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**Women's Roles in Women's Poverty in Eight Industrialized Countries**

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# Women's Roles and Women's Poverty in Eight Industrialized Countries

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# INTRODUCTION

Women's roles in the United States have changed dramatically during the past several decades. Whereas in the early 1950s, most American women devoted their lives to domestic work and child rearing activities, today many women are pursing careers outside the home and combining home production with market work. Similarly, whereas in the early 1950s most women married and stayed married to the same partner for their entire life, today women are delaying marriage, cohabiting, divorcing, and changing partners more frequently. As a consequence of these changes, more women are living alone and raising children alone. Some commentators view these changes as a gain in women's status, indicative of a new found freedom and independence (Bergman, 1986). Others mourn the loss of domestic life and point to the feminization of poverty that has occurred over the past several decades. According to some analysts (Hewlett, 1986; Fuchs, 1988), the increase in women's independence has outpaced the increase in institutional supports for child rearing and gender equality. Consequently, many women pay a high price for their new freedom.

Hewlett's analysis suggests that American women are doing worse because they are abandoning the traditional roles of wife and mother and entering new positions that provide less economic security. A wife and mother is presumed to be protected from poverty by virtue of the fact that she lives with a male breadwinner. In contrast, a single woman must rely on her own resources which are often insufficient. While this characterization may accurately describe the situation of women in the United States, it may not apply to women in other industrialized nations. First, in other countries women may not be as willing as their American counterparts to exchange traditional roles for activities that provide more freedom, but have higher economic costs. Second, in some countries, women in nontraditional roles may be better able to manage on their own, either because the labor market is more hospitable, or because the social and political institutions are more supportive.

Why would we expect women in nontraditional roles to be doing better in some countries than in others? Esping-Andersen (1990) sheds some light on this question in his discussion of capitalist welfare states. He argues that Western, capitalist countries differ with respect to their income transfer

systems, their labor market policies, and their commitment to gender equality. He proposes a typology of welfare states that he believes captures the major policy differences among countries in Western Europe and North America. According to this typology, *social democratic* countries have the most egalitarian policies. They have generous income-transfers that cover all individuals regardless of their family status, they support full employment and high wages, and they promote gender equality. *Corporatist* welfare states also have generous income transfer systems, and their labor market policies foster high wages. Income transfers, however, are organized around families rather than individuals, and they tend to reproduce existing economic inequalities rather than redistribute income. Finally, *liberal* welfare states, as the name implies, take a "hands off" approach and let the market have a free reign in distributing resources. Consequently, the minimum standard of living in these countries is low as is gender equality.

If Esping-Anderson is correct about the ways in which capitalist countries differ in their social welfare policies, we would expect to find cross-country differences in women's economic status. For example, we would expect women's poverty to be lower in corporatist and social democratic countries than in liberal countries since the former provide a higher income floor below which no citizen is allowed to fall. Moveover, we would expect poverty rates for nontraditional women to be lowest in social democratic countries because of the emphasis on gender equality. Finally, we would expect to find the widest variation in economic status in liberal countries where the government does the least to redistribute economic risks across the population.

This paper examines women's roles and women's economic status in eight industrialized countries. The analysis consists of two parts. Part I looks at the variation in women's roles across countries, and part II looks at the relationship between roles and poverty rates in different countries. The data are taken from the Luxembourg Income Study, which is made up of surveys from 18 industrialized countries.[1] The country-specific data sets provide a wealth of information on household income from all sources as well as demographic information pertaining to household members.

The analysis is based on data collected in eight countries in the mid 1980s including: Australia, 1985-86; Canada, 1987; Germany, 1984; Italy, 1986; The Netherlands, 1987; Sweden, 1987; The United Kingdom, 1986; and The United States, 1985. The countries were selected because they contained information on women's marital status, parental status, and employment status - the building blocks of our analysis - and because they represented different types of welfare states. According to Esping-Andersen, Germany, Holland, and Italy exemplify "corporatist" welfare states, Sweden is a "social democratic" country, and the four English speaking countries are "liberal" welfare states.

