as employed nor unemployed (Source: Eurostat, EU LFS Summary Methodology)

⁽¹¹²⁾ Council Regulation (EC) No 577/98 of 9 March 1998 on the organisation of a labour force sample survey in the Community

UNECE Gender Statistics Database

The UNECE (United Nations Economic Commission for Europe), in collaboration with the National Statistical Offices, developed a gender website aimed to bring together both gender statistics and policies ⁽¹¹³⁾. This website is a product of the United Nations Development Programme (UNDP)/UNECE project on "Gender statistics website for monitoring change", which was initiated in October 2000. This project builds on the important work done by the countries in the region for the development of gender statistics. Its aim was to improve the production, quality and use of gender statistics in countries across the ECE region ⁽¹¹⁴⁾ (with focus on countries in transition) through strengthening national statistical capacity.

The *Gender Statistics Focal Points* from the National Statistical Offices continue to play a crucial role in facilitating the development of the website. In particular, the selection of regionally relevant indicators and the collection and updating of the data allowed the construction of the UNECE Gender Statistics database.

The database, released in May 2003, helps to monitor the situation of women and men in all the UNECE member countries, and to evaluate the effectiveness of policies. It is the UN central database for sex-disaggregated social data, and contains comparable data for Europe, North America and Central Asia. The population is overviewed by sex, indicator (demographic, labour market, living conditions and education related), country and year ⁽¹¹⁵⁾.

The World Bank's GenderStats

GenderStats is an electronic database of gender statistics and indicators designed with user-friendly, menu-driven features. It offers statistical data and other information in modules on several subjects. The data in each module is presented in ready-to-use format. Users have the option to save the country tables in Excel (or another spreadsheet software), in order to customize them for their own reports.

GenderStats is updated continuously as new information becomes available. The database is work in progress and its coverage has been expanded to include

⁽¹¹³⁾ UNECE gender statistics (<http://www.unece.org/stats/gender>)

⁽¹¹⁴⁾ The Economic Commission for Europe (ECE) region consists of 55 Member countries evenly divided between developed market economies and economies in transition.

⁽¹¹⁵⁾ United Nations (2007), *Measuring population and housing Practices in UNECE countries in the 2000 round of censuses*, UNECE, New York and Geneva

themes that range from health and education to political participation and poverty. Sex-disaggregated data for some themes are limited. The database includes indicators for which sex-disaggregated data are in many cases unavailable to point out the importance of collecting such data in a disaggregated form. Data sources for GenderStats include National Statistics, United Nations databases, and World Bank-conducted or funded surveys ⁽¹¹⁶⁾.

⁽¹¹⁶⁾ The World Bank Group: GenderStat Database on Gender Statistics (<http://genderstats.worldbank.org/home.asp>)

ANNEX 2 – STATISTICS

Table A1: Demographic indicators of the ageing population in EU Member States (both males and females): proportion of population aged 0-14, proportion of population aged 65 and over, age dependency ratio, old dependency ratio, (1990, 1995, 2000 and 2006)

	Proportion of population aged 0-14 years				Proportion of population aged 65 years and more				Age dependency ratio				Old dependency ratio			
	1990	1995	2000	2006	1990	1995	2000	2006	1990	1995	2000	2006	1990	1995	2000	2006
EU-27	19.5	18.4	17.3	16.0	13.7	14.7	15.6	16.8	49.7	49.4	48.9	48.6	20.6	21.9	23.2	24.9
Breadwinner State-centred regimes																
BE	18.1	18	17.6	17.1	14.8	15.8	16.8	17.2	49.1	51	52.4	52.2	22.1	23.8	25.5	26.2
DE	16	16.3	15.7	14.1	14.9	15.4	16.2	19.3	44.7	46.4	46.9	50.1	21.6	22.5	23.9	28.9
FR	:	19.8	19.1	18.6	:	14.8	15.8	16.2	:	53.1	53.6	53.4	:	22.7	24.3	24.9
LU	17.2	18.3	18.9	18.4	13.4	13.9	14.3	14.1	44.2	47.6	49.7	48.2	19.3	20.6	21.4	20.8
NL	18.2	18.4	18.6	18.3	12.8	13.2	13.6	14.3	45	46.2	47.4	48.2	18.6	19.3	20	21.1
AT	17.5	17.8	17.1	15.9	14.9	15.1	15.4	16.5	48	49	48.3	47.8	22.1	22.5	22.9	24.4
Universalistic welfare regimes																
DK	17.1	17.3	18.4	18.7	15.6	15.3	14.8	15.2	48.7	48.3	49.8	51.2	23.2	22.7	22.2	22.9
FI	19.3	19.1	18.2	17.3	13.3	14.1	14.8	16	48.5	49.7	49.4	49.8	19.8	21.1	22.2	24
SE	17.8	18.9	18.5	17.3	17.8	17.5	17.3	17.3	55.4	57.1	55.8	52.8	27.7	27.4	26.9	26.4
Liberal welfare regimes																
IE	27.4	24.5	21.9	20.5	11.4	11.4	11.2	11.1	63.3	56.2	49.6	46.2	18.6	17.8	16.8	16.2
UK	19	19.5	19.1	17.8	15.7	15.8	15.8	16	53.1	54.6	53.7	51.1	24.1	24.5	24.3	24.2
Breadwinner family-centred regimes																
EL	19.5	17.6	15.5	14.3	13.7	15	16.5	18.5	49.7	48.3	47.1	48.9	20.4	22.2	24.2	27.6
ES	20.2	16.9	14.9	14.5	13.4	15.1	16.7	16.7	50.8	47.1	46.3	45.3	20.2	22.2	24.5	24.3
IT	16.8	14.8	14.3	14.1	14.7	16.5	18.1	19.7	46	45.5	48	51.1	21.5	24	26.8	29.8
CY	26	25	22.8	18.4	10.8	11	11.2	12	58.4	56.4	51.5	43.8	17.2	17.2	17	17.3
MT	23.6	22	20.4	17.2	10.4	11	12.1	13.7	51.5	49.1	48.1	44.8	15.7	16.3	17.9	19.8
PT	20.8	17.9	16.2	15.6	13.2	14.7	16	17.1	51.6	48.5	47.6	48.5	20	21.9	23.7	25.4
Eastern European countries																
BG	20.5	18.1	15.9	13.6	13	14.9	16.2	17.2	50.4	49.2	47.2	44.5	1.5	22.2	23.8	24.9
CZ	21.7	18.9	16.6	14.6	12.5	13.1	13.8	14.2	52	47	43.7	40.6	19	19.3	19.8	20
EE	22.3	20.9	18.3	15.1	11.6	13.3	15	16.7	51.2	52	49.8	46.6	17.5	20.2	22.4	24.5
LV	21.4	20.9	18	14.3	11.8	13.4	14.8	16.8	49.8	52.3	48.8	45.2	17.7	20.5	22.1	24.4
LT	22.6	21.9	20.2	16.5	10.8	12.2	13.7	15.3	50.1	51.7	51.4	46.6	16.2	18.5	20.8	22.5
HU	20.5	18.3	16.9	15.4	13.2	14.1	15	15.8	51	47.9	46.8	45.4	20	20.9	22	22.9
PL	25.3	23.1	19.6	16.2	10	10.9	12.1	13.3	54.4	51.7	46.2	41.9	15.4	16.6	17.6	18.9
RO	23.7	21.1	18.8	15.5	10.3	12	13.4	14.8	51.5	49.4	47.4	43.6	15.6	18	19.7	21.2
SI	20.9	18.5	16.1	14.1	10.6	12.1	13.9	15.6	46.1	44.1	42.8	42.4	15.5	17.4	19.8	22.2
SK	25.5	22.9	19.8	16.6	10.3	10.8	11.4	11.7	55.6	50.8	45.4	39.5	16	16.3	16.6	16.4

“:” Data not available

Source: Eurostat, Population and Social Conditions

Table A2: Proportion of female population aged 0-14 and aged 65 and more in relation to the total female population in EU Member States (1990, 2000 and 2006)

	Proportion of population aged 0-14 years			Proportion of population aged 65 years and more		
	1990	2000	2006	1990	2000	2006
EU-27	18.4	16.3	15.1	16.4	18.3	19.3
Breadwinner State-centred regimes						
BE	17.3	16.8	16.3	17.7	19.4	19.6
DE	15.1	14.8	13.4	19.1	19.8	22.4
FR	:	18.1	17.6	:	18.3	18.5
LU	16.6	18.2	17.7	16.6	16.7	16.3
NL	17.6	18.0	17.6	15.3	15.9	16.3
AT	16.4	16.1	14.9	18.8	18.6	19.4
Universalistic welfare regimes						
DK	16.4	17.8	18.0	18.0	17.1	17.1
FI	18.3	17.4	16.5	16.8	18.0	19.0
SE	17.3	17.7	16.6	14.7	19.7	19.4
Liberal welfare regimes						
IE	26.2	21.0	19.9	12.9	12.6	12.3
UK	18.1	18.1	16.9	18.4	18.0	17.8
Breadwinner family-centred regimes						
EL	18.5	14.7	13.7	15.1	18.2	20.4
ES	18.9	14.1	13.9	15.7	19.1	19.0
IT	15.7	13.5	13.3	17.2	20.9	22.5
CY	25.0	21.6	17.5	11.8	12.3	13.1
MT	22.5	19.3	16.4	11.7	14.1	15.7
PT	19.2	15.2	14.6	15.2	18.2	19.4
Eastern European countries						
BG	19.5	14.9	12.7	14.5	18.1	19.6
CZ	20.3	15.6	13.8	15.2	16.6	17.0
EE	20.5	16.2	13.5	15.2	18.8	20.9
LV	19.6	16.0	12.8	15.3	18.9	21.1
LT	21.0	18.3	14.8	13.6	17.2	19.0
HU	19.0	15.6	14.2	15.8	18.0	19.2
PL	23.9	18.3	15.1	12.3	14.7	16.1
RO	22.7	17.7	14.7	12.0	15.4	17.1
SI	19.6	15.2	13.4	13.6	17.3	19.0
SK	24.2	18.5	15.5	12.1	13.7	14.4

“:” Data not available

Source: Eurostat, Population and Social Conditions

Table A3: Proportion of births outside marriage, total fertility rate, mean age of women at birth of the first child, 1995-2005

	Proportion of births outside marriage			Total fertility rate			Mean age of women at birth of first child		
	1995	2000	2005	1995	2000	2005	1995	2000	2005
Breadwinner State-centred regimes									
BE	17.3	:	:	1.5	:	:	27.3	:	:
DE	16.0	23.4	29.2	1.2	1.4	1.3	27.4	28.2	29.1
FR	:	43.6	48.4	:	1.9	1.9	:	27.8	28.5
LU	13.1	21.9	27.2	1.7	1.7	1.6	27.4	28.3	28.9
NL	15.5	24.9	34.9	1.5	1.7	1.7	28.4	28.6	28.9
AT	27.4	31.3	36.5	1.4	1.3	1.4	25.6	26.4	27.2
Universalistic welfare regimes									
DK	46.5	44.6	45.7	1.8	1.8	1.8	27.3	27.3	28.4
FI	33.1	39.2	40.4	1.8	1.7	1.8	27.2	27.4	27.9
SE	52.9	55.3	55.4	1.7	1.5	1.8	27.2	27.9	28.6
Liberal welfare regimes									
IE	22.2	31.5	32.0	1.8	1.9	1.8	27.3	27.7	:
UK	33.5	39.5	42.9	1.7	1.6	1.8	:	29.1	29.8
Breadwinner family-centred regimes									
EL	3.0	4.0	5.1	1.3	1.2	1.3	26.6	28.0	28.5
ES	11.1	17.7	26.6	1.2	1.2	1.3	28.4	29.1	29.3
IT	8.1	9.7	15.4	1.2	1.2	1.3	28.0	:	:
CY	1.4	2.3	4.4	2.0	1.6	1.4	:	:	27.5
MT	:	:	20.0	:	:	1.4	:	:	:
PT	18.7	22.2	30.7	1.4	1.5	1.4	25.7	26.5	27.3
Eastern European countries									
BG	25.7	38.4	49.0	1.2	1.2	1.3	22.4	23.5	24.7
CZ	15.5	21.8	31.7	1.3	1.1	1.3	23.3	24.9	26.6
EE	44.2	54.5	58.5	1.4	1.4	1.5	23.0	24.0	25.2
LV	29.9	40.3	44.6	0.4	1.2	1.3	:	24.0	24.9
LT	12.7	22.6	28.4	1.5	1.4	1.3	23.1	23.9	24.9
HU	20.7	29.0	34.9	1.6	1.3	1.3	23.8	25.1	26.7
PL	9.5	12.1	18.4	1.6	1.3	1.2	23.7	24.5	25.8
RO	19.7	25.5	28.5	1.4	1.4	1.3	22.9	23.7	24.8
SI	29.8	37.1	46.7	1.3	1.2	1.2	24.9	26.5	27.7
SK	12.6	18.3	26.0	1.5	1.3	1.2	:	24.2	25.7

