What Europe does for single-parent families

SHEILA B. KAMERMAN & ALFRED J. KAHN

FEMALE-HEADED, single-parent families have more than doubled in numbers and as a proportion of all families with children in the United States since 1970. They are a major component of the “feminization of poverty” and of child poverty, and they are at the heart of the welfare conundrum. These demographic trends are shared with West Europe, but the societal responses have been, for the most part, extremely different. As we struggle to develop our own policy responses, it will be instructive to see what European countries have done.

Mother-only families are increasing in numbers in all advanced Western industrialized countries, including Canada, Australia, and the nations of East and West Europe (Table I). Within the last few years, the Commission of the European Communities, the European Parliament, the International Labour Organization (ILO), and the Organization for Economic Cooperation and Development (OECD) have begun to explore the factors leading to the recent increase in their numbers, and to suggest appropriate responses.

Today’s mother-only families are most often created as a consequence of divorce, separation, and out-of-wedlock childbirth, rather

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than through the death of a breadwinner. The economic problems of families headed by widows have been reduced by social-security policies; medical progress has also cut their numbers dramatically. On the other hand, the numbers of divorced, separated, and never-married mothers with minor children are increasing, as (in some countries) are the problems they present.

There are important contrasts between the United States and Europe. Divorced mothers are as large a group in Europe as in the U.S., but in Europe more couples opt to live together and have children without marrying. Unwed mothers are as prevalent in Europe as in America; unwed teenage parents, however, are far more common in the United States. Most experts agree that although teenagers are as sexually active in Europe as in the United States, American teenage girls are more likely to become pregnant, because they either are less informed about or have less access to contraception. Finally, although many of them receive social benefits, European single mothers are not thought to pose a major "welfare problem"; nor are they a target of extensive public concern.

The increase in single-parent households

Although all the European countries report an increase in the number and proportion of families headed by one parent, the size and composition of the increases vary substantially (Tables I and II). International comparisons are difficult, because countries define and count single-parent families in different ways. Some report as single-parent families only those with children under age 18 or 16; others ignore age. Some even report those whose children have moved away. Moreover, while some count those legally married, those cohabiting but not legally married, and those not married and living alone as three separate categories, others combine them in different ways. But our generalizations take these complexities into account, and apply to most of northern and western Europe.

Even in Ireland, where divorce is prohibited and unwed motherhood stigmatized, the number of single-parent families has doubled over the past ten years. Widows are still the dominant group, but separated and never-married younger women are rapidly becoming more common. Between 1975 and 1981, single-parent families increased by 35 percent as a proportion of families with children under 15 (from 5.6 percent to 7.1 percent). The number of illegitimate births almost doubled between 1977 and 1985, and the proportion of unwed mothers keeping their babies almost doubled as well (from 40 percent in 1972 to 75 percent in 1982). Ireland's
Table I. Single-Parent Families with Children under Age 18,* Various Years (Expressed as Percentage of All Families with Children)\(^b\)

<table>
<thead>
<tr>
<th>Country</th>
<th>Year</th>
<th>Total</th>
<th>Female-Headed</th>
<th>Male-Headed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Austria</td>
<td>(1984)</td>
<td>13</td>
<td>12</td>
<td>1</td>
</tr>
<tr>
<td>(Children under 15)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Britain</td>
<td>(1985)</td>
<td>14</td>
<td>12</td>
<td>2</td>
</tr>
<tr>
<td>(Children under 16)c</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Denmark(^d)</td>
<td>(1984)</td>
<td>26</td>
<td>23</td>
<td>3</td>
</tr>
<tr>
<td>Finland</td>
<td>(1984)</td>
<td>15</td>
<td>13</td>
<td>2</td>
</tr>
<tr>
<td>France(^d)</td>
<td>(1981)</td>
<td>10</td>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>Hungary</td>
<td>(1984)</td>
<td>20</td>
<td>18</td>
<td>2</td>
</tr>
<tr>
<td>Italy</td>
<td>(1981)</td>
<td>6</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Norway</td>
<td>(Children under 16) (1982)</td>
<td>19</td>
<td>18</td>
<td>1</td>
</tr>
<tr>
<td>Sweden(^e)</td>
<td>(1985)</td>
<td>32</td>
<td>29</td>
<td>3</td>
</tr>
<tr>
<td>West Germany(^d)</td>
<td>(1985)</td>
<td>13</td>
<td>11</td>
<td>2</td>
</tr>
<tr>
<td>United States</td>
<td>(1985)</td>
<td>26</td>
<td>23</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>(1970)</td>
<td>13</td>
<td>12</td>
<td>1</td>
</tr>
</tbody>
</table>

* Or other ages, as specified.