We should note that Esping-Andersen's typology is only a proxy for policy variables in each country. Ideally, we would like to have direct measures of these variables so that we could determine which particular policies predict women's poverty and which policies form distinct clusters. This information is not readily available, however, and therefore we rely on the typology to guide our hypotheses.

## Part I - WOMEN AS WIVES, MOTHERS AND WORKERS

We begin by looking at the extent to which women in each of the eight countries are engaged in various roles. Figure 1 reports the percentage of women who are wives, mothers, and workers. In this study, women are defined as wives if they are legally married, except in Sweden where cohabiting women are also classified as wives.[2] Women are identified as mothers if they live in a household with a minor child who is at least 14 years younger than they are,[3] and they are classified as workers if they are employed either full-time or part-time.

Figure 1 about here

According to Figure 1, a majority of women in all eight of the countries are wives. The percentages range from a low of 58.2 percent in the U.S. to a high of 89.1 percent in Italy. These figures exclude women over 57, so differences in marriage patterns across countries are due primarily to differences in behavior rather than to differences in the availability of male partners.

The percentage of women raising children is much smaller than the percentage of women who are wives. The U.K., U.S., and Australia have the highest percentage of mothers, while Germany has the lowest percentage. With the exception of Germany, the range in the numbers is quite narrow. In seven of the eight countries we examined, between 47 and 53 percent of women are engaged in child rearing. In Germany, only 42 percent are doing so.

Although working outside the home is often viewed as a nontraditional activity for women, we found that in most of the countries we examined, a majority of women are employed. There is, however, much broader cross-country variation in the worker role than in the wife and mother roles. The wide variation is almost entirely accounted for by the unusually low percentage of workers among Italian and Dutch women (39.7 and 42.7 percent respectively) and the unusually high percentage of workers among Swedish women (86.8 percent). In the other five countries, the numbers are very close: approximately 60% of women work outside the home.

To get a better idea of the variation in women's roles across countries, we constructed eight different role combinations based on the three roles of wife, mother, and worker. The distribution of women in these eight categories is reported in Table 1 for each country.

Table 1 about here

The first row in Table 1 reports the percentage of women who occupy the role of **wife-mother-homemaker.** This particular combination of activities is what most people have in mind when they speak of women's traditional role. According to our estimates, only a minority of women in each country actually occupy this role at any point in time. In five of the eight countries, Australia,

Canada, Germany, the U.K. and the U.S., the percentages range from about 15 percent to 21 percent. In Italy and Holland, the numbers are slightly higher - 26 percent and 28 percent respectively - and in Sweden, they are much lower - only 4 percent.

While it is clear that a majority of women do *not* occupy the traditional role at any point in time, in at least two countries - Germany and Holland - this is the modal category for women. Note also that Italian, Dutch, and German women are more likely to occupy this role than women in the other five countries.

Row 2 reports the percentages of women who are wives-mothers-workers. Women in this position are traditional insofar as they are married and raising children. The fact that they are working outside the home, however, suggests that they are moving toward greater independence. The proportion of women in this category ranges from 13.2 percent in the Netherlands to 35.1 percent in Sweden. One interesting point to note is that in the English speaking countries and Sweden, more women occupy this role combination than occupy the traditional role of wife-mother-homemaker. Swedish mothers have the highest ratio of working mothers to homemakers, whereas German, Italian, and Dutch mothers have the lowest ratios.

Rows 3 and 4 report the percentages of married women who are not raising children. Recall that in our analysis, motherhood is defined as living with a child under 18. This means that a substantial percentage of women in these two categories are mothers of children who have grown up and left home. Also included here are young married women who have not yet had children. Thus, the women in row 3 may well be traditional women who have entered the "empty nest" phase of the life course. If this is true, the percentage of women in each country who might be thought of as traditional actually is higher than the figure reported by row 1.

Except in Italy, about a quarter of all women are married and not raising children. In Italy, nearly 44 percent of women fall into this category. The fact that so many Italian women are married and childless is partly due to the fact that women marry at a younger age in Italy. This difference is reflected in the fact that the average age for women in this category is about 5 years younger in Italy

as compared with the other countries. Note also that the percentage of women who are single (rows 5-8) is quite low in Italy.