": " Data not available

EU-27 average not provided by Eurostat

Source: Eurostat, Population and Social Conditions

Table A4: Female population (aged 25 and over) by marital status in relation to the same age female population in EU Member States (%), 2001

	Single/ women	Married/ women	Widow./ women	Divorc./ women
EU*	15.0	61.2	16.2	7.5
Breadwinner State-centred regimes				
BE	13.5	61.5	15.7	9.2
DE	13.3	62.8	16.0	7.8
FR	18.9	57.4	15.5	8.3
LU	14.9	62.1	14.8	7.7
NL	17.4	61.1	12.6	8.8
AT	17.0	57.0	16.1	9.9
Universalistic welfare regimes				
DK	19.3	55.5	14.0	11.2
FI	20.5	52.2	14.1	13.2
SE	24.1	48.7	13.6	13.7
Liberal welfare regimes				
IE	24.2	58.0	11.8	6.0
UK	16.9	58.3	14.7	10.1
Breadwinner family-centred regimes				
EL	11.8	67.6	16.3	4.3
ES	18.6	62.4	14.5	4.5
IT	16.8	62.3	17.0	3.9
CY	9.2	75.1	11.4	4.2
PT	11.8	69.0	14.6	4.5
Eastern European countries				
BG	7.9	65.2	20.1	6.5
CZ	7.4	61.8	17.9	12.3
EE	15.5	48.1	20.1	15.3
LV	14.0	59.0	14.4	12.7
LT	9.4	58.4	20.2	11.9
HU	9.7	56.5	22.0	11.8
PL	9.5	65.6	18.8	5.2
RO	9.1	64.5	20.1	6.3
SI	12.4	54.4	14.3	5.7
SK	9.9	63.2	18.2	7.4

“:” Data not available

*Missing data for Malta; EU average is calculated on available country data

Source: Eurostat, Census, 2001

Table A5: Lone women with no dependents aged 25-64 by age groups in EU Member States (%), 2001

		% 25-29	% 30-34	% 35-39	% 40-44	% 45-49	% 50-54	% 55-59	% 60-64
EU*		13.5	11.5	9.2	8.3	9.9	12.9	14.7	20.0
Breadwinner State-centred regimes									
BE	321,252	14.0	11.4	9.4	9.2	11.1	14.1	14.7	16.2
DE	3,158,200	14.2	12.8	10.0	8.3	9.0	10.8	13.6	21.2
FR	1,778,102	17.4	11.8	8.7	8.2	11.1	13.5	12.8	16.5
LU	13,499	16.7	15.2	11.7	10.0	9.3	10.4	12.2	14.6
NL	571,964	18.9	14.2	10.0	8.5	9.1	12.7	12.5	14.2
AT	301,220	13.3	12.3	9.9	9.1	9.6	12.9	15.3	17.5
Universalistic welfare regimes									
DK	259,226	20.8	10.3	7.1	6.6	9.2	13.9	16.4	15.7
FI	225,681	12.4	9.6	8.3	8.4	11.6	17.1	15.9	16.7
Liberal welfare regimes									
IE	64,175	9.0	11.7	11.1	11.1	11.9	13.1	15.2	16.8
UK	1,723,947	10.6	11.9	10.2	9.0	10.3	14.5	15.5	18.1
Breadwinner family-centred regimes									
EL	181,953	11.4	10.7	8.2	8.4	9.0	12.2	14.7	25.4
ES	604,679	14.0	15.0	12.6	10.5	9.4	10.1	12.6	15.9
IT	1,104,303	10.0	12.6	11.5	9.4	9.1	11.1	13.9	22.5
CY	9,217	11.3	10.3	8.9	8.5	9.2	12.6	16.6	22.7
PT	146,615	12.8	9.7	7.7	7.3	8.7	12.2	16.8	24.9
Eastern European countries									
BG	126,679	6.9	4.5	4.1	5.9	9.6	16.5	21.6	30.9
CZ	284,935	14.3	6.7	5.3	6.0	10.0	16.2	20.0	21.5
EE	50,294	8.7	5.1	4.4	6.5	10.6	15.5	20.0	29.1
LV	58,607	7.2	5.0	5.3	6.8	9.7	13.4	21.6	30.8
LT	105,718	8.6	7.7	8.1	7.6	10.4	13.1	18.8	25.7
HU	252,742	9.6	5.9	3.8	5.4	10.3	14.9	21.4	28.7
PL	822,053	13.3	8.0	6.1	7.3	11.2	16.1	16.1	21.8
RO	326,352	7.3	7.8	4.4	6.5	10.5	14.7	18.1	30.7
SI	30,864	7.5	7.2	6.4	6.5	9.8	14.6	18.5	29.4
SK	140,149	12.9	7.0	6.1	7.4	11.2	14.7	17.8	22.9

": " Data not available

*Missing data for Malta and Sweden; EU average is calculated on available country data

Source: Eurostat, Census 2001

Table A6: Lone mothers aged 25-64 by age groups in EU Member States (%), 2001

		% 25-29	% 30-34	% 35-39	% 40-44	% 45-49	% 50-54	% 55-59	% 60-64
EU*		9.2	13.9	16.9	17.4	15.5	12.0	7.9	7.0
Breadwinner State-centred regimes									
BE	266,200	7.8	13.8	19.0	20.5	16.9	11.3	6.2	4.6
DE	1,651,700	7.4	16.1	22.0	19.4	14.7	9.4	5.4	5.5
FR	1,389,586	8.2	13.7	18.3	20.1	17.8	11.3	5.7	4.9
LU	9,002	5.7	11.9	18.3	19.3	16.6	12.7	7.9	7.5
NL	285,122	7.7	13.8	19.3	21.0	17.7	11.9	5.3	3.4
AT	234,547	9.3	15.7	19.6	18.0	13.3	10.3	7.3	6.5
Universalistic welfare regimes									
DK	117,635	10.0	17.1	22.6	22.0	16.9	8.4	2.6	0.4
FI	127,545	7.3	13.5	19.0	20.6	17.8	12.7	5.7	3.5
Liberal welfare regimes									
IE	92,438	12.1	13.7	14.7	15.4	14.2	12.4	9.7	7.8
UK	1,819,858	13.1	18.7	20.6	17.2	12.2	9.0	5.2	4.0
Breadwinner family-centred regimes									
EL	199,604	4.4	9.5	13.0	16.3	15.8	15.4	12.0	13.5
ES	916,247	6.1	11.1	14.8	16.2	15.0	14.0	12.5	10.3
IT	1,161,608	4.6	9.1	13.9	14.9	14.7	15.2	13.5	14.1
CY	9,313	7.5	11.8	16.0	19.4	16.0	13.2	8.7	7.4
PT	221,670	7.0	10.4	14.6	16.1	15.9	13.9	11.5	10.6
Eastern European countries									
BG	199,055	9.3	12.8	14.9	17.0	16.7	14.3	8.8	6.2
CZ	394,450	15.1	14.8	15.2	14.5	15.5	12.8	7.6	4.5
EE	67,551	11.5	14.4	17.4	18.5	15.0	10.3	6.8	6.2
LV	113,361	8.2	11.8	15.7	16.6	14.9	11.9	10.8	10.1
LT	95,886	17.6	22.0	24.1	20.0	10.2	4.6	1.3	0.2
HU	354,250	8.6	11.6	12.5	16.6	19.3	14.0	9.8	7.6
PL	1,296,723	12.5	11.6	11.8	15.6	17.5	14.8	8.6	7.5
RO	545,477	8.6	14.7	11.1	15.5	17.4	14.0	9.3	9.4
SI	67,928	10.4	12.6	14.4	14.8	16.3	13.5	9.4	8.6
SK	164,540	13.1	12.3	13.7	15.5	16.7	12.9	8.7	7.1

": " Data not available

*Missing data for Malta and Sweden; EU average is calculated on available country data

Source: Eurostat, Census 2001

Table A7: Lone mothers aged 15 and over with children by number of children in EU Member States (%), 2001

		Total	Num of children
Breadwinner State-centred regimes			
DE	Total	1,980,000	100
	1 child	1,327,400	67.0
	2 children	504,300	25.5
	3 or more children	148,300	7.5
FR	Total	1,691,901	100
	1 child	1,044,232	61.7
	2 children	446,313	26.4
	3 or more children	201,356	11.9
NL	Total	334,991	100
	1 child	192,098	57.3
	2 children	104,689	31.3
	3 or more children	38,204	11.4
AT	Total	300,732	100
	1 child	209,329	69.6
	2 children	71,696	23.8
	3 or more children	19,707	6.6
Universalistic welfare regimes			
DK	Total	122,993	100
	1 child	71,611	58.2
	2 children	39,732	32.3
	3 or more children	11,650	9.5
FI	Total	159,432	100
	1 child	101,310	63.5
	2 children	43,087	27.0
	3 or more children	15,035	9.4
Liberal welfare regimes			
IE	Total	130,364	100
	1 child	67,361	51.7
	2 children	37,340	28.6
	3 or more children	25,663	19.7
Breadwinner family-centred regimes			
EL	Total	292,485	100
	1 child	194,613	66.5
	2 children	80,469	27.5
	3 or more children	17,403	6.0
ES	Total	1,329,960	100
	1 child	829,464	62.4
	2 children	374,086	28.1
	3 or more children	126,410	9.5
IT	Total	1,738,417	100
	1 child	1,196,306	68.8
	2 children	433,434	24.9
	3 or more children	108,677	6.3
CY	Total	12,315	100
	1 child	7,340	59.6
	2 children	3,614	29.3
	3 or more children	1,361	11.1

		Total	Num of children
PT	Total	317,522	100
	1 child	214,273	67.5
	2 children	77,200	24.3
	3 or more children	26,049	8.2
Eastern European countries			
CZ	Total	487,842	100
	1 child	321,573	65.9
	2 children	137,709	28.2
	3 or more children	28,560	5.9
EE	Total	85,475	100
	1 child	62,061	72.6
	2 children	18,881	22.1
	3 or more children	4,533	5.3
LT	Total	106,596	100
	1 child	74,473	69.9
	2 children	25,457	23.9
	3 or more children	6,666	6.3
HU	Total	413,473	100
	1 child	281,132	68.0
	2 children	105,812	25.6
	3 or more children	26,529	6.4
PL	Total	1,798,331	100
	1 child	1,194,685	66.4
	2 children	439,420	24.4
	3 or more children	164,226	9.1
RO	Total	723,686	100
	1 child	503,126	69.5
	2 children	159,588	22.1
	3 or more children	60,972	8.4
SI	Total	89,682	100
	1 child	63,051	70.3
	2 children	22,894	25.5
	3 or more children	3,737	4.2
SK	Total	213,983	100
	1 child	131,647	61.5
	2 children	61,964	29.0
	3 or more children	20,372	9.5

“:” Data not available

*Missing data for Belgium, Luxembourg, Sweden, United Kingdom, Malta, Latvia and Bulgaria. EU average is not provided by Eurostat

Source: Eurostat, Census 2001

Table A8: Lone women with no dependents aged 65 and over by age groups in EU Member States (%), 2001