\(^b\) Sources: Country census or microcensus reports, and reports to 1987 meeting of European Council of Ministers Responsible for Family Affairs.

\(^c\) To age 19, if in school.

\(^d\) Figures include unmarried cohabiting couples.

\(^e\) To age 19, if in school. The rates include cohabiting (but not legally married) couples. For 1985, 18 percent of families with children were headed by women living alone and 14 percent by cohabiting couples.

Table II. Marital Status of Women* Who Head Households (In percentages)\(^b\)

<table>
<thead>
<tr>
<th>Country</th>
<th>Year</th>
<th>Widowed</th>
<th>Divorced</th>
<th>Separated</th>
<th>Unwed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Austria</td>
<td>(1984)</td>
<td>7</td>
<td>43</td>
<td>9</td>
<td>41</td>
</tr>
<tr>
<td>Britain</td>
<td>(1985)</td>
<td>8</td>
<td>42</td>
<td>25</td>
<td>25</td>
</tr>
<tr>
<td>Finland</td>
<td>(1977)</td>
<td>29</td>
<td>50</td>
<td>4</td>
<td>17</td>
</tr>
<tr>
<td>France</td>
<td>(1982)</td>
<td>31</td>
<td>39</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>Italy</td>
<td>(1981)</td>
<td>41</td>
<td>7</td>
<td>40</td>
<td>12</td>
</tr>
<tr>
<td>Sweden</td>
<td>(1985)</td>
<td>4</td>
<td>31</td>
<td>4</td>
<td>61</td>
</tr>
<tr>
<td>West Germany</td>
<td>(1985)</td>
<td>18</td>
<td>46</td>
<td>16</td>
<td>20</td>
</tr>
<tr>
<td>United States</td>
<td>(1985)</td>
<td>7</td>
<td>42</td>
<td>22</td>
<td>29</td>
</tr>
<tr>
<td></td>
<td>(1970)</td>
<td>20</td>
<td>33</td>
<td>40</td>
<td>7</td>
</tr>
</tbody>
</table>

* We have not attempted to separate out cohabiting couples within the mother-only group because there are no consistent definitions and clarifications even within countries, let alone across countries.

\(^b\) Sources: Country census or microcensus reports, and reports to 1987 meeting of European Council of Ministers Responsible for Family Affairs.

female labor-force participation rate, although rising, is still lower than those of other industrialized nations. Only about 38 percent of single mothers were estimated to be in the work force in 1980; most of their families, inevitably, are very poor.
In Austria, Britain, France, and West Germany, between 10 and 20 percent of families with children are single-parent families. About 85 percent of these families are headed by women. Divorced women constitute the largest group among them, almost half of the total. The number of widows has declined, and unwed mothers have replaced widows as the second largest group among mothers heading families alone. About 20 percent of all mother-only families (twice as many in Austria) are now headed by never-married women. In the 1970s cohabitation increased primarily as a prelude to marriage, and couples would get married once children arrived. Nowadays, cohabitation is less likely to end in marriage, with or without children. Cohabitation is also becoming an acceptable alternative to remarriage in many places.

In the Scandinavian countries, an even more dramatic change in marital patterns is occurring. In Denmark, Norway, and Sweden, between 20 and 32 percent of families with children live with only one parent (the U.S. rate is about 26 percent); and almost 90 percent of these are headed by mothers. What makes the situation in Scandinavia unusual is that about half of these women have never been married. (The comparable figure for the United States is 29 percent.) In Scandinavia many of these unmarried mothers are living with the father of their child or with another man. (This is not the case in the U.S., where cohabiting couples constitute about 2 percent of all families with children and 7 percent of the non-husband/wife families with children.) In Denmark and Sweden, out-of-wedlock births now constitute more than 40 percent of all births. (In the U.S., the 1984 figure was 21 percent.)