In most countries, married women with no children in the household are working outside the home. In some countries, such as Sweden, the ratio of workers to homemakers is quite high, almost 8 to 1. Again these two rows reinforce the finding that a large proportion of women in traditional roles (wife) are moving into nontraditional activities (worker).

Rows 5 and 6 report the percentages of single mothers in each country. This combination of roles represents a blend of traditional and nontraditional activities that has attracted a good deal of attention in the U.S. in recent decades. Single mother families have increased rapidly since the early 1960s, and their growth is closely associated with the "feminization of poverty" (Garfinkel and McLanahan, 1986). According to Table 1, the percentage of women occupying the role of single mother is quite small in most countries, ranging from a low of 2.4 percent in Italy to a high of 14.1 percent in the United States. We should note that if Swedish mothers were classified according to their legal marital status rather than their cohabiting status, the percentage of single mothers would be substantially higher in Sweden. We believe these households should not be thought of as "single mother families," however, since they include a male worker and in most cases that person is the biological father of the child.

The distribution of single mothers between workers and homemakers shows considerable diversity across the different countries. In the US, Canada, Germany, Italy, and Sweden, single mothers are more likely to work outside the home than to be homemakers. In the UK, Holland, and Australia, homemakers are more common than workers. Sweden and Holland represent two extremes. In Sweden, the ratio of employed single mothers to homemakers is 8 to 1, whereas in the Netherlands, it is 2.5 to 1 in favor of homemakers. The English-speaking countries are split with respect to the work behavior of single mothers, with UK and Australian mothers leaning toward homemaking and US and Canadian mothers leaning toward combining work and motherhood.

The last two rows in Table 1 report the percentages of women who are not married and not living with children (rows 7 and 8). These two categories, and row 8 in particular, are generally thought of as nontraditional roles for women. In most of the countries, between a quarter and a third of all women fall into one of these two categories. Italy is the exception with only 8.5 percent of women occupying these positions. In all countries except Italy, women in these two role combinations are younger than average, which means that many of them will eventually move into more traditional positions. The ratio of workers to homemakers is above one in all the countries.

In sum, the results in Table 1 suggest that women in Italy, Germany, and the Netherlands are more traditional than American women, whereas women in Sweden are even less traditional. Taken together, these findings provide indirect support for the notion that welfare states form distinct clusters, at least with respect to women's choices about the roles they occupy. It stands to reason that in countries where economic benefits are organized around the family, women would be more likely to be involved in traditional roles. This appears to be the case in Italy and the Netherlands, and to a lesser extent, in Germany. On the other hand, in countries whose policies emphasize gender equality, we would expect to find more women in nontraditional roles, and Sweden seems to fits this model.

### Women Under 35

Would our story be different if we looked only at younger women rather than at women between the ages of 18 and 57? The graph at the bottom of Figure 1 depicts the percentages of women under age 35 who are wives, mothers, and workers. Comparing the two graphs we find that in most countries younger women are somewhat less likely to be wives and mothers than older women, and they are also somewhat more likely to be working outside the home. The difference in labor force attachment most likely represents a real change in the work behavior of younger cohorts of women, whereas the difference in marriage and motherhood is due to both cohort and life cycle or age effects. Given their age, we would expect a smaller percentage of younger women to be married and raising children.

When we examine the numbers in the bottom panel of Table 1, we find that younger women are less likely to be married mothers than older women (sum rows 1 and 2), and younger married mothers are less likely to work outside the home than older married mothers (ratio of row 2/row 1). Again, both of these contrasts reflect life cycle differences as well as possible cohort trends toward greater independence. Younger women are less likely to occupy the traditional role of wife and mother because they have not had time to find a mate and start a family. And younger married mothers are more likely to be homemakers because their children are young and their child care responsibilities are greater.