	Total lone women with no dependents 65 and over	% on total lone women aged 25 and over	% 65-69	% 70-74	% 75-79	% 80 +
EU*		58.1	18.3	23.5	25.8	32.5
Breadwinner State-centred regimes						
BE	393,645	55.1	17.4	23.5	26.4	32.7
DE	4,169,100	56.9	17.1	22.1	26.7	34.1
FR	2,238,524	55.7	18.3	23.2	25.5	33.0
LU	13,157	49.4	18.7	25.5	27.2	28.6
NL	562,891	49.6	17.6	22.2	25.4	34.9
AT	328,870	52.2	15.7	21.9	28.9	33.5
Universalistic welfare regimes						
DK	271,431	51.1	16.8	20.0	22.9	40.3
FI	226,099	50.0	18.8	23.8	24.9	32.5
Liberal welfare regimes						
IE	75,812	54.2	19.2	24.3	25.8	30.7
UK	2,368,241	57.9	16.3	21.0	24.0	38.6
Breadwinner family-centred regimes						
EL	244,910	57.4	24.8	29.9	22.4	22.9
ES	1,043,471	63.3	16.7	23.0	25.6	34.7
IT	2,254,526	67.1	15.9	22.5	26.0	35.6
CY	12,877	58.3	21.1	26.1	24.4	28.4
PT	249,564	63.0	21.4	26.0	25.6	27.0
Eastern European countries						
BG	237,194	65.2	24.8	29.2	27.4	18.7
CZ	382,204	57.3	21.0	27.1	28.1	23.8
EE	68,301	53.8	27.9	31.1	23.3	17.8
LV	121,547	53.5	26.7	29.3	24.8	19.2
LT	383,849	60.3	24.0	28.2	26.2	21.6
HU	1,014,710	55.2	23.3	27.6	25.6	23.5
PL	59,905	54.4	26.5	29.3	23.4	20.8
RO	562,803	63.3	24.8	28.7	25.8	20.7
SI	60,815	66.3	21.4	27.8	27.5	23.3
SK	186,256	57.1	22.7	27.4	26.8	23.1

“:” Data not available

*Missing data for Malta and Sweden; EU average is calculated on available country data

Source: Eurostat, Census 2001

Table A9: Gender gaps* in activity rate (15-64), employment rate (15-64), unemployment rate in EU Member States (% points), 2000, 2006

	Gender Gap – Activity rate		Gender Gap – Employment rate		Gender Gap – Unemployment rate	
	2000	2006	2000	2006	2000	2006
EU-27	17.0	14.6	17.1	14.3	2.0	1.3
EU-25	17.4	14.6	17.6	14.6	2.3	1.4
EU-15	18.3	14.9	18.7	14.9	2.2	1.4
Breadwinner State-centred regimes						
BE	17.3	13.9	18.0	13.9	2.9	1.9
DE	15.6	12.0	14.8	10.6	0.0	-0.8
FR	12.8	10.1	14.0	10.2	3.3	1.6
LU	24.7	17.1	24.9	18.0	1.3	2.7
NL	18.1	13.2	18.6	13.2	1.4	0.9
AT	18.1	13.5	17.7	13.4	1.2	0.8
Universalistic welfare regimes						
DK	8.6	7.1	9.2	7.8	0.9	1.2
FI	5.3	3.8	5.9	4.1	1.5	0.7
SE	5.0	4.9	4.2	4.8	-0.6	0.3
Liberal welfare regimes						
IE	23.6	19.6	22.4	18.4	-0.1	-0.5
UK	14.6	12.9	13.1	11.5	-1.0	-0.8
Breadwinner family-centred regimes						
EL	26.9	24.1	29.8	27.2	9.7	8.0
ES	26.8	21.1	29.9	22.9	8.1	5.3
IT	27.8	23.8	28.4	24.2	5.8	3.4
CY	23.7	18.9	25.2	19.1	4.0	1.4
MT	45.3	41.4	41.9	39.6	1.0	2.4
PT	15.3	11.1	16.0	11.9	1.7	2.5
Eastern European countries						
BG	10.6	8.6	8.4	8.2	-0.5	0.7
CZ	15.5	16	16.3	16.9	3.0	3.0
EE	10.3	6.5	7.4	5.7	-2.0	-0.6
LV	10.6	9.5	7.7	8.0	-1.5	-1.2
LT	7.2	5.9	2.8	5.3	-4.5	-0.4
HU	15.2	13.2	13.4	12.7	-1.4	0.6
PL	11.8	13.3	12.3	12.7	3.7	1.9
RO	13.1	14.1	11.1	11.6	-1.4	-2.1
SI	9.0	8.2	8.8	9.3	0.5	2.3
SK	13.6	15.5	10.7	15.1	-0.3	2.4

“:” Data not available

*A positive gap in activity and employment indicates higher rates for men in comparison with women, while the opposite is true for a negative gap. Relating to unemployment, a positive gap indicates higher rates for women in comparison with men, while the opposite is true for a negative gap.

Source: Key Employment Indicators in European Commission – DG for Employment, Social Affairs and Equal Opportunities (October 2007), Employment in Europe 2007, European Communities, Bruxelles.

Table A10: Activity rates of lone women without children by age groups in EU Member States, 2001

	Activity rate											
	15-64	25-64	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64
Breadwinner State-centred regimes												
DE	71.8	71.2	68.7	76.2	87.8	94.2	94.2	90.9	87.4	80.7	67.2	18.5
FR	68.1	73.8	17.3	48.6	91.3	95.2	94.0	91.9	89.8	84.8	58.2	12.9
LU	71.8	70.8	68.5	86.6	90.6	91.8	89.3	88.2	82.3	68.9	44.3	15.6
NL	63.9	63.2	55.3	69.9	85.3	85.5	83.2	76.3	68.5	57.8	39.7	12.1
AT	68.1	66.3	72.2	86.0	92.6	95.6	95.0	92.7	88.8	79.2	28.9	6.2
Universalistic welfare regimes												
DK	67.4	65.5	64.1	79.1	85.1	85.4	78.6	72.5	70.8	70.5	63.0	26.0
FI	71.8	73.6	43.1	66.9	85.5	89.5	87.8	85.6	84.4	82.2	75.2	24.6
Liberal welfare regimes												
IE	69.8	70.7	33.7	62.2	86.8	90.3	90.4	86.7	80.9	70.7	55.0	32.0
UK	66.3	65.9	62.3	75.0	87.5	87.3	84.4	79.0	74.1	68.2	56.0	24.1
Breadwinner family-centred regimes												
EL	45.1	48.4	5.4	36.5	86.1	87.5	82.2	73.2	61.2	42.9	21.7	9.4
ES	71.4	71.3	59.6	76.4	89.5	92.5	90.7	88.1	82.4	64.6	47.5	24.9
CY	63.9	63.3	14.3	79.5	94.7	96.0	93.8	86.5	78.6	62.5	45.1	19.8
PT	64.8	65.3	39.7	64.2	91.0	94.1	93.3	88.6	82.1	69.7	49.9	27.9
Eastern European countries												
BG	40.9	48.2	6.3	21.3	85.1	94.1	94.4	93.6	91.0	80.4	22.9	5.7
CZ	62.5	60.5	40.3	80.7	88.4	86.3	86.0	86.5	86.6	80.4	35.5	16.5
EE	57.0	63.1	8.8	47.9	85.3	88.9	87.5	88.0	87.0	82.6	57.4	27.4
LV	55.1	54.6	23.2	72.2	90.3	91.3	89.4	89.6	86.9	82.8	35.1	17.8
LT	55.5	61.6	9.3	37.9	88.4	93.9	94.7	90.8	89.4	83.2	45.9	13.0
HU	45.4	45.1	18.0	54.1	88.0	90.1	86.0	80.5	76.3	65.0	21.1	5.7
PL	48.5	48.7	19.2	52.0	75.8	69.9	67.6	69.2	67.7	54.3	28.9	12.8
RO	42.0	41.9	18.5	49.3	83.3	86.3	84.4	78.1	68.6	47.0	17.7	9.4
SI	48.0	47.6	27.5	61.9	88.2	96.5	96.4	93.3	89.2	65.9	14.6	2.2
SK	59.5	56.3	71.6	81.3	88.1	88.1	87.8	86.9	85.3	77.1	23.3	8.2

“.” Data not available

*Missing data for Belgium, Sweden and Malta and Italy.

Source: Eurostat, Census 2001

Table A11: Employment rates of single women by age groups in EU Member States, 2001

	Employment rate											
	15-64	25-64	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64
Breadwinner State-centred regimes												
DE	54.2	66.1	25.7	64.4	78.7	88.1	85.9	81.2	78.3	70.5	55.9	17.3
FR	38.5	62.0	5.4	36.5	70.5	75.6	75.2	74.0	73.6	70.5	48.3	11.7
NL	59.8	61.8	46.2	74.9	82.1	80.7	76.6	71.8	64.4	54.3	37.8	11.8
AT	61.2	60.0	50.4	74.3	84.1	87.2	86.3	83.6	79.2	67.2	26.1	6.4
Universalistic welfare regimes												
DK	61.8	61.9	53.2	73.7	77.3	76.9	70.5	65.9	65.7	65.8	57.0	24.6
FI	44.4	57.8	19.4	44.1	63.6	70.3	69.0	66.7	66.6	66.3	54.7	19.2
Liberal welfare regimes												
IE	47.4	69.0	11.1	52.8	76.1	77.3	76.3	74.2	68.1	58.2	46.9	27.8
UK	62.2	65.8	48.6	68.7	82.2	80.2	76.7	72.1	68.3	63.4	52.0	23.3
Breadwinner family-centred regimes												
EL	36.3	56.9	5.6	38.2	65.5	67.9	63.0	57.4	50.4	37.2	21.8	9.6
ES	46.8	64.8	12.1	42.3	67.7	73.3	71.9	70.4	66.7	55.3	41.9	23.8
IT	39.7	55.1	6.7	35.2	55.9	68.0	70.1	69.0	66.2	54.5	31.9	10.8
CY	43.3	72.3	8.3	46.4	83.2	89.2	88.3	83.3	75.3	59.0	43.0	19.2
PT	46.2	64.9	16.5	49.7	77.9	80.2	76.4	72.2	66.9	58.6	43.0	26.0
Eastern European countries												
BG	31.6	38.0	6.6	33.8	62.9	65.3	63.4	62.6	61.4	54.9	16.3	4.5
CZ	44.8	59.1	8.0	62.6	79.8	75.5	71.8	70.9	72.6	68.8	32.9	15.7
EE	40.1	58.5	4.5	47.1	73.1	75.0	74.1	74.5	73.7	71.9	53.2	25.8
LT	34.7	56.2	4.4	39.6	74.6	79.0	79.2	71.7	70.9	63.9	38.3	12.6
HU	37.8	47.6	7.1	52.7	76.4	76.7	71.7	67.2	65.7	57.9	18.1	4.7
PL	38.6	40.3	7.3	36.7	65.0	60.9	58.0	57.5	55.5	44.8	24.4	11.5
RO	31.7	44.9	10.0	40.9	67.7	71.2	69.3	64.1	57.0	40.4	16.5	9.0
SI	31.7	54.6	2.3	27.1	68.6	82.3	80.8	75.9	70.6	48.2	12.1	2.2
SK	37.4	52.5	7.1	46.6	70.3	70.5	67.8	67.5	68.2	61.3	20.2	8.1

“.” Data not available

*Missing data for Belgium, Luxembourg, Sweden, Malta and Latvia.

Source: Eurostat, Census 2001

Table A12: Activity rates of lone mothers by age groups in EU Member States, 2001

	Activity rate											
	15-64	25-64	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64
Breadwinner State-centred regimes												
DE	76.1	77.8	:	45.9	65.7	76.2	85.3	87.1	86.3	80.1	66.0	20.7
FR	80.8	81.8	28.5	60.4	78.4	86.1	89.4	90.2	88.7	82.4	56.8	14.4
LU	72.3	72.4	80.0	69.6	79.4	82.3	84.2	83.2	78.6	67.4	44.7	18.6
NL	55.4	56.5	13.3	27.1	40.1	50.8	61.4	64.7	66.5	57.1	38.2	13.8
AT	54.8	81.1	33.9	68.9	83.7	88.3	84.2	80.5	77.6	70.3	28.9	7.0
Universalistic welfare regimes												
DK	76.3	77.7	19.2	44.1	61.6	74.5	79.1	82.0	83.5	80.6	70.6	41.3
FI	82.1	84.0	9.0	38.3	66.6	79.8	87.6	91.0	91.2	88.8	78.9	30.3
Liberal welfare regimes												
IE	54.5	55.4	32.7	44.9	54.7	57.1	61.3	63.0	63.0	56.7	44.1	24.9
UK	55.5	58.3	21.6	32.8	43.3	52.7	61.0	66.8	70.2	67.7	56.0	26.9
Breadwinner family-centred regimes												
EL	52.2	52.4	27.2	45.7	62.1	71.8	74.7	70.7	61.1	44.7	26.8	13.4
ES	63.3	63.1	57.9	71.8	78.5	80.1	79.8	77.2	70.3	55.2	37.6	20.1
CY	70.1	70.0	50.0	76.6	82.2	82.9	79.8	78.6	73.0	62.9	50.7	21.4
PT	71.8	71.6	58.6	78.6	85.3	86.8	86.5	84.3	79.1	67.5	48.0	27.9
Eastern European countries												
BG	79.5	79.9	60.0	74.7	86.0	91.2	93.7	94.0	92.1	83.4	29.9	6.0
CZ	75.8	77.9	42.4	48.3	70.0	81.9	88.5	91.6	91.5	83.3	37.2	17.2
EE	77.2	79.8	12.3	44.0	71.6	82.0	87.4	89.8	89.6	85.1	60.4	27.2
LV	74.1	74.9	26.0	63.6	79.3	85.5	88.5	89.8	89.1	84.0	40.1	18.8
LT	83.0	86.0	31.9	60.9	80.8	85.8	88.7	89.9	88.0	82.6	53.9	10.8
HU	63.5	65.3	7.4	32.7	57.7	71.9	79.2	81.1	78.6	68.1	23.4	5.8
PL	65.1	65.6	34.4	62.3	72.5	77.2	79.7	80.1	74.8	57.6	32.5	16.6
RO	55.6	56.3	32.7	47.6	60.4	71.7	75.2	73.4	66.4	47.1	19.2	9.5
SI	76.5	76.4	:	84.9	94.5	97.7	97.1	95.0	90.9	69.4	18.9	2.6
SK	78.3	77.6	72.4	87.6	91.5	92.5	92.5	92.2	90.0	77.1	19.9	8.1

“:” Data not available

*Missing data for Belgium, Sweden, Italy and Malta.