Cohabitation has emerged in the Nordic countries as the accepted pattern for premarital relationships. Almost all Swedish couples who marry now have lived together previously. More importantly, cohabitation has become not just a preparation for marriage and an alternative to remarriage after divorce, but instead an alternative to marriage altogether. A growing number of young couples in Sweden are living together, having children, breaking up, and uniting again with another partner—all without ever having been legally married. In Scandinavia, the line between marriage and cohabitation is quietly being erased. Yet recent data reveal that marriage and cohabitation are not the same: the rate of breakups is higher and birthrates are lower for cohabiting couples than for those who are married. So it is possible that the growing trend of cohabitation as an alternative to marriage may lead to still higher rates of “true” single parenting—that is, mothers and minor children living alone.
Unwed teenage mothers are common only in the U.S., but their numbers are growing in several other countries, including Canada, Australia, Britain, France, West Germany, and especially Hungary. The modest increase (by American standards) in such young, unwed parenting is “explained” everywhere with a local variation of the same rationale—young women make a “career” of motherhood because they lack alternatives, and cannot find suitable males to marry, especially during a period of high unemployment. (William Julius Wilson has attempted to explain black unwed parenthood in the United States in these terms.) A British scholar reports that within the last five years Britain has experienced a significant increase in unwed teenage mothers. In contrast to the situation in America, however, paternity is acknowledged and registered in most cases.

The general European demographic picture is also like the American one: it is characterized by delayed marriage, deferred childbearing, fewer children, the declining incidence of marriage and remarriage, increasing or high but level divorce rates, and increasing cohabitation. Beginning in the 1970s, divorce increased dramatically in all the countries that permit legal divorce. Illegitimate births have increased almost as dramatically, but for the most part only in the 1980s, and not with the large number of births to teenagers that characterizes the United States. Although divorce remains the single greatest factor in the rise of single-parent families in Europe and the U.S., unwed motherhood is a growing secondary factor; and as we have seen, it has become common in some of the Scandinavian countries and in Austria. Finally, the increase in non-marital cohabitation even after children have arrived raises even more basic questions about the future of marriage.

**Different countries, different patterns**

Surprisingly, there are few countries in Europe in which one-parent or mother-only families are high on the public-policy agenda or the subject of major attention. The following is a country-by-country profile of family life and government family policy.

**Britain**: In contrast to their significance in the growing debate about welfare reform in the U.S., for example, single mothers and their children have not been the focus of the recent income-maintenance policy reform in Britain. Poverty is not seen as a problem specific to single mothers, although their families are about three times as likely to be poor as husband/wife families. Under a relative definition of poverty (less than half a country’s median income, adjusted for family size), 36.2 percent of the children in
these families in Britain were poor in 1979-80, as compared with 8.1 percent in husband/wife families.1 (In the U.S., using the same measure of poverty, 59.3 percent of children in mother-only families were poor that same year, as compared with 13.8 percent of those in two-parent families.)

The British “Income Support” program (the equivalent of our “welfare”) is not designed specifically or even primarily for single mothers. Moreover, the dependent status of single mothers receiving social benefits (public income transfers) is not viewed as a problem in Britain today. Indeed, these mothers are expected to remain at home with their children and to be supported by the public if they are in financial need. Comparing labor-force participation rates of married and single mothers underscores this. While rates for married women remained relatively low but constant between 1976 and 1984, about half of the married women with children worked, the vast majority part-time. In contrast, the labor-force participation rate for single mothers (already lower than the rate for married mothers) was 47 percent in 1976, with half of the workers employed full-time. It dropped to 39 percent in 1984, with about the same proportion working full-time.

Single mothers are in serious economic straits in Britain, but they are a “protected” group; public financial assistance is readily available at the same level as for the aged and disabled. (They receive their support from a program like Supplemental Security Income—SSI—in the U.S.) Fifty percent of single parents, including 85 percent of those never married, received assistance in 1984. They constitute only 11 percent of all the recipients of means-tested financial aid, but more than half of the families with children receiving assistance.2 (The remainder are long-term unemployed husband/wife families with children and, to a lesser extent, the aged.) Those who never married constitute one-third of the single

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1 Timothy Smeeding, Martin Rein, and Barbara Boyle Torrey, “The Economic Status of the Young and the Old in Eight Countries,” in John L. Palmer, Timothy Smeeding, and Barbara Boyle Torrey, eds., The Vulnerable: America’s Young and Old in the Industrial World (Washington, D.C.: The Urban Institute Press, 1988). This is the source for the poverty rates cited later for Germany, Norway and Sweden. France was not included in this study.