There is some evidence that single motherhood is becoming more common in the eight countries. The percentages of women occupying this role are nearly identical for the two samples. Yet, given the age difference of the women, we would have expected to find a lower percentage of single mothers in the younger sample just as we found a lower percentage of married mothers. The fact that single motherhood is more common among younger women while married motherhood is less common suggests that some substitution from one type of family arrangement to another is occurring among younger cohorts.

## Part II - WOMEN'S ECONOMIC WELL-BEING

The next step in our analysis is to examine the relationship between women's roles and their economic status. Here we focus on the bottom end of the income distribution - the risk of being poor. Our measure of poverty is based on the amount of disposable income available to each adult (or adult equivalent) within a household.[4] Much research has focused on constructing a so-called equivalence scale by assessing how the income necessary to maintain a given household size, varies by household size. In a recent review of this literature, it was shown that most of the equivalence scales can be described well by a single parameter: the family size elasticity of need (Buhman et al., 1988). In this

paper we use a family size adjustment of .56 which is roughly equivalent to the one used to define the official poverty lines in Canada, Sweden and the United States (Buhman et al., 1988). For our purposes the poverty status of a woman is determined by her position in the distribution of household incomes for the entire population. This "relative" measure of poverty defines women as poor if they live in a household where disposable income is less than 50 percent of the median disposable income for all households in the country.

Table 2 reports poverty rates for women in each of the eight role combinations. The top panel of Table 2 reports numbers for women between the ages of 18 and 57, and the bottom panel reports similar rates for women under 35. The last row in each panel shows the percentage of all women living below the poverty line. These numbers represent the mean values for each role combination. In the following section we present multivariate results.

Table 2 about here

According to Table 2, women in the United States have the highest poverty rates of all women: nearly 20 percent of American women have disposable income less than 50 percent of the median income. In contrast, women in The Netherlands, Germany, and Sweden have the lowest poverty rates, 4.5%, 6.7%, and 8.6% respectively. The rates for women in the other countries are right in the middle, between 10 and 13 percent.

When we look at the different role combinations, we see that poverty is highest among single mothers. The percent of single mothers in poverty ranges from a low of 3.5 percent in Sweden (for single mothers who are working) to a high of 73.6 percent in the U.S. (for single mothers who are not working.) We should note that the unusually high poverty rate for Swedish women who are single, childless, and not working is not an accurate measure of the economic status of these women. Most of the women in this role combination are students or young adults who are living at home and sharing income with their parents. Because of the construction of the Swedish data, parents' income

is not counted as part of the disposable income of women over 18, and therefore the poverty rates of these young women look much higher than they actually are. (By the same token, the poverty rate of Swedish parents living with adult children is too low since it underestimates the needs of these households.)

Married women without children who are working are the least likely to be in poverty in all the countries except Great Britain. The range is much narrower than it is for single mothers: going from 1.2 percent for women in the Netherlands to 5.0 for women in the U.K. Women who occupy the traditional role of married-mother-homemaker have a greater than average chance of being poor in all of the countries except Germany and Holland.

In comparing poverty rates across different roles, we must be concerned about the possibility that women are sorting themselves into different roles, depending on their earnings capacity and risk of being poor. If this is true, it would be incorrect to conclude that the association between roles and poverty status reflects the "effects" of particular roles. To deal with this problem we need to control for characteristics of the women that are related to their earnings capacity and that predate their choice of roles.

Education and work experience are likely candidates for control variables, but the LIS data has only limited information on these variables. Most of the countries in our sample have data on women's education (except for Sweden), but the coding is very crude in some surveys and it is not comparable across countries. To deal with the problem of selectivity, we decided to create a variable that classified women according to their relative educational status within their own country. Women who fell in the top 30 percent of the educational distribution (of women), were classified as "highly educated." All others were classified as being "low educated." [5] In Germany and Holland the education variable did not allow us to set the cutoff point at 30 percent. In the case of Germany, we could only identify women in the top 17 percent of the educational distribution, and in Holland we could only identify the top 25 percent of the distribution. Thus in these two countries, women with "high education" represent a more select group of women than their counterparts in other countries.

The percentages of women in each role who are "highly educated" are reported in Table 2 (in parentheses).