Source: Eurostat, Census 2001

Table A13: Employment rates of single mothers by countries* and age groups (%), 2001

	Employment rate											
	15-64	25-64	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64
Breadwinner State-centred regimes												
DE	64.0	66.1	.	9.6	45.5	63.4	71.1	76.5	77.7	70.3	57.6	14.1
FR	64.1	65.8	7.3	25.5	48.3	63.1	71.5	75.5	75.8	70.9	48.1	13.0
NL	52.6	53.8	13.3	24.0	36.8	48.5	57.6	61.7	63.5	55.3	36.9	13.3
AT	72.3	72.2	68.1	73.6	78.8	82.3	84.1	83.8	79.8	69.0	31.9	7.5
Universalistic welfare regimes												
DK	70.0	71.6	9.8	33.1	52.1	66.1	72.6	77.0	79.4	76.7	65.9	38.7
FI	67.6	69.3	6.4	26.9	46.7	61.4	71.6	76.9	78.9	76.7	63.2	24.9
Liberal welfare regimes												
IE	46.8	48.4	14.6	28.8	42.1	47.4	53.8	56.5	57.2	51.3	40.3	22.8
UK	49.9	52.8	14.2	25.6	36.2	45.8	54.7	61.6	66.0	64.1	53.1	26.4
Breadwinner family-centred regimes												
EL	39.1	39.3	14.0	31.5	46.2	57.5	62.0	60.9	53.3	39.1	20.6	8.8
ES	50.7	51.1	26.2	42.3	55.0	61.7	65.0	65.1	60.6	47.6	32.3	17.6
IT	50.3	50.7	12.3	33.9	49.8	61.0	67.3	68.5	64.4	51.7	31.4	12.0
CY	67.1	67.0	43.8	71.2	78.1	78.5	76.5	75.4	70.3	60.6	49.0	20.2
PT	65.4	65.7	39.4	63.5	74.2	78.1	79.2	78.0	73.8	62.3	44.1	26.2
Eastern European countries												
BG	54.8	56.7	6.0	23.9	47.0	60.6	67.1	69.5	68.3	62.1	23.8	5.5
CZ	65.4	67.4	36.2	38.3	54.7	67.1	76.4	80.9	82.1	75.4	36.4	17.2
EE	66.8	69.5	7.2	31.1	56.7	69.4	75.3	78.6	79.6	76.3	57.5	26.9
LV	48.0	51.9	9.7	51.9	66.0	71.1	73.9	75.4	73.7	23.4	36.2	17.8
LT	58.8	60.3	13.7	40.4	61.9	68.6	71.8	72.2	70.9	65.2	39.4	12.5
HU	57.8	59.6	3.8	25.0	48.6	64.0	72.0	74.5	73.0	63.9	21.9	5.5
PL	48.2	50.3	7.9	26.8	45.7	55.3	60.0	62.2	60.1	48.6	28.7	15.5
RO	50.1	51.0	20.3	36.7	51.9	64.0	68.1	66.7	60.4	43.8	18.8	9.5
SI	63.2	63.8	29.2	51.6	76.1	77.8	86.3	83.0	78.5	46.1	15.9	1.8
SK	71.6	72.2	49.6	71.3	71.7	72.9	75.9	77.5	76.5	69.0	25.6	9.6

“.” Data not available

*Missing data for Belgium, Luxembourg, Sweden and Malta

Source: Eurostat, Census 2001

Table A14 At risk of poverty rate by household types: one adult older than 65, single parent with dependent child, single women (%), 2000-2005

		2000	2001	2002	2003	2004	2005
EU-25	1ad >65	:	25	23	23	28	25
	lone par.	:	30	34	33	34	31
	single w.	:	25	23	24	28	25
Breadwinner State-centred regimes							
BE	1ad >65	24	27	:	24	23	27
	lone par.	27	25	:	31	36	33
	single w.	23	26	:	25	23	24
DE	1ad >65	20	19	:	:	:	20
	lone par.	44	36	:	:	:	25
	single w.	19	20	:	:	:	23
FR	1ad >65	25	15	14	15	19	21
	lone par.	31	29	29	29	30	26
	single w.	24	16	15	16	20	20
LU	1ad >65	12	7	:	14	10	7
	lone par.	35	35	:	22	31	32
	single w.	12	12	:	16	13	13
NL	1ad >65	6	10	9	7	:	7
	lone par.	36	38	38	39	:	26
	single w.	15	18	18	17	:	12
AT	1ad >65	34	35	:	25	23	23
	lone par.	24	23	:	28	25	27
	single w.	29	30	:	25	25	23
Universalistic welfare regimes							
DK	1ad >65	:	28	:	26	20	21
	lone par.	:	12	:	18	16	21
	single w.	:	26	:	27	23	25
FI	1ad >65	38	34	34	31	32	36
	lone par.	22	17	16	19	17	20
	single w.	35	28	30	29	27	32
SE	1ad >65	:	27	27	:	24	19
	lone par.	:	13	22	:	20	18
	single w.	:	24	27	:	25	20
Liberal welfare regimes							
IE	1ad >65	74	79	:	72	68	62
	lone par.	35	42	:	51	56	45
	single w.	63	66	:	64	60	53
UK	1ad >65	37	32	31	31	:	32
	lone par.	57	43	42	40	:	37
	single w.	36	29	29	28	:	29
Breadwinner family-centred regimes							
EL	1ad >65	33	38	:	37	37	35
	lone par.	23	37	:	34	38	44
	single w.	33	39	:	30	34	32
ES	1ad >65	24	43	47	43	52	47
	lone par.	57	42	32	24	40	37
	single w.	24	38	44	41	46	43

		2000	2001	2002	2003	2004	2005
IT	1ad >65	24	29	:	:	35	34
	lone par.	28	23	:	:	36	35
	single w.	24	27	:	:	33	34
CY	1ad >65	:	:	:	73	:	70
	lone par.	:	:	:	22	:	35
	single w.	:	:	:	57	:	59
MT	1ad >65	25	:	:	:	:	20
	lone par.	59	:	:	:	:	49
	single w.	29	:	:	:	:	24
PT	1ad >65	47	46	:	:	41	42
	lone par.	37	39	:	:	35	31
	single w.	44	43	:	:	37	39
Eastern European countries							
BG	1ad >65	37	36	35	34	39	:
	lone par.	31	32	41	33	33	:
	single w.	34	36	33	34	39	:
CZ	1ad >65	:	12	:	:	:	14
	lone par.	:	26	:	:	:	41
	single w.	:	15	:	:	:	16
EE	1ad >65	31	35	33	35	38	41
	lone par.	37	29	35	33	43	40
	single w.	29	34	35	35	36	37
LV	1ad >65	5	:	:	:	:	45
	lone par.	31	:	:	:	:	31
	single w.	11	:	:	:	:	40
LT	1ad >65	26	23	:	:	:	33
	lone par.	20	26	:	:	:	48
	single w.	22	22	:	:	:	30
HU	1ad >65	17	19	13	18	:	10
	lone par.	28	17	17	16	:	27
	single w.	18	18	13	17	:	15
PL	1ad >65	11	9	:	:	:	7
	lone par.	26	22	:	:	:	40
	single w.	12	10	:	:	:	12
RO	1ad >65	27	30	30	31	30	30
	lone par.	26	26	25	23	29	27
	single w.	25	28	28	28	28	29
SI	1ad >65	42	40	40	40	:	45
	lone par.	21	20	17	25	:	22
	single w.	39	39	39	38	:	49
SK	1ad >65	:	:	:	:	:	12
	lone par.	:	:	:	:	:	32
	single w.	:	:	:	:	:	16

“:” Data not available

Source: Eurostat

ANNEX 3 – COUNTRY FICHES

Sources:

The Demographic indicators are taken from Eurostat, the Demographic Statistics, Socio economic indicators are taken from Eurostat, the Labour Force Survey and Living condition and Welfare and macroeconomic indicators are taken from Eurostat and Living Condition and Welfare.

Information and data on welfare systems are taken from the National websites of the Ministries in charge, from the literature (see Chapter 5) and from the study on *“The role of minimum income for social inclusion in the European Union”*, Institute for Social Research, 2007, and *The costs of childcare in EU countries*, Institute for Social Research, 2007.

When data are said to be on the total population they refer to both males and females.

The country fiches are ordered by welfare regime.

Country: The Netherlands

Context	
Demographic indicators	
Persons under 25 on the total population (2006)	31.1% (M) 29.2% (F)
Persons aged 25-64 on the total population (2006)	56.5% (M) 54.4% (F)
Persons aged over 64 on the total population (2006)	12.4% (M) 16.3% (F)
Persons aged over 75 on the total population (2006)	4.8% (M) 8.2% (F)
Total Fertility Rate (number of children per woman) (2005)	1.7
Mean age of women at childbirth (2005)	28.9
Age dependency ratio (2006)	48.2
Old age dependency ratio (2006)	21.1
Single women aged 25 and over on the same age female population (2001)	17.4%
Widowed women aged 25 and over on the same age female population (2001)	12.6%
Divorced women aged 25 and over on the same age female population (2001)	8.8%
Lone women (25-64) with no dependent on the total population (2001)	7.1%
Lone mothers (25-64) on the total population (2001)	3.5%
Lone elderly women (aged 65 and over) with no dependents on the total population (2001)	7.0%
Socio-economic indicators	
Gender gap in activity rate (2006)	13.2
Gender gap in employment rate (2006)	13.2
Gender gap in unemployment rate (2006)	0.9
Gender pay gap (2005)	18
Activity rate of lone women with no dependent (2001)	63.9%
Employment rate of single women with no dependent (2001)	59.8%
Activity rate of lone mothers (2001)	55.4%
Employment rate of single mothers (2001)	52.6%
At risk of poverty rate (2005)	11% (M) 11% (F)
At risk of poverty rate (under 16) (2006)	15% (M) 16% (F)
At risk of poverty rate – Single person (2006)	17% (M) 12% (F)
At risk of poverty rate – Lone parents (2006)	26.0%
At risk of poverty rate – (over 65) (2006)	7.0%
Macroeconomic indicators	
Social protection expenditure in GDP (2005)	28.2%
Public expenditure on pensions in GDP (2004)	11.1%
Public expenditure on health care in GDP (2004)	8.1%
Public expenditure on child care policies in GDP (2003)	1.3%