2 In 1987, about half of female-headed single families received Aid to Families with Dependent Children (AFDC) in the U.S. AFDC, largely a program for single mothers and their children, was about half of the total “welfare” case load, which includes SSI and General Assistance. Therefore, single mothers are about four times as important in the U.S. welfare load as in the British load; this is a result of the inconsistent income criteria by which single mothers can qualify for AFDC in the U.S., as well as the unavailability of federal financial aid through an assistance program to most poor two-parent families and their children.
mothers on assistance, and are the most rapidly growing component of them. Long-term use of public aid—lasting one or more years—by single mothers doubled between 1980 and 1986.

Single mothers may not be a special item on the policy agenda in Britain, but they are clearly a significant part of the British poverty and “welfare” problem; there is ongoing concern expressed in the media regarding the effects of family change, the growing rate of divorce, and the increase (modest by U.S. standards) in unwed parenting.

France: The number of marriages declined by more than 50 percent over the last ten years in France, which has one of the lowest marriage rates in Europe (5.1 per thousand people in 1984). Nonetheless the birth rate in France is significantly higher than in Denmark, Germany, or Italy; in this respect, France is more like Britain, Sweden, and the U.S. This paradox is accounted for by a growing rate of illegitimacy, which chiefly results from births to cohabiting but unmarried women.

Single-mother families fall into two groups in France: those headed by young mothers, most of them never married and poorly educated, who are usually 18 to 25 years of age, and those headed by divorced mothers, most of them past 40. There is some concern about these families in France. Leftist political parties view them as a very vulnerable group, at high risk of poverty. At twice the pre-transfer\(^3\) poverty rate of husband/wife families (but almost three times the post-transfer rate—14 percent as contrasted with 5 percent), the poverty rate of single-mother families seems worrisome; but it is not nearly so high in relation to husband/wife families as in the U.S. or Britain. More than three-quarters of all single mothers are in the labor force in France—a little more than in the U.S., over 50 percent more than in Britain, and double the French rate of twenty years ago.

Referring to the family-allowance program that we discuss below, a French government official insisted that single mothers in France may be viewed by some as a social problem, but “never as a poverty problem. . . . In France, when you have children, you have solved the poverty problem. The French poverty problem is a problem of childless adults.” There are, however, those who view the decline in marriage as a threat to established values, as there are those who are concerned about the consequences for children of living without

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\(^3\) Transfer programs are the various forms of public income support. Pretransfer poverty is the rate which excludes that support.
a father. But neither poverty nor social benefits for single parents is a major issue on the public agenda.

**Germany:** Single mothers are viewed as both a poverty problem and a social problem in Germany. The middle-class, single, working mother may be regarded as heading a "normal" family, but the lower-class, non-working mother receiving social assistance—whether she is divorced or unwed—is stigmatized.

Single-parent families in Germany have increased by two-thirds since 1970; the growth is largely attributable to divorce, and to a lesser extent to unwed parenting and cohabitation. Almost half of German single mothers are divorced. One in three marriages ends in divorce, about double the rate in 1970. About 20 percent of single mothers have never wed, up one-third just between 1982 and 1985; German officials believe that the increase is a by-product of the dramatic growth in cohabitation, rather than of unwed, single parenting. Cohabitation emerged as a popular practice in the 1970s, and is still thought of as a pattern that characterizes the years before couples marry and have children. Most cohabiting couples in Germany marry once they decide to have children. Nonetheless, a change has occurred in the 1980s; some of these couples now appear to be postponing marriage longer, but they are still going ahead and having children.