Looking at the variation in the distribution of highly educated women, it is obvious that a good deal of sorting by education is taking place. For example, childless women who are employed are more likely to be highly educated than are women in the other groups. In contrast married-mother-homemakers, single-mother-homemakers, and married-childless-homemakers are less likely to be highly educated than other women.

Modeling the Effect of Roles on Poverty

To further clarify the relationship between roles and poverty rates, we specified logistic regressions that treated poverty as the outcome variable and controlled for education and age. Separate models were estimated for each country and for each sample of women. The results from the "best fitting" model are reported below in Table 3.

Table 3 about here

The first three rows in the table report the effects of marriage, motherhood, and work, controlling for education and age. The coefficients indicate that each of the three basic roles has a direct effect on poverty. In every country being single significantly increases the likelihood that a woman will be poor. This finding is consistent with the notion that marriage protects women from poverty.[6] In contrast, occupying the nontraditional role of "worker" *reduces* women's risk of poverty, whereas filling the traditional role of "mother" *increases* poverty in most countries. (In Holland being a mother has no significant effect on poverty, and in Sweden it is associated with lower poverty rates.) The effects of motherhood and work do not support the notion that traditional roles protect women from poverty while nontraditional roles increase the risk of poverty. This suggests that the relationship between roles and poverty is more complicated, involving interactions among roles.

The next four rows in Table 3 report the coefficients for the two-way interactions among marriage, motherhood, and work. Note that the main effects must be added to the interaction effects in order to determine the total effect of each role combination. (These calculations are presented in Table 4 and are discussed in the next section.) In four of the countries the coefficient for "single-mother" is significant. In Australia, Canada, and the U.S., the effect is positive, and in Sweden, it is negative.

In four of the countries - Australia, Germany, the Netherlands, and the U.K. - the interaction term for "single-working" is significant. The effect is negative and relatively large for the women in these countries. In five of the eight countries, there is a "working-mother" effect. The direction of this effect is inconsistent, however, and the size of the coefficients are generally smaller in comparison to the other interaction terms. In Germany and the U.K., being a working mother reduces the risk of being poor, whereas in the Netherlands, Sweden and the U.S. it increases the risk of poverty. The difference in effects may reflect cross-country differences in the selection into work among mothers.

The last coefficient is a three-way interaction for "single-working-mother." In four countries, being a single working mother is significantly associated with the probability of being poor. In Canada and the U.S. it decreases the chances of being poor, while in Germany and the U.K. it increases the chances of being poor.

**Women Under 35**

In order to investigate the possibility that the effects of these roles differ for women in different cohorts or life stages, we estimated the same logistic regressions using the sample of women under 35. Panel 2 of Table 3 reports the best fitting logistic regression models for the younger sample. According to these results, certain roles matter more for younger women than for all women, while other roles matter less. In general, marriage has a weaker effect of the risk of poverty. This probably reflects the fact that a greater number of younger women work and are therefore better able

to support themselves. In fact, in Canada, the Netherlands and the U.K., marriage is no longer significant in predicting poverty status. Also, the marriage effect in Australia, Italy and the U.S., although still significant, is greatly reduced. In only two countries does the effect of marriage remain large: Germany and Sweden. A second point worth mentioning is that the "effects" of work are much stronger for younger women. In other words, work is more important in reducing a younger women's likelihood of being poor than it is in reducing the chances that the average woman is poor. This is true for all of the countries except Great Britain and Germany.

We have now seen that certain roles are more important than others in determining a woman's poverty. We have also seen that the relative importance of these roles varies across countries. In order to get a clearer picture of the relative importance of the different role combinations in determining women's poverty, we calculated predicted poverty rates for all women and for women under 35, using the coefficients from the best fitting logistic regression models presented in Table 3. These results are reported in Table 4 and Figure 2.

Predicted Poverty Rates

The predicted poverty rates for women in each of the eight role combinations are presented in Table 4. These predictions were calculated using the coefficients reported in Table 4 and using the average education and mean age for all women within each country.