The welfare system	
A – Income support	
Measure: General non contributory minimum income	
Institutional level responsible	State. In addition, local municipalities can provide other allowances
Financing 1: institutional level (i.e state)	Primarily the Länder, and different re-financing by local communities to cover the expenses
Financing 2: type (i.e. Contributions and taxation)	Taxation
Beneficiaries (requirements)	Residents 18 years old and over. People aged 21 or 22 may receive fewer benefits if the municipalities find that full benefit makes employment financially unattractive
Presence of eligibility test (i.e means test)	Yes, family income (claimant, partner and children under 18)
Duration	Unlimited
Amount	Linked to the minimum wage. The municipality may award a supplementary allowance of no more than 20% of the net minimum wage (235.25 €)
Notes	Relationship between amounts: lone parents aged 21 to 65: 70% of the net minimum wage (823.38 €; a supplement is paid as a holiday allowance)
Measure: Unemployment Benefit Act. Short-term benefit	
Institutional level responsible	State
Financing 1: institutional level (i.e state)	State
Financing 2: type (i.e. Contributions and taxation)	Contribution and taxation
Beneficiaries (requirements)	All employees with at least 26 weeks of paid employment in the previous 36 weeks
Presence of eligibility test (i.e means test)	No
Duration	6 months
Amount	70% of statutory minimum wage
Notes	Special focus on single women as beneficiaries
Measure: Unemployment Benefit Act. Salary-related benefit	
Institutional level responsible	State
Financing 1: institutional level (i.e state)	State
Financing 2: type (i.e. Contributions and taxation)	Contribution and taxation
Beneficiaries (requirements)	All employees with at least 26 weeks of paid employment during the last 36 weeks and in employment for at least 4 full years in the last 5 calendar years
Presence of eligibility test (i.e means test)	No
Duration	Depends on the number of years the person has worked. Minimum 6 months (4 years of employment). Maximum 5 years (40 years of employment)
Amount	70% of the last salary with a maximum daily wage of 172.48 €
Notes	Special focus on single women as beneficiaries

B – Childcare provisions	
Measure: Compulsory maternity leave	
Beneficiaries (requirements)	All women employees. Self-employed women are not included
Duration	16 weeks, 4 to 6 of which before the birth
Amount/Services	100% with ceiling
Measure: Paternity leave	
Beneficiaries (requirements)	Male and female employees who are the partner of a woman giving birth or who acknowledge the child
Duration	2 days, to be taken within four weeks after the birth of the child
Amount/Services	100%, no ceiling, paid by the employer
Measure: Parental leave	
Beneficiaries (requirements)	1 year of continuous employment with the present employer
Duration	13 times the number of working hours/week per parent per child. With the employer's agreement, can be taken for more hours during a shorter period, or for fewer hours during a longer period, and in 2 or 3 blocks of time
Amount/Services	Unpaid. For participants in the life-course saving schemes, tax reduction of 50% of the statutory minimum wage (€ 636/month in 2006) in the case of full-time leave
Measure: General child benefit	
Institutional level responsible	State
Beneficiaries (requirements)	All children under 18
Amount/services	From 59.29 € to 84.71 € per month in 2004 for children born from January 1995
Measure: Care services	
Financing type (i.e. Contributions and taxation)	The funding of childcare provision varies depending on the type of provision. Childcare is financed by contributions from the government, both national and local (municipal authorities), from parents and from their employers. Families with an average or above average income are over-represented among the clients of childcare. This is related to the fact that formal childcare provision targets working parents.
Amount/services	There are many types of childcare: private and public, formal and informal, home based, centre based or company-based. Most of the public childcare centres are independent, non-profit foundations.
Notes	Special focus on single women as beneficiaries

Country: Germany

Context	
Demographic indicators	
Persons under 25 on the total population (2006)	26.9% (M) 24.6% (F)
Persons aged 25-64 on the total population (2006)	56.5% (M) 53.0% (F)
Persons aged over 64 on the total population (2006)	16.6% (M) 22.4% (F)
Persons aged over 75 on the total population (2006)	5.8% (M) 10.6% (F)
Total Fertility Rate (number of children per woman) (2005)	1.3
Mean age of women at childbirth (2005)	29.1
Age dependency ratio (2006)	50.1
Old age dependency ratio (2006)	28.9
Single women aged 25 and over on the same age female population (2001)	13.3%
Widowed women aged 25 and over on the same age female population (2001)	16.0%
Divorced women aged 25 and over on the same age female population (2001)	7.8%
Lone women (25-64) with no dependent on the total population (2001)	7.4%
Lone mothers (25-64) on the total population (2001)	3.9%
Lone elderly women (aged 65 and over) with no dependents on the total population (2001)	9.8%
Socio-economic indicators	
Gender gap in activity rate (2006)	12.0
Gender gap in employment rate (2006)	10.6
Gender gap in unemployment rate (2006)	-0.8
Gender pay gap (2005)	22
Activity rate of lone women with no dependent (2001)	71.8%
Employment rate of single women with no dependent (2001)	54.2%
Activity rate of lone mothers (2001)	76.1%
Employment rate of single mothers (2001)	64.0%
At risk of poverty rate (2005)	11% (M) 13% (F)
At risk of poverty rate (under 16) (2006)	11% (M) 12% (F)
At risk of poverty rate – Single person (2006)	23% (M) 23% (F)
At risk of poverty rate – Lone parents (2006)	24%
At risk of poverty rate – (over 65) (2006)	20%
Macroeconomic indicators	
Social protection expenditure in GDP	29.4%
Public expenditure on pensions in GDP (2004)	12.4%
Public expenditure on health care in GDP (2004)	7.7%
Public expenditure on child care policies in GDP (2003)	3.1%

The welfare system	
A – Income support	
Measure: Social assistance	
Institutional level responsible	State, Länder
Financing type (i.e. Contributions and taxation)	Taxation
Beneficiaries (requirements)	Residents
Presence of eligibility test (i.e. means test)	Yes, individual or members of a household unit
Duration	Unlimited
Amount	Single person: 345 € per month. Possible implementation by Länder
Notes	The amounts of the standard rates vary depending on age and the beneficiary's position in the household: it is a 100% basic standard rate for the head of household as well as for a person living alone
Measure: Unemployment insurance	
Institutional level responsible	State
Financing type (i.e. Contributions and taxation)	Contribution
Beneficiaries (requirements)	Previous contributors from 15 to 65 years old
Presence of eligibility test (i.e. means test)	No
Duration	Depends on the duration of compulsory insurance coverage and on the age of the beneficiary
Amount	60-67% of previous earnings
Measure: Basic resources for jobseekers (Unemployment benefit II)	
Institutional level responsible	State
Financing type (i.e. Contributions and taxation)	Taxation
Beneficiaries (requirements)	Usual residents from 15 to 65 years old
Presence of eligibility test (i.e. means test)	Yes
Amount	Single person: 345 € per month. Plus benefits depend on social condition
Notes	Lone mothers are also considered available for gainful employment after the child's first year and receive Unemployment Benefit II only if they accept job offers or supportive measures from the new job centres
B – Childcare provisions	
Measure: Compulsory maternity leave	
Beneficiaries (requirements)	All women employees, also part-time, even if below the statutory social insurance threshold. Self-employed women are not eligible
Duration	6 weeks before birth (voluntary); 8 weeks after birth (12 for multiple or premature births)
Amount/Services	100% of the salary
Measure: Parental leave	
Institutional level responsible	Federal
Beneficiaries (requirements)	All parents gainfully employed at date of birth
Duration	Up to 2006: 3 years after birth, to be shared between the parents and to be taken during the child's first three years of life, or save one year for when the child is between 3 and 8. Both parents can take it at the same time. Both can take up to two periods of leave. Since 2007: 12 months, 14 if the father takes at least two

	months. Or 28 at half the replacement rate
Amount/Services	Since 2007: 67% of earnings, with a ceiling of 1800 € per month
Measure: Child benefit	
Institutional level responsible	Federal State
Beneficiaries (requirements)	Men and women with children up to 18 years of age; longer if in education
Amount/services	Flat rate, monthly amount 154 € per child until the 3 rd and 178 € for the 4 th and subsequent children
Measure: Child raising benefit	
Institutional level responsible	Federal. 5 Länder pay a means tested childbearing benefit extended to the third year of parental leave
Beneficiaries (requirements)	Families where parents do not work more than 30 hours/week.
Presence of eligibility test (i.e. means test)	Yes
Duration	1 or 2 years
Amount/services	300 euros/month for 2 years; 450 euros/month for 1 year
Measure: Care services	
Institutional level responsible	Municipalities. But due to federal framework the distribution of responsibilities may differ (mostly under social/family services, but sometimes local ministry of education)
Financing type (i.e. Contributions and taxation)	Parents contribute to the costs of all publicly funded services, taking account of the family income and number of children. There is a subsidy for low income parents using private family day care services approved by local authorities or publicly funded centres.
Beneficiaries (requirements)	From 0 to 6 years old
Presence of eligibility test (i.e. means test)	Yes

Country: France

Context	
Demographic indicators	
Persons under 25 on the total population (2006)	33.0% (M) 30.0% (F)
Persons aged 25-64 on the total population (2006)	53.2% (M) 51.4% (F)
Persons aged over 64 on the total population (2006)	13.7% (M) 18.6% (F)
Persons aged over 75 on the total population (2006)	6.2% (M) 10.1% (F)
Total Fertility Rate (number of children per woman) (2005)	1.9
Mean age of women at childbirth (2005)	28.5
Age dependency ratio (2006)	53.4
Old age dependency ratio (2006)	24.9
Single women aged 25 and over on the same age female population (2001)	18.9%
Widowed women aged 25 and over on the same age female population (2001)	15.5%
Divorced women aged 25 and over on the same age female population (2001)	8.3%
Lone women (25-64) with no dependent on the total population (2001)	5.9%
Lone mothers (25-64) on the total population (2001)	4.6%
Lone elderly women (aged 65 and over) with no dependents on the total population (2001)	7.4%
Socio-economic indicators	
Gender gap in activity rate (2006)	10.1
Gender gap in employment rate (2006)	10.2
Gender gap in unemployment rate (2006)	1.6
Gender pay gap (2005)	12
Activity rate of lone women with no dependent (2001)	68.1%
Employment rate of single women with no dependent (2001)	38.5%
Activity rate of lone mothers (2001)	80.8%
Employment rate of single mothers (2001)	64.1%
At risk of poverty rate (2005)	12% (M) 14% (F)
At risk of poverty rate (under 16) (2006)	14% (M) 15% (F)
At risk of poverty rate – Single person (2006)	19% (M) 20% (F)
At risk of poverty rate – Lone parents (2006)	29%
At risk of poverty rate – (over 65) (2006)	21%
Macroeconomic indicators	
Social protection expenditure in GDP	31.5%
Public expenditure on pensions in GDP (2004)	12.8%
Public expenditure on health care in GDP (2004)	8.8%
Public expenditure on child care policies in GDP (2003)	2.6%

The welfare system	
A – Income support	
Measure: Minimum income	
Institutional level responsible	State
Financing type (i.e. Contributions and taxation)	Taxation
Beneficiaries (requirements)	Lasting and regular residents aged 25 or more, but also under 25 if they have a dependent child
Presence of eligibility test (i.e. means test)	Yes, household means test . Having dependents under 25.
Duration	Three months, possibility of extention for periods of between three months and one year
Amount	Single person: 440.86 € per month
Measure: Unemployment insurance	
Institutional level responsible	State
Financing (i.e. Contributions and taxation)	Contribution
Beneficiaries (requirements)	Contributors
Presence of eligibility test (i.e. means test)	No
Duration	7-36 months
Amount	Depends on previous contribution
Measure: Unemployment assistance	
Institutional level responsible	State
Financing (i.e. Contributions and taxation)	Taxation
Beneficiaries (requirements)	Unemployed
Presence of eligibility test (i.e means test)	Yes
Duration	6 months, renewable
Amount	Depends on means test
B – Childcare provisions	
Measure: Compulsory maternity leave	
Beneficiaries (requirements)	Employed and self-employed workers; interim and seasonal workers; unemployed
Duration	16 weeks: 4 before, 10 after birth, 2 flexible. Can be shortened but not less than 8 weeks
Amount/Services	100% of basic salary without social contributions (=80%), with ceiling. The difference can be supplemented by the employer
Measure: Parental leave	
Beneficiaries (requirements)	For leave: having worked for at least 1 year for the employer before the birth. For the benefit: having worked 2 years before the first child, 4 years before the 2 nd child, 5 years before the 3 rd and plus
Presence of eligibility test (i.e. means test)	Yes (90% of families are eligible)
Duration	6 months for the first child. 3 years for the second and any other child
Amount/Services	No specific payment. Parents can apply for the complément de libre choix de mode de garde. Families with at least three children where one parent stops working completely are entitled to a flat rate benefit of 750 € per month for 1 year
Measure: Birth allowance	
Institutional level responsible	State