Single mothers in Germany must work if their families are to have adequate incomes, and most work full time. Child benefits supplement low wages, but only moderately. Only 30 percent of single parents receive social assistance; they constitute about 16 percent of the recipients. Because of strong relative-responsibility laws, few single parents qualify or apply. Some, especially the younger single parents, live with their own parents. Some who had a prior history of labor-force participation may be eligible for unemployment assistance, a less stigmatized and higher-level benefit. Short school days and few part-time jobs make work a problem for many; and German attitudes toward parenting include ambivalence about working mothers. The left and the right converge in their views of women's roles: women with children under age 6 (some believe under age 10) should be at home; women with school-age children can be expected to work, but only part-time. Nonetheless, the poverty rate for children in single-parent families in Germany (30.6 percent) is lower than in Britain (36.2 percent), and does not begin to approach that in the U.S. (59.3 percent).

**Norway:** Mother-only families are equally divided between divorced and never-married women in Norway. The major dif-
ference in the 1980s has been the continual rise in the numbers and percentages of never-married mothers. Teenage mothers are not a part of this phenomenon; there are very few in Norway.

Cohabitation has increased substantially in Norway, changing from a practice of childless couples in the 1970s to one continued in the 1980s even after children arrive. Although Norwegian demographic statistics classify cohabitating individuals separately from married and single ones, some confusion exists because individuals list themselves inconsistently for tax and social-benefit purposes.

Single-mother families are twice as likely to have low incomes as husband/wife families, but they are not thought to pose a significant poverty problem. Using the same poverty measure employed earlier, we note that only 8.6 percent of children in all single-parent families are below the poverty threshold, as compared with 3 percent of children in husband/wife families. The rates are similar to Sweden's and dramatically lower than the poverty rate for children in husband/wife families in the U.S. Nor are these families generally viewed as a social problem in Norway. Mother-only families are viewed simply as a reflection of social change; the issue is how to respond to their needs.

Norway's Transitional Benefit Program is the most generous targeted benefit for single mothers in Europe. About 70 percent of all single mothers with children under age 10 receive this indexed, tax-free benefit, which is worth about two-thirds of the wages of the average female worker, and is the primary source of income for mother-only families. Unwed mothers constitute a little more than half of the recipients, and divorcees a little less. This benefit eliminates the need for most low-income single parents to claim other forms of social assistance.

About 20 percent of Norway's social-assistance recipients were single mothers in 1982, and about 16 percent of their families received assistance, largely those with children over age 10. Most of these women are looking for work, or working part-time but earning low wages. Even when received, social assistance is usually a short-term "extra" to meet special needs.

The protected position of Norwegian single mothers is evident in a comparison of the labor-force participation rates of married and single mothers. Married mothers have increased their labor-force participation rate since the early 1970s, when it was 44 percent, to 62 percent in 1984. In contrast, the rates for single mothers declined from 78 percent for unwed mothers in 1960 to 60 percent in 1984,
and from 70 percent for divorced mothers to 48 percent, the lowest rate for divorced single mothers of all European countries.

Single mothers may feel financially pressed in Norway, but they are not poor. Their complaint, a legitimate one according to Norwegian time-use data, is a time crunch. They have nowhere near the personal leisure time of married mothers. The topic of "time poverty" is rarely discussed elsewhere.

**Sweden:** At the cutting edge of demographic and social change, Sweden has the highest rates in Europe for one-parent families, for mother-only families, and for cohabitation. It has the lowest marriage rate in the industrialized West, but its fertility rates are similar to those of the U.S., Britain, and France. At 45 percent, Sweden's illegitimacy rate is now the highest in the industrialized world. Even more striking is the fact that about 60 percent of all first births are to unwed women; still, paternity is known and acknowledged in all but 3 percent of the cases. Few women are actually living alone when they bear their first child.

Swedish single mothers are not poor. We found in our 1983 study, *Income Transfers for Families with Children*, that even if a single mother with two children was not working (a rarity in Sweden), transfer payments would assure family income nearly equal to a full average manufacturing wage after taxes; but single mothers are expected to work, which results in their having still higher incomes. Employing the same definition of poverty used in assessing the situation of the British, Norwegian, and German families, and using the same data source, we find that only 8.3 percent of children in single-parent families in Sweden are poor, compared with 4.4 percent in two-parent families. Child-poverty rates in mother-only families in Sweden are lower than in any of the other countries discussed here except Norway, and closer to the rates for children in husband/wife families.