Table 4 about here

The first point to note about the estimates in Table 4 and Figure 2 is that the range of poverty rates is quite different across the eight countries. In the United States, roles matter a lot. A woman's chance of being poor ranges from a low of 3 percent to a high of almost 70 percent, depending on her status as wife, mother, and worker. In contrast, the roles that Dutch women occupy matter, but their

effect is much smaller than it is in the U.S. In Holland, women's poverty rates range from 1.3 to 14 percent. The ranges for the other countries fall in between the U.S. and Holland.

To get an idea of the upper limit of women's risk of poverty in each of the countries, consider the poverty rates for single mothers who are homemakers (row 5). This is the poorest group of women in nearly all the countries (Sweden is the exception). This comparison of single mothers demonstrates quite well that some countries do much better than others in protecting the most vulnerable women in the population. Note also that Great Britain does much better than the other English speaking countries in protecting single mothers from poverty.

Row 1 in Table 4 reports the predicted poverty rates for women in the traditional role combinations. The rates range from a low of 3.8 percent in the Netherlands to a high of 19.2 percent in Canada. Except in Germany and Holland, women who occupy the traditional role of wife-mother-homemaker have higher than average poverty rates. This is somewhat surprising given the fact that many people believe that traditional roles protect women from poverty. In Germany and Holland, traditional women are slightly better off than the average woman, 5.9 percent and 3.8 percent respectively. Esping-Andersen has argued that corporatist countries, such as Germany and Holland, place a high value on traditional roles for women, and therefore we might except that the institutions needed to support women in traditional roles would be more effective in these countries than elsewhere. The poverty rates for traditional women in Italy (17 percent), do not fit this pattern, however, even though Italy is also in the "corporatist block."

The rates reported in row 2 indicate that in all of the countries except Holland, married mothers who work outside the home are less likely to be poor than married mothers who occupy the classic traditional role. The predicted percentages range from a low of about 2 percent for women in Germany and Sweden to a high of about 9.5 percent for women in the U.S. We should note that while we have controlled for women's education to some degree, some of the advantages associated with marriage may stem from differences in husbands' characteristics. In other words, some of the

differences in the "gains from marriage" across countries may be due to differences in mating patterns, as opposed to social institutions.

The predicted poverty rates of married women not living with children are reported in rows 3 and 4. In general, these women are less likely to be poor than more traditional women. The predicted poverty rates range from a low of about 3 percent in Germany and the Netherlands to a high of 18 percent in Sweden. As we noted in the previous section, it is difficult to say whether or not the women in these two categories are childless or whether their children have grown up and left the household. In either event, adding the nontraditional role of "worker" improves women's economic status. In all of the countries except U.K., married women who are working and not raising children have the lowest poverty rates. (In Germany, the poverty rates for working-married-wives and working-childless-wives are identical).

As noted before, single-mother-homemakers have the highest poverty rates of all women, and this pattern holds up in every country except Sweden. The poverty rates for this group women range from a low of 9.9 percent in the Netherlands to a high of nearly 70 percent in Australia and the U.S. In every country, with the exception of Sweden and the U.K., women in this category are at least 3 times more likely to be poor than women occupying the traditional role of wife-mother-homemaker. Although working reduces the chances that a single mother is poor, the risk is still very high, ranging from about 3.7 percent in Sweden to about 30 percent in the U.S. Again, we should emphasize that single mothers who work are most likely selected on the basis of their earnings capacity. Although we control for women's age and education, these two variables do not capture the full range of differences between mothers who work and mothers who stay at home.

The predicted poverty rates for women who are single, childless, and not working are reported in row 5 of Table 4. A women in this group is less likely to be poor than the average woman in her countries. We do not report an estimate for Swedish women in this category since we believe household resources are not measured accurately for this group. As with other groups, working lowers the probability of being poor for single women. The predicted rates of poverty for nonworking

singles range from a low of 9.9 percent in the Netherlands to a high of 32.5 in Sweden, while for working singles these rates range from a low of 1.7 in the Netherlands to a high of 10.4 in the U.S.