Presence of eligibility test (i.e means test)	Yes
Amount/services	840.96 €
Measure: Family allowance	
Institutional level responsible	State
Beneficiaries (requirements)	All families with at least two children
Amount/services	117.14 €/month for two children; 267.21 for three children; +150.08 for every other child
Measure: Basic allowance	
Institutional level responsible	State
Beneficiaries (requirements)	Every child <3 years of age
Presence of eligibility test (i.e. means test)	Yes
Amount/services	168.20 € per month
Measure: Care services	
Institutional level responsible	Municipalities, Departments or State and private organisations
Financing type (i.e. Contributions and taxation)	Parents contribute to costs, usually according to family income and number of children. Tax relief is available for children under 6 years to subsidise parents' payments for publicly funded services or for private non-subsidised services. In addition, parents using a self-employed "assistante maternelle agréée" for children under 6 years receive financial support to cover parents' social security contributions as the employer of an "assistante maternelle agréée". Finally, parents employing a carer in their own home for children under 6 years can claim an allowance to cover both the employer's and employee's social security contributions.
Beneficiaries (requirements)	From 0 to 5
Presence of eligibility test (i.e. means test)	Yes
Measure: Care Benefit (Complement de libre choix de mode de garde)	
Institutional level responsible	State
Beneficiaries (requirements)	Working parents officially hiring a baby-sitter, at her house or at the family home
Amount/services	Between 78.96 and 368.48 € per month, according to the number and age of the children, and household income level + social contribution
C -Special provisions for lone parents	
Measure: Lone Parent Allowance or API	
Institutional level responsible	State
Beneficiaries (requirements)	Individuals who are alone (widow(er)s, divorced, separated, abandoned or single, as well as pregnant lone women) in effective and permanent charge of at least one child
Presence of eligibility test (i.e means test)	Yes
Duration	Benefits can be available for a maximum of 44 months

Country: Denmark

Context	
Demographic indicators	
Persons under 25 on the total population (2006)	30.9%(M) 28.9%(F)
Persons aged 25-64 on the total population (2006)	55.8%(M) 53.9%(F)
Persons aged over 64 on the total population (2006)	13.3%(M) 17.2%(F)
Persons aged over 75 on the total population (2006)	5.4%(M) 8.6%(F)
Total Fertility Rate (number of children per woman) (2005)	1.8
Mean age of women at childbirth (2005)	28.4
Age dependency ratio (2006)	51.2
Old age dependency ratio (2006)	22.9
Single women aged 25 and over on the same age female population (2001)	19.3%
Widowed women aged 25 and over on the same age female population (2001)	14.0%
Divorced women aged 25 and over on the same age female population (2001)	11.2%
Lone women (25-64) with no dependent on the total population (2001)	9.6%
Lone mothers (25-64) on the total population (2001)	4.4%
Lone elderly women (aged 65 and over) with no dependents on the total population (2001)	10.0%
Socio-economic indicators	
Gender gap in activity rate (2006)	7.1
Gender gap in employment rate (2006)	7.8
Gender gap in unemployment rate (2006)	1.2
Gender pay gap (2005)	18
Activity rate of lone women with no dependent (2001)	67.4%
Employment rate of single women with no dependent (2001)	61.8%
Activity rate of lone mothers (2001)	76.3%
Employment rate of single mothers (2001)	70.0%
At risk of poverty rate (2005)	12%(M) 12%(F)
At risk of poverty rate (under 16) (2006)	10%(M) 10%(F)
At risk of poverty rate – Single person (2006)	26%(M) 25%(F)
At risk of poverty rate – Lone parents (2006)	21%
At risk of poverty rate – (over 65) (2006)	21%
Macroeconomic indicators	
Social protection expenditure in GDP	30.1%
Public expenditure on pensions in GDP (2004)	11.1%
Public expenditure on health care in GDP (2004)	6.1%
Public expenditure on child care policies in GDP (2003)	3.9%

The welfare system	
A – Income support	
Measure: Social assistance	
Institutional level responsible	State
Financing 1: institutional level (i.e state)	State (50%) and Municipalities (50%)
Financing 2: type (i.e. Contributions and taxation)	Taxation
Beneficiaries (requirements)	Residents
Presence of eligibility test (i.e means test)	Yes, the applicant and their children up to 18 years
Duration	Unlimited
Amount	Depends on age and presence of children. Single person over 25: 1,201 € per month
Measure: Unemployment benefits	
Institutional level responsible	State
Financing 1: institutional level (i.e state)	State
Financing 2: type (i.e. Contributions and taxation)	Taxation and contribution
Beneficiaries (requirements)	Aged 18-63 Contribution. Optional insurance
Presence of eligibility test (i.e means test)	No
Duration	4 years, with some exceptions
Amount	Depends on earnings and contribution
B – Childcare provisions	
Measure: Compulsory maternity leave	
*	Employees: 120 hours of work in the 13 weeks before paid leave. Self-employed: 6 months of work in the last 12 months
Duration	18 weeks (4 weeks before and 14 after birth)
Amount/Services	100% of the earnings for most mothers, with ceiling (€ 431/week)
Measure: Parental leave	
Beneficiaries (requirements)	Employees: 120 hours of work in the 13 weeks before the paid leave. Self-employed: 6 months of work in the last 12 months
Duration	32 weeks, can be extended to 40 (46 for employees), but the total amount of payment does not increase
Amount/Services	100% earnings with ceiling or 60% unemployment benefit
Notes	<ul style="list-style-type: none"> • 93% of children born in 2002/2003 have a mother who took leave; • 62% have a father who took leave; • 55% have a father and mother who both took leave. • Mothers on average take 351 days, fathers 25
Measure: Paternity leave	
Beneficiaries (requirements)	Employees: 120 hours of work in the 13 weeks before paid leave. Self-employed: 6 months in the last 12
Duration	a) 2 weeks b) further 2 'use-or-lose' weeks of paternity leave
Amount/Services	a) Generally 100% earnings. b) 100% earnings or 60% unemployment benefit
Notes	93% of children born in 2002/2003 have a mother who

	<p>took leave; 62% have a father who took leave; 55% have a father and mother who both took leave. Mothers on average take 351 days, fathers 25</p>
Measure: Family support	
Institutional level responsible	State
Beneficiaries (requirements)	All tax liable parents with at least one child under 18 living in Denmark
Amount (2005)	0-2 years: € 152/month 3-6 years: € 138/month 7-17 years: € 108/month
Measure: Care services	
Institutional level responsible	Municipalities (70%)
Financing type (i.e. Contributions and taxation)	Public services for 0-6 years are funded by local authorities. Parents contribute to costs up to a maximum of 30% (excluding rent and maintenance of the premises). Fees can be reduced by local authorities for lower income families and other conditions. Pre-school education is free
Duration	Children aged 6 months to 6 years

Country: United Kingdom

Context	
Demographic indicators	
Persons under 25 on the total population (2006)	32.4% (M) 29.7% (F)
Persons aged 25-64 on the total population (2006)	53.5% (M) 52.5% (F)
Persons aged over 64 on the total population (2006)	14.1% (M) 17.8% (F)
Persons aged over 75 on the total population (2006)	6.0% (M) 9.3% (F)
Total Fertility Rate (number of children per woman) (2005)	1.8
Mean age of women at childbirth (2005)	29.8
Age dependency ratio (2006)	51.1
Old age dependency ratio (2006)	24.9
Single women aged 25 and over on the same age female population (2001)	16.9%
Widowed women aged 25 and over on the same age female population (2001)	14.7%
Divorced women aged 25 and over on the same age female population (2001)	10.1%
Lone women (25-64) with no dependent on the total population (2001)	5.7%
Lone mothers (25-64) on the total population (2001)	6.0%
Lone elderly women (aged 65 and over) with no dependents on the total population (2001)	7.8%
Socio-economic indicators	
Gender gap in activity rate (2006)	12.9
Gender gap in employment rate (2006)	11.5
Gender gap in unemployment rate (2006)	-0.8
Gender pay gap (2005)	20
Activity rate of lone women with no dependent (2001)	66.3%
Employment rate of single women with no dependent (2001)	62.2%
Activity rate of lone mothers (2001)	55.5%
Employment rate of single mothers (2001)	49.9%
At risk of poverty rate (2005)	19% (M) 19% (F)
At risk of poverty rate (under 16) (2006)	24% (M) 22% (F)
At risk of poverty rate – Single person (2006)	24% (M) 28% (F)
At risk of poverty rate – Lone parents (2006)	37%
At risk of poverty rate – (over 65) (2006)	32%
Macroeconomic indicators	
Social protection expenditure in GDP (2005)	26.8%
Public expenditure on pensions in GDP (2004)	11.5%
Public expenditure on health care in GDP (2004)	7.8%
Public expenditure on child care policies in GDP (2003)	1.8%

The welfare system	
A – Income support	
Measure: Income support	
Institutional level responsible	State
Financing 1: institutional level (i.e state)	State
Financing 2: type (i.e. Contributions and taxation)	Taxation
Beneficiaries (requirements)	Single person and households in need with habitual residence in the UK
Presence of eligibility test (i.e means test)	Yes
Duration	Unlimited
Amount	Depends on age and family type (single aged 25: 742 € per month)
Measure: Contribution-based Jobseekers' Allowance	
Institutional level responsible	State
Financing 1: institutional level (i.e state)	State
Financing 2: type (i.e. Contributions and taxation)	Contribution and taxation
Beneficiaries (requirements)	Residents
Presence of eligibility test (i.e means test)	No
Duration	Limited to 182 days in any job seeking period
Amount	Depends on age: 51-85 € weekly
Measure: Income-based Jobseekers' Allowance	
Institutional level responsible	State
Financing 1: institutional level (i.e state)	State
Financing 2: type (i.e. Contributions and taxation)	Contribution and taxation
Beneficiaries (requirements)	Habitual residents in the UK
Presence of eligibility test (i.e means test)	Yes, family income and savings
Duration	Unlimited
Amount	Amount varies according to family circumstances and income
B – Childcare provisions	
Measure: Compulsory maternity leave	
Beneficiaries (requirements)	Only women employees who have completed 26 weeks of continuous employment with their present employer, ending on the 15th week before birth, are entitled to 52 weeks. Other employed and self-employed women are entitled to only 26 weeks. Women who do not meet the work and earnings conditions for Statutory Maternity Pay but have worked for at least 26 weeks in the 66 weeks before the (expected) date of birth receive a similar 'Maternity Allowance'
Duration	26 (39 since April 2007) or 52 weeks, depending on the time a mother has worked for her employer. Can start from the 11th week before the expected date of birth
Amount/Services	90% for 6 weeks, then flat rate for 20 weeks (statutory maternity pay). The remaining 26 weeks are unpaid. Many employers' provisions go beyond the statutory minimum
Measure: Paternity leave	

Beneficiaries (requirements)	Employees who are the biological father or mother's husband or partner, have upbringing responsibilities and have worked for their employer for at least 26 weeks, ending with the 15th week before the baby is due
Duration	2 weeks, to be taken during the first 8 weeks of the child's life
Amount/Services	Flat-rate (€ 156/week)
Measure: Parental leave	
Beneficiaries (requirements)	All employees who have completed 1 year's continuous employment with their present employer and who have parental responsibility for a child
Duration	13 weeks per parent per child (individual right), to be taken in blocks, up to 4 weeks/year, up to the child's 5th birthday
Amount/Services	Unpaid
Measure: Birth grant	
Presence of eligibility test (i.e means test)	Yes, for beneficiaries of social assistance benefit
Amount/services	728 €
Measure: Child benefit	
Institutional level responsible	State
Beneficiaries (requirements)	Parents of a child under 16 (or under 20 if still in education)
Presence of eligibility test (i.e means test)	No
Amount/services	107 € per month for the oldest child; 72 € per month for all other children
Measure: Child tax credit	
Institutional level responsible	State
Beneficiaries (requirements)	Persons over 16 and responsible for at least one child
Amount/services	Depends on income and family situation
Measure: Care services	
Institutional level responsible	Local educational authorities or social services department until 3 years of age. In England and Scotland the Ministry of Education is in charge. In Northern Ireland and Wales the Ministry of Welfare is in charge
Beneficiaries (requirements)	In "Opportunity Groups" are included children with special needs; in Pre-schools and Playgroups there is legal entitlement to part-time education for 3-4 year olds
Amount/services	Nursery charges vary in different areas. If the childcare provider provides early years education and is part of a local Early Years Development and Childcare Plan, they will receive a grant enabling them to include the child in a Community Centre free-time place for the three terms before the child becomes of compulsory school age. The childcare provider or Children's information Service should be able to give more information about fees and charges which may be charged for childcare outside this free place. Some nursery classes and nursery schools are part of the state education system and are organisations that charge fees. The fees vary enormously depending on whether the service is in the private or voluntary sector. Pre-schools are not free.