Swedish women may not earn very much more than American women when compared with their male counterparts, but female labor-force participation rates are much higher, and social benefits far more extensive, generous, and available. Labor-force participation rates of single and married mothers are very similar (85 percent and 83 percent, respectively) but single mothers are far more likely to work full-time. (More than half the married mothers work part-time.) As in Norway, single mothers feel themselves to be "time poor."

Despite the absence of poverty, there is some concern in the Swedish government about the economic situation of mother-only
families. Single mothers constituted a larger percentage of social-assistance recipients in 1986 (16 percent) than in 1980 (13 percent), and a higher percentage of single mothers received assistance in 1986 (25 percent) than in 1980 (20 percent). Moreover, most of this increase is among single mothers with children under age 7. Although most of this assistance is transitional and short-term (and even though these figures seem astonishingly low by American standards), the Swedes find them high; they are troubled by their growth rate, and concerned about the implications for labor-market and wage policies. Between 1976 and 1983, real average wages decreased, as they did in the U.S. Family income was maintained in the 1980s because married women increased the number of hours they worked. (In the U.S. more women went to work.) Single mothers were already likely to be working full-time, and therefore had little capacity to increase their hours; the result has been lower real income in some cases.

In general, single mothers are best off when they have worked before having children. Since there are extensive and generous social benefits linked to parenting that are contingent on prior employment, most women have their children late in order to work long enough to qualify for these benefits. A small group of single mothers does not follow this pattern; these are young, poorly educated, poorly skilled girls who become unwed mothers, but they are a very small part of the total. The vast majority of single mothers in Sweden are believed to be doing well. Unlike the U.S., Sweden has no group on long-term public assistance. For the most part single mothers are working, earning good wages, and not notably worse off than Sweden's declining number of legally married mothers.

Thus, despite the dramatic increase in the number of divorced and never-married mothers (and the concern in some quarters as to what it means), mother-only families in many of these countries are not thought to constitute the major problem that they do in the U.S. In some countries, their poverty is a real or potential issue, but social policy often provides them with a protected status and subsidized income. While single mothers in Europe are likely to have relatively low incomes, they are not truly poor. Earnings and/or income supports protect them and their children.

**European policy strategies**

There is no uniform European policy response to the developments we describe. Some countries have addressed the single-parent
question directly, while others have considered it only as part of a larger poverty problem. Although these policies may not be fully realized, we have identified a continuum of European policy strategies. For the purpose of our discussion, we describe what exists under the rubric of four alternative models.⁴

1. **An anti-poverty strategy.** Here the policy response is to attempt to meet the general needs of the poor, and thus help the family headed by a single mother as well. Britain is the best illustration of this model. A single mother in Britain today may remain at home and receive a means-tested assistance grant until her child or children are 16 years of age. Although half of all single parents are assisted by Income Support, the program is unlike America’s AFDC, because most recipients are two-parent families, the long-term unemployed, or the elderly. There is no pressure on single mothers to take on training or a job. The tax and welfare systems operate so as to create a disincentive for part-time work; but full-time jobs are hard to come by, and mothers of very young children require child care that is largely unavailable or unaffordable. Single mothers who work at least twenty-four hours a week at low wages are eligible for a wage supplement. Nevertheless, most single mothers stay at home with their children. Mother-only families are also helped by child allowances, the national health service, and priority access to public housing.

Despite this assistance, the situation of these families has become worse, not better, in recent years, as the research of Jane Millar shows. In 1979 the average gross income of a one-parent family was about 51 percent of that of a couple with two children. By 1984 the figure was down to 39.5 percent. The value of the child allowance has not kept up with inflation, while the income of two-parent families has increased. The proportion of single mothers who are supported by public aid has increased substantially, from about 38 percent in 1979 to more than half in 1985.

2. **A categorical strategy for single mothers.** Here the policy is one of providing special financial aid to single mothers, supporting them so that they can remain at home with their children. (This was once the mission of AFDC in the United States.)

Norway is a country that pays special attention to mother-only families. It is the most generous country in supporting these families, and it clearly expects most single mothers to stay home until

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their children are ten years old. The Transitional Benefit, a special income-tested cash benefit, is available to a woman in a cohabiting relationship as well, as long as the couple does not have a child together. The benefit has a tapered phase-out: 60 percent of earnings may be kept until wages equal three times the grant. It supplements the child allowance (provided for all children), the guaranteed minimum child-support benefit (provided if the non-custodial spouse does not pay), a housing allowance, medical care, and various tax considerations. The special financial assistance provided to single-mother families is sufficient to eliminate poverty for these families but not enough to maintain them at the level of husband/wife families. Nonetheless, one result is that single mothers have far lower labor-force participation rates than married mothers; they find it hard to enter the labor force when their children reach age 10 and the Transitional Benefit ends.