Women Under 35

Panel 2 of Table 4 provides the predicted poverty rates for women under the age of 35. The first point to note is that younger married mothers (both traditional and working) are more likely to be poor than older mothers. This is partly due to the fact that these women are married to younger men who have less work experience and lower earnings. In all of the countries except the Netherlands and the U.K., younger single mothers are more likely to be poor than all single mothers. However, in the U.K. while younger working single mothers are more likely to be poor than older ones, the opposite is true for nonworking mothers. In the Netherlands younger single mothers are less likely to be poor, regardless of their work status, when compared to single mothers of all ages. In most countries with the exception of Sweden and the U.K., single childless women are less likely to be poor if they are young. This probably reflects the higher education levels of younger women.

## CONCLUSIONS

The results reported above are quite consistent with respect to what they tell us about the relationship between women's roles and women's poverty status. If we rank the different role combinations with respect to how well women are doing in each of the categories, we find that married-childless-workers rank either first or second in all of the countries. Also doing well are women who are single-childless-workers and women who are married-mother-workers.

Single-mother-homemakers have the highest poverty rates of all women in every country except in Sweden and Holland where they rank 6th and 7th out of eight. Somewhat surprisingly,

women in the traditional role of wife-mother-homemaker fall in the bottom half of the rankings in all of the countries except the Netherlands.

It is evident that marriage and work reduce the risk of poverty for women in all countries, whereas motherhood increases the chances of being poor. The only mothers who have a better than average chance of staying out of poverty are mothers who combine parenthood with work and marriage. Again, the finding that married mothers who work fare better than traditional mothers holds in all of the countries except for Holland where traditional women rank one step higher than working mothers.

Thus, we conclude that it is not nontraditional roles per se that increase women's risk of poverty. Single women who are childless and working are "nontraditional" on all three counts. Yet they do better than the average woman in each country and much better than women who occupy the traditional role of wife-mother-homemaker. Similarly, working women almost always do better than homemakers, regardless of what other roles they occupy.

Clearly, it is motherhood or childrearing, rather than marriage or work, that increases a woman's risk of poverty. When motherhood occurs outside marriage, women are especially vulnerable, although some countries do much more to support single mothers than others. Even within marriage, having a minor child in the household places women at a serious disadvantage relative to other married women.

How do our results line up with Esping-Andersen's typology of welfare states? Do the eight countries fall into three distinct clusters? Do women in liberal countries do worse on average than women in the social democratic and corporatist countries? And finally, do women in nontraditional roles do better in our one example of a social democratic country - Sweden - than they do in other places?

With respect to the first and second questions, the liberal countries - Australia, U.K., U.S., and Canada - do form a cluster, and women in these countries appear to have higher poverty rates on average (see Figure 2) than women in other countries. There are two qualifications to this

statement: women in Great Britain have lower poverty rates than we would expect to find in a liberal country, and women in Italy have higher rates than we would expect to find in a corporatist country. Indeed the poverty rate for all women in the U.K. is slightly lower than the rate for all women in Italy. If we take into account the fact that the U.K. is the most generous of the liberal states and Italy is the poorest of the corporatist countries, these exceptions are not inconsistent with the general rules set out by Esping-Andersen.

Figure 2 about here

With respect to the question of whether nontraditional women fare better in countries that promote gender equality, the answer is less clear. If we compare Sweden to Germany - the prototypes of the social democratic and corporatist welfare states - it looks as though nontraditional women fare much better under the social democratic regime. Single mothers are much better off in Sweden than in Germany in an absolute sense, and they are better off relative to traditional mothers.

If we compare Sweden to Holland, however, the typology does not hold. Single mothers in Holland do about as well as single mothers in Sweden, both absolutely and relative to traditional women in these countries. Finally, the typology does not do a very good job of predicting the degree of inequality across roles within each country. Judging from Figure 2, inequality is lowest in Sweden, Holland, and Great Britain, each of which represents a different welfare state.

In closing, two points are worth emphasizing with regard to future work on welfare states. First, our examination of eight countries clearly demonstrates that the selection of countries is important in determining the results. Studies that compare Sweden, Germany, and the U.S., for example, may produce a