C -Special provisions for lone parents	
Measure: New Deal for Lone Parents	
Institutional level responsible	State
Beneficiaries (requirements)	Lone parents who do not work, or who work fewer than 16 hours per week and whose youngest child is under 16 years old
Amount/services	Offers a package of support with the help of a personal adviser who helps participants in all the necessary steps to find and apply for a suitable job or training, to find childcare, and to find suitable benefits or tax credits if the conditions exist. There is extra help with the cost of travel and registered childcare while looking for work or undertaking authorised training

Country: Ireland

Context	
Demographic indicators	
Persons under 25 on the total population (2006)	36.1% (M) 34.6% (F)
Persons aged 25-64 on the total population (2006)	54.0% (M) 53.0% (F)
Persons aged over 64 on the total population (2006)	9.8% (M) 12.4% (F)
Persons aged over 75 on the total population (2006)	3.8% (M) 6.0% (F)
Total Fertility Rate (number of children per woman) (2005)	1.9
Mean age of women at childbirth (2005)	27.7 (in 2000)
Age dependency ratio (2006)	46.2
Old age dependency ratio (2006)	16.2
Single women aged 25 and over on the same age female population (2001)	24.2%
Widowed women aged 25 and over on the same age female population (2001)	11.8%
Divorced women aged 25 and over on the same age female population (2001)	6.0%
Lone women (25-64) with no dependent on the total population (2001)	3.3%
Lone mothers (25-64) on the total population (2001)	4.8%
Lone elderly women (aged 65 and over) with no dependents on the total population (2001)	3.9%
Socio-economic indicators	
Gender gap in activity rate (2006)	19.6
Gender gap in employment rate (2006)	18.4
Gender gap in unemployment rate (2006)	-0.5
Gender pay gap (2005)	9
Activity rate of lone women with no dependent (2001)	69.8%
Employment rate of single women with no dependent (2001)	47.4%
Activity rate of lone mothers (2001)	54.5%
Employment rate of single mothers (2001)	46.8%
At risk of poverty rate (2005)	19% (M) 21% (F)
At risk of poverty rate (under 16) (2006)	22% (M) 21% (F)
At risk of poverty rate – Single person (2006)	44% (M) 53% (F)
At risk of poverty rate – Lone parents (2006)	45%
At risk of poverty rate – (over 65) (2006)	62%
Macroeconomic indicators	
Social protection expenditure in GDP	18.2%
Public expenditure on pensions in GDP (2004)	3.8%
Public expenditure on health care in GDP (2004)	6.9%
Public expenditure on child care policies in GDP (2003)	2.5%

The welfare system	
A – Income support	
Measure: Supplementary welfare allowance	
Institutional level responsible	State
Financing type (i.e. Contributions and taxation)	Taxation
Beneficiaries (requirements)	Residents
Presence of eligibility test (i.e means test)	Yes, income of the household
Duration	Unlimited
Amount	Depends on family type and earnings (single person 805 € monthly)
Measure: Unemployment insurance	
Institutional level responsible	State
Financing 2: type (i.e. Contributions and taxation)	Contribution and taxation
Beneficiaries (requirements)	Contributors
Presence of eligibility test (i.e means test)	No
Duration	390 days (312 days if applicant has paid less than 260 weekly contributions; if applicant is 65, the allowance will be paid until 66)
Amount	Flat rate benefit 185.80 € per week
Measure: Unemployed benefit	
Institutional level responsible	State
Financing 1: institutional level (i.e state)	State
Financing 2: type (i.e. Contributions and taxation)	Taxation
Beneficiaries (requirements)	Residents
Presence of eligibility test (i.e means test)	Yes
Duration	Unlimited until retirement age
Amount	185.80 € per week
B – Childcare provisions	
Measure: Compulsory maternity leave	
Beneficiaries (requirements)	Insured employed and self employed (minimum contribution 39 weeks in the year before birth)
Duration	Minimum 18, maximum 22 weeks (at least 2 weeks before birth) + 12 weeks unpaid
Amount/Services	80% (minimum € 182.60/week, maximum € 265.60/week). Reduction in several other benefits
Notes	Special focus on single women as beneficiaries
Measure: Parental leave	
Beneficiaries (requirements)	1 year of continuous work with their present employer
Duration	14 weeks per child for each parent (individual right). May be taken until the child is 5 years old, in several blocks
Amount/Services	Unpaid
Measure: Family allowance	
Institutional level responsible	For each dependent child under 16 (19 if in education)
Amount/services	141.60 €/month for each of the first two children, and 177.30 €/month for each subsequent child

Measure: Family income supplement	
Beneficiaries (requirements)	People working at least 19 hours/week or 38 hours/fortnight. Married or cohabiting couples can add their hours together. At least 1 child up to age 18 (or 22 if in full time education)
Duration	52 weeks renewable
Amount/Services	60% of the difference between the net family income and an earnings limit. The earnings limit varies with family size. A minimum supplement of 13 € is payable.
Notes	Special focus on single women as beneficiaries

Measure: Birth grant	
Beneficiaries (requirements)	Multiple births
Amount/Services	635 € at birth and at age 4 and 12
Measure: Continued child dependent payment	
Beneficiaries (requirements)	Must have been unemployed for 12 months or more, receiving either Unemployment benefit/assistance and a full rate increase for dependent children or have been in Community Employment. Also, must start full-time employment or self-employment, which is expected to last for at least 4 weeks
Duration	13 weeks
Amount/Services	Recipient will continue to be paid for their children for 13 weeks if they go work for at least 4 weeks
Measure: Care services	
Institutional level responsible	There are two systems of publicly funded service for children under 6 years – welfare and education; these systems overlap for children aged 3-6 years. In the welfare system, services are the responsibility of the national Ministry of Health.
Financing 2: type (i.e. Contributions and taxation)	The two systems of publicly funded services are funded differently. In the welfare system, public funding comes from regional health boards which pay most of the costs. Parents are encouraged to make a small contribution. In the education system, early primary education and pre-school centres are funded by the national Ministry of Education. Parents make no payments.
Beneficiaries (requirements)	From 3 till 6 years

C –Special provisions for lone parents	
Measure: One-Parent Family Payment (OFP)	
Institutional level responsible	State
Beneficiaries (requirements)	Men and women bringing up children without the support of a partner. Payable to an unmarried person, a widow(er), a prisoner's spouse, a separated or divorced person, or someone whose marriage has been annulled. The person wanting to receive OFP should have the main "care and charge" responsibility for at least one child, who is under 18 years of age or aged 18-22 and in full-time education
Presence of eligibility test (i.e means test)	Yes
Amount/services	The amount people receive depends on weekly means

Country: Italy

Context	
Demographic indicators	
Persons under 25 on the total population (2006)	25.7% (M) 23.1% (F)
Persons aged 25-64 on the total population (2006)	57.3% (M) 54.4% (F)
Persons aged over 64 on the total population (2006)	17.0% (M) 22.5% (F)
Persons aged over 75 on the total population (2006)	7.1% (M) 11.5% (F)
Total Fertility Rate (number of children per woman) (2005)	1.3
Mean age of women at childbirth (2005)	Data not available
Age dependency ratio (2006)	51.1
Old age dependency ratio (2006)	29.8
Single women aged 25 and over on the same age female population (2001)	16.8%
Widowed women aged 25 and over on the same age female population (2001)	17.0%
Divorced women aged 25 and over on the same age female population (2001)	3.9%
Lone women (25-64) with no dependent on the total population (2001)	3.8%
Lone mothers (25-64) on the total population (2001)	4.0%
Lone elderly women (aged 65 and over) with no dependents on the total population (2001)	7.7%
Socio-economic indicators	
Gender gap in activity rate (2006)	23.8
Gender gap in employment rate (2006)	24.2
Gender gap in unemployment rate (2006)	3.4
Gender pay gap (2005)	9
Activity rate of lone women with no dependent (2001)	Data not available
Employment rate of single women with no dependent (2001)	39.7%
Activity rate of lone mothers (2001)	Data not available
Employment rate of single mothers (2001)	50.3%
At risk of poverty rate (2005)	17% (M) 21% (F)
At risk of poverty rate (under 16) (2006)	22% (M) 24% (F)
At risk of poverty rate – Single person (2006)	19% (M) 34% (F)
At risk of poverty rate – Lone parents (2006)	35%
At risk of poverty rate – (over 65) (2006)	34%
Macroeconomic indicators	
Social protection expenditure in GDP (2005)	26.4%
Public expenditure on pensions in GDP (2004)	15.4%
Public expenditure on health care in GDP (2004)	6.5%
Public expenditure on child care policies in GDP (2003)	1.0%

The welfare system	
A – Income support	
Measure: Minimum income	
Institutional level responsible	Regional
Financing 1: institutional level (i.e. state)	Regional
Financing 2: type (i.e. Contributions and taxation)	Taxation
Beneficiaries (requirements)	Residents in the region
Presence of eligibility test (i.e. means test)	Family
Duration	The duration varies from region to region
Amount	The amount varies from region to region and differs depending on the number of family members
Notes	Only a few regions have implemented it: the criteria are defined at a regional level
Measure: Ordinary unemployment benefits	
Institutional level responsible	State
Financing 1: institutional level (i.e. state)	State
Financing 2: type (i.e. Contributions and taxation)	Contribution
Beneficiaries (requirements)	Previous contributors
Presence of eligibility test (i.e. means test)	No
Duration	Temporary: up to a maximum of 300 days
Amount	50% (for the first 6 months, 40% for the 7 th) of previous pay.
Notes	Special focus on single women as beneficiaries
B – Childcare provisions	
Measure: Compulsory maternity leave	
Beneficiaries (requirements)	Employees. For insured self-employed women, maternity leave is not compulsory, but a 5 month allowance is paid. People working flexitime are entitled to 80% of the previous year's income divided by 12. If the maternity allowance they are entitled to is lower, it is topped up to a set amount (www.inps.it). Low-income mothers who are not entitled to any other maternity allowance receive an allowance from their Municipality but with funds from the national social insurance body
Duration	21 weeks, of which either 4 or 8 before the birth
Amount/services	80% of the salary, no ceiling
Notes	Special focus on single women as beneficiaries
Measure: Parental leave	
Beneficiaries (requirements)	All employed parents, except domestic workers and home-helps. Self-employed mothers are entitled to 3 months of parental leave, with an allowance, in the child's 1st year of life. The father is entitled even if the mother is not (e.g. housewife). Since 2007, non-standard workers (workers who do not have a permanent full time employment) are entitled to 3 months at 30% until the 1st year of life of the child
Duration	Individual entitlement: max 6 months for each parent. The couple together can take up to a maximum of 10 months. If the father takes at least 3 months, he is

	entitled to 1 additional month (and the couple to 11 months). The length is doubled for twins, tripled for triplets. Extremely flexible in use, can be taken in one period of 6 months, or unlimited shorter periods. Both parents can take leave at the same time
Amount/Services	30% until the child is 3. Unpaid when the child is between 3 and 8 (but still paid at 30% for very low-income households)
Measure: Family allowance	
Institutional level responsible	State
Financing 1: institutional level (i.e state)	State INPS (National Institute for Social Security)
Beneficiaries (requirements)	Farmers; ex-self-employed retired workers; ex-farmers retired
Presence of eligibility test (i.e means test)	Yes
Amount/services	10.21 € for each beneficiary (8.18 € for each farmer beneficiary)
Measure: Household allowance	
Institutional level responsible	State
Financing 1: institutional level (i.e state)	State National social insurance body INPS
Beneficiaries (requirements)	Employees; unemployed on benefit; members of cooperatives; ex-employees; retired workers
Presence of eligibility test (i.e means test)	Yes
Amount/services	For a household with two parents, one child, the amount ranges from between € 12.91 (yearly income € 33,102.98 to € 41,960.62) and € 130.66 (yearly income up to € 12,437.25)
Measure: Care services	
Institutional level responsible	Municipal (creches), mainly State partly Municipal (kindergarten)
Financing 2: type (i.e. Contributions and taxation)	Parents contribute to the cost of care services, taking account of family income and number of children. No contribution is requested for pre-school, except for meals and transport. Parents pay fees for private services. There is no system of tax reduction or grants to subsidise the cost of using services.
Beneficiaries (requirements)	From 3 months to 3 years in creches, until 6 years in kindergarten
Presence of eligibility test (i.e means test)	Yes