3. A universal young-child strategy. Here the policy is to provide cash benefits for all families with children, in particular those with children under age 3, so that a parent may choose to remain at home during the child’s first years. Single mothers may have special add-ons, but they are mostly aided by the overall active family policy.

French family policy is designed to benefit all families with children. Its main instruments are an elaborate system of both universal and income-tested (but non-stigmatized) family allowances, including a basic family allowance, family-allowance supplements, housing allowances, maternity and paternity leaves, and special allowances for mothers of very young children. The formal objectives of French family policy—as enunciated in the ninth national plan (1985)—are to equalize the economic burdens of those with children and those without, to assure a minimum standard of living to families with children, to aid in the care and rearing of very young children, to make child-rearing compatible with employment for parents, and to encourage families to have a third child.

Helping the parents of children under age 3 is a central component of French family policy, since these are the years when it is particularly difficult for mothers to work, and the additional financial aid allows the parents either to pay for child care or to exercise the option of remaining home for some time after childbirth. Obviously, this can be especially helpful to the single mother—but it is regarded as transitional help.

French policy offers all mothers of children under age 3 a choice of whether to work or remain at home; it provides a transitional
benefit conferring modest support for one year to poor single mothers with children over three. Once children reach age 3, parents, including single mothers, are expected to work if they are in financial need. While family and housing allowances provide a continuing and valued foundation, the special allowances for the very young end, and earnings become critical for mothers with older children. At 78 percent, labor-force participation rates of single mothers are very high in France, far higher than those of married mothers.

4. **Combining labor-market and family policy to permit a successful combination of parenting and work.** Here the policy is to provide a variety of cash benefits and policy supports for families with children. Young mothers are encouraged to enter and remain in the work force, earning income to support their families, instead of being supported at a low standard, at home, by public income-transfer payments. These family-policy measures buttress labor-market measures in Sweden to create a supportive nexus.

In contrast to Britain and France, Sweden has implemented social policies that stress the importance of full employment and the role of labor-market programs; and unlike Britain or the U.S., its policies seek to reduce inequality more than poverty. Like Norway, Sweden provides a special benefit for single parents; however, in Sweden this benefit is designed only to help maintain the children, and not to support the mother and full family at home. Finally, like France, Sweden provides assistance to all families with children, in particular those with very young children; but much of what is done is designed to support parents in their efforts to balance work and family life. In effect, what Sweden seems to have done is to create a generous family policy, and to support it with parallel labor-market efforts.

Wages are viewed as the fundamental source of family income in Sweden. Women, like men, are expected to work, even if they are parents. There is an active labor-market policy: government invests heavily in job creation, if necessary, and in training, retraining, education, and relocation. Transfer payments—social benefits—are at best either transitional (and very short-term) or supplementary if and when earnings are low. Work—the prevailing pattern for both married and single mothers—and parenting are supported by a generous social infrastructure that includes health care, childcare services, and a variety of benefits designed to ease the tension between work and family life. Single parents participate in a basic family-benefit system for all, which includes child allowances and
housing allowances. All working parents are guaranteed a one-year, paid parental leave following child-birth. There are generous provisions for a parent to stay home with a sick child, to visit school, and to reduce daily work hours when a child is young. In addition, single parents collect either child support from the non-custodial parent or a minimum, but generous, support benefit from the government.

Learning from the Europeans

One big difference between the U.S. and Europe is that European countries have moved rapidly over the last decade (if not earlier) to develop new social policies in response to the increase in divorce. All the Nordic countries (Norway, Sweden, Denmark, Finland, and Iceland) have established some form of guaranteed child-support payment, paid for by the government when non-custodial parents fail to pay or pay inadequately. A government agency assumes responsibility for collection from the non-custodial parent. These benefits are available to all custodial parents, regardless of income. Where they exist, they add significantly to income from earnings. More importantly, receipt of adequate child support, provided by the guaranteed minimum, protects women and children from needing to claim a stigmatized social-assistance benefit, while also providing incentives to work.5

Other countries are also moving in this direction. In effect, divorce is being redefined in Europe as a social rather than an individual risk, which has negative economic consequences for women and children and warrants protection through the public income-maintenance system. This has not occurred in the U.S., but is being discussed; one experiment in Wisconsin guarantees child support—if not from the absent husband, then from the state.