Country: Poland

Context	
Demographic indicators	
Persons under 25 on the total population (2006)	33.9% (M) 30.4% (F)
Persons aged 25-64 on the total population (2006)	55.6% (M) 53.6% (F)
Persons aged over 64 on the total population (2006)	10.4% (M) 16.1% (F)
Persons aged over 75 on the total population (2006)	3.9% (M) 7.4% (F)
Total Fertility Rate (number of children per woman) (2005)	1.2
Mean age of women at childbirth (2005)	25.8
Age dependency ratio (2006)	41.9
Old age dependency ratio (2006)	18.9
Single women aged 25 and over on the same age female population (2001)	9.5%
Widowed women aged 25 and over on the same age female population (2001)	18.8%
Divorced women aged 25 and over on the same age female population (2001)	5.2%
Lone women (25-64) with no dependent on the total population (2001)	4.2%
Lone mothers (25-64) on the total population (2001)	6.6%
Lone elderly women (aged 65 and over) with no dependents on the total population (2001)	5.1%
Socio-economic indicators	
Gender gap in activity rate (2006)	13.3
Gender gap in employment rate (2006)	12.7
Gender gap in unemployment rate (2006)	1.9
Gender pay gap (2005)	10
Activity rate of lone women with no dependent (2001)	48.5%
Employment rate of single women with no dependent (2001)	38.6%
Activity rate of lone mothers (2001)	65.1%
Employment rate of single mothers (2001)	48.2%
At risk of poverty rate (2005)	21% (M) 20% (F)
At risk of poverty rate (under 16) (2006)	29% (M) 29% (F)
At risk of poverty rate – Single person (2006)	25% (M) 12% (F)
At risk of poverty rate – Lone parents (2006)	40%
At risk of poverty rate – (over 65) (2006)	7%
Macroeconomic indicators	
Social protection expenditure in GDP (2005)	19.6%
Public expenditure on pensions in GDP (2004)	11.8%
Public expenditure on health care in GDP (2004)	3.8%
Public expenditure on child care policies in GDP (2003)	1.0%

The welfare system	
A – Income support	
Measure: Minimum income: permanent allowance or periodic allowance	
Institutional level responsible	State
Financing 1: institutional level (i.e. state)	State
Financing 2: type (i.e. Contributions and taxation)	Taxation
Beneficiaries (requirements)	Permanent residents aged 18
Presence of eligibility test (i.e. means test)	Yes, individually or the household
Duration	Permanent allowance is unlimited and periodic allowance is temporary depending on social and health condition
Amount	Up to 125 € per person per month
Measure: Unemployment allowance	
Institutional level responsible	State
Financing 1: institutional level (i.e. state)	State
Financing 2: type (i.e. Contributions and taxation)	Contribution and taxation
Beneficiaries (requirements)	Contributors
Presence of eligibility test (i.e. means test)	Yes, individual
Duration	6-18 months
Amount	Depends on years of work. Percentage of the Basic Unemployment Allowance (132 €) per month: 1 to 5 years of work 80%; 5 to 20 years 100%; 20 years and more 120%
B – Childcare provisions	
Measure: Compulsory maternity leave	
Beneficiaries (requirements)	Insured women
Duration	16 weeks for first child; 18 weeks for next children; 26 weeks for multiple pregnancy
Amount/Services	100%
Measure: Parental leave	
Beneficiaries (requirements)	6 months of employment or means tested benefit (monthly family income not exceeding 25% of the average wage)
Duration	Up to 3 years until age of four
Amount/Services	€ 103/month (24 months for 1 child; 36 months for 2 children; 72 months for disabled children)
Measure: Child birth grant	
Institutional level responsible	State
Beneficiaries (requirements)	Universal
Amount/services	129 € (lump sum) per child
Measure: Family benefit	
Beneficiaries (requirements)	Parents or guardians; children above 18 if in education. EU citizens or non EU citizens with residence permit. Means tested (per capita income not exceeding 50% of the national average wages and salaries; in 2006 € 130/month.; € 151/month for households with severely dependent children). For each child up to 16 years (21 if in education or 24 if in education and disabled). Supplements for single parents (means

	tested) Special allowances for disabled children
Amount/services	1 st child: € 11 (2 % of average wage) 2 nd child: € 14 3 rd child on: € 17
Notes	A supplement to child benefits even if strictly means tested.

Country: Slovenia

Context	
Demographic indicators	
Persons under 25 on the total population (2006)	28.2%(M) 25.7%(F)
Persons aged 25-64 on the total population (2006)	59.4%(M) 55.3%(F)
Persons aged over 64 on the total population (2006)	12.3%(M) 19.1%(F)
Persons aged over 75 on the total population (2006)	4.2%(M) 9.0%(F)
Total Fertility Rate (number of children per woman) (2005)	1.2
Mean age of women at childbirth (2005)	27.7
Age dependency ratio (2006)	42.4
Old age dependency ratio (2006)	22.2
Single women aged 25 and over on the same age female population (2001)	12.4%
Widowed women aged 25 and over on the same age female population (2001)	14.3%
Divorced women aged 25 and over on the same age female population (2001)	5.7%
Lone women (25-64) with no dependent on the total population (2001)	3.7%
Lone mothers (25-64) on the total population (2001)	6.8%
Lone elderly women (aged 65 and over) with no dependents on the total population (2001)	6.0%
Socio-economic indicators	
Gender gap in activity rate (2006)	8.2
Gender gap in employment rate (2006)	9.3
Gender gap in unemployment rate (2006)	2.3
Gender pay gap (2005)	8 (provisional value)
Activity rate of lone women with no dependent (2001)	48.0%
Employment rate of single women with no dependent (2001)	31.7%
Activity rate of lone mothers (2001)	76.5%
Employment rate of single mothers (2001)	63.2%
At risk of poverty rate (2005)	11%(M) 14%(F)
At risk of poverty rate (under 16) (2006)	11%(M) 13%(F)
At risk of poverty rate – Single person (2006)	35%(M) 49%(F)
At risk of poverty rate – Lone parents (2006)	22%
At risk of poverty rate – (over 65) (2006)	45%
Macroeconomic indicators	
Social protection expenditure in GDP (2005)	23.4%
Public expenditure on pensions in GDP (2004)	10.6%
Public expenditure on health care in GDP (2004)	7.8%
Public expenditure on child care policies in GDP (2003)	2.1%

The welfare system	
A – Income support	
Measure: Financial Social Assistance	
Institutional level responsible	State
Financing 1: institutional level (i.e. state)	State
Financing 2: type (i.e. Contributions and taxation)	Taxation
Beneficiaries (requirements)	Permanent residents 18 years for individuals
Presence of eligibility test (i.e. means test)	Yes, family income
Duration	3 or 6 months (12 months for over 60)
Amount	Up to 205.57 € monthly for single person
Measure: Unemployment benefits	
Institutional level responsible	State
Financing 1: institutional level (i.e. state)	State
Financing 2: type (i.e. Contributions and taxation)	Contribution and taxation
Beneficiaries (requirements)	Contributors in working age
Presence of eligibility test (i.e. means test)	No
Duration	Depends on the duration of insurance (min: 3 months insurance for 1 to 5 years; max: 24 months for insured people over 55 years of age with 25 years of insurance)
Amount	First 3 months: 70% of the reference basis Following months: 60% of the reference basis
B – Childcare provisions	
Measure: Compulsory maternity leave	
Beneficiaries (requirements)	Insured women
Duration	105 days (15 weeks), 4 weeks before birth
Amount/Services	100%, no ceiling, minimum being 55% of the minimum wage
Measure: Paternity leave	
Beneficiaries (requirements)	Insured fathers
Duration	Up to 90 days (13 weeks). Fathers are obliged to take at least 15 days of full-time leave during the maternity leave. 75 days may be taken until the child's 8th birthday. If they are taken as single days, the total length of the leave is reduced by 30%
Amount/Services	100% for the first 15 days, with ceiling and minimum; only social contribution paid for the remaining 75 days (€ 78/month)
Measure: Parental leave	
Beneficiaries (requirements)	Insured parents
Duration	260 days (37 weeks). Each parent is entitled to half, but the individual right may be transferred between parents. May be taken as 520 days of a half-time leave combined with part-time work. Up to 75 days may be taken until the child's 8th birthday. If they are taken as single days, the total length of the leave is reduced by 30%. In the case of unused leaves, it is possible to receive up to 5 monthly payments for childcare services or housing costs. If the mother is a student <18, one of the grandparents may take parental leave

	if insured
Amount/Services	100%, no ceiling, minimum being 55% of the minimum wage. If the leave is taken part-time, the benefit is reduced accordingly
Measure: Birth grant	
Beneficiaries (requirements)	Universal for all newborn children
Amount/services	In kind (a lump sum is paid for the purchase of clothing or other necessities) or cash (223 € at 2002 prices). The level of the benefit is adjusted once a year according to the consumer price index
Measure: Child benefit	
Beneficiaries (requirements)	Children from families where income per family member is below the average wage in Slovenia. For families with children under 18
Presence of eligibility test (i.e. means test)	Yes
Amount/services	Depends on family income and date of birth of the child. Child benefits for children in single parent families are 10% higher. If a pre-school child is not making use of available childcare services then the child benefit is increased by 20%. Special allowances for disabled children
Notes	A supplement to child benefits +10% for lone parents
Measure: Child care supplement	
Beneficiaries (requirements)	Seriously ill or disabled children
Amount/services	80 € or 160/month for seriously disabled children
Measure: Large family supplement	
Beneficiaries (requirements)	Universal for families with three or more children <18 or fulfilling status and age for child benefit
Amount/services	312 € at 2002 prices
Measure: Care services	
Institutional level responsible	State
Duration	For families with children from 1 to 6 years old
Amount/services	Depends on income per family member
Notes	For lone parents, reduced co-payments for childcare costs like all poor parents + a 20% supplement if not using childcare.

Country: Bulgaria

Context	
Demographic indicators	
Persons under 25 on the total population (2006)	28.5% (M) 25.5% (F)
Persons aged 25-64 on the total population (2006)	56.8% (M) 54.9% (F)
Persons aged over 64 on the total population (2006)	14.7% (M) 19.6% (F)
Persons aged over 75 on the total population (2006)	5.7% (M) 8.5% (F)
Total Fertility Rate (number of children per woman) (2005)	1.3
Mean age of women at childbirth (2005)	24.7
Age dependency ratio (2006)	44.5
Old age dependency ratio (2006)	24.9
Single women aged 25 and over on the same age female population (2001)	7.9%
Widowed women aged 25 and over on the same age female population (2001)	20.1%
Divorced women aged 25 and over on the same age female population (2001)	6.5%
Lone women (25-64) with no dependent on the total population (2001)	3.1%
Lone mothers (25-64) on the total population (2001)	4.9%
Lone elderly women (aged 65 and over) with no dependents on the total population (2001)	5.9%
Socio-economic indicators	
Gender gap in activity rate (2006)	8.6
Gender gap in employment rate (2006)	8.2
Gender gap in unemployment rate (2006)	0.7
Gender pay gap (2005)	15
Activity rate of lone women with no dependent (2001)	40.9%
Employment rate of single women with no dependent (2001)	31.6%
Activity rate of lone mothers (2001)	79.5%
Employment rate of single mothers (2001)	54.8%
At risk of poverty rate (2005)	13%(M) 15%(F)
At risk of poverty rate (under 16) (2006)	Data not available
At risk of poverty rate – Single person (2006)	23%(M) 36%(F)
At risk of poverty rate – Lone parents (2006)	25%
At risk of poverty rate – (over 65) (2006)	39%
Macroeconomic indicators	
Social protection expenditure in GDP	16.1%
Public expenditure on pensions in GDP	n.a.
Public expenditure on health care in GDP	n.a.
Public expenditure on child care policies in GDP	n.a.

The welfare system	
A – Income support	
Measure: Monthly social allowance	
Institutional level responsible	State
Financing 1: institutional level (i.e. state)	State
Financing 2: type (i.e. Contributions and taxation)	Taxation
Beneficiaries (requirements)	Permanent residents
Presence of eligibility test (i.e. means test)	Yes, means test both on the individual and family
Duration	Unlimited
Amount	Depends on age and family type (i.e. single aged 25: up to 19 € per month)
Measure: Unemployment benefits	
Institutional level responsible	State
Financing 1: institutional level (i.e. state)	State
Financing 2: type (i.e. Contributions and taxation)	Contribution and taxation
Beneficiaries (requirements)	Previous contributors
Presence of eligibility test (i.e. means test)	No
Duration	Depends on previous contribution (min 0-3 years, 4 months; max over 25 years, 12 months)
Amount	60% of reference income. Min 46 € per month; max 92 € per month
Measure: Child benefits	
Institutional level responsible	State
Presence of eligibility test (i.e. means test)	Yes
Amount/services	Child benefits for all parents, one-off benefit for pregnancy and bringing up the child for one year for non insured mothers (increase for 2nd child since 2006); school-beginner benefit