In most countries, single mothers are already expected to work; it is an emerging expectation even in those countries in which single mothers are still supported at home. However, if mothers are to work, an adequate social infrastructure must exist. It is here that European countries are far ahead of the U.S., in providing basic social services like health insurance, child-care services, maternity and parenting benefits and leaves, and housing subsidies.

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Scandinavian and British women are likely to work part-time, but in most countries single mothers are more likely to work full-time. Part-time work is not remunerative enough when income-tested social benefits are lost as a consequence. But for many, especially when their children are young, full-time work is not feasible, because of time and child-care problems. No country has yet resolved the problem posed by the need for a full-time wage coupled with the inability to cope with the time pressures of a full-time job. Currently the extent to which work is expected of single mothers is in part a function of unemployment rates. In general, Britain is still supporting single mothers at home, while Sweden, Finland, Denmark, Germany, and France expect them to work.

One major new development suggests convergence among policies designed to enhance family well-being, to make it possible for mothers to work, and to help low-income mothers. This is the policy of giving special support to parents with children under age 3. This support is designed to promote numerous policy goals: to improve the labor market (by lessening the pressure on it when unemployment rates are high), to increase the population (by making it easier for women to have more children), to reduce public expenditures (by providing less government-financed child care), and to further equality between the sexes (by making it easier for women to work while still being able to bear and rear children). These policies involve extending paid and job-protected maternity/parenting leaves with supplementary leaves and cash benefits, the latter usually at a lower level than the immediate post-childbirth benefit. In some countries (Sweden, Finland, Austria), these benefits are contingent on prior work, and therefore create both strong incentives for early labor-market participation and strong disincentives to adolescent parenting. By assuring job protection, the policies facilitate a return to work for women who might otherwise find it difficult to get jobs. In some countries, such as Germany, prior work is not a criterion for eligibility. Where this is the case, it could be difficult for women to find employment when they enter the labor market.

Americans rightly worry about the unanticipated consequences of policies. But European data, reports, and analyses consistently arrive at this reassuring conclusion: women do not have babies in order to qualify for social benefits, and couples do not break up to get benefits. Social policies do not cause these developments. But once an unwed mother has a baby, and once a couple divorces, the existence of social benefits makes the single-parent family possible in various ways, depending on the policy.
In both the U.S. and Europe, single-parent families with children face economic difficulties, because families cannot manage financially with only one wage-earner. The difference between the U.S. and Europe, however, is that the European countries have understood this and have addressed the problem; the U.S. has not. As a consequence, the European countries provide extensive child-related income supplements for all families with children (child allowances, tax credits, child-allowance supplements, etc.), while the U.S. does not. The European countries have a far more extensive social infrastructure for children and families than does the U.S. (consisting of things like health-care coverage and public preschools). The European countries provide income-tested benefits (rather than stigmatized, means-tested aid) that are likely to help single-parent families (especially with supplementary cash and housing support), while the U.S. does not. The European countries increasingly provide guaranteed minimum child-support (in part by collecting from the absent parent); the U.S. still lacks such a policy, despite active discussion and the Wisconsin experiment. In addition, the Europeans have gone much further in making work viable for parents (by providing maternity and parental leaves, flexible work time, leave to take care of a sick child, etc.). The result is that most single-parent families are better off economically in Europe than in the U.S.

In effect, the European countries that expect single mothers to work, and their families to do well, have invested in and implemented policies designed to achieve this goal. The U.S., despite its professed concern about work for "welfare mothers," has not yet adopted the measures necessary to show full concern for family well-being.

Ultimately, the major question for America may be deciding whether to protect the economic and social situation of children (even if it means facilitating alternatives to the traditional family that are the objects of disapproval), or to impose punitive policies so as to constrain or shape the behavior of adults (even if it means harming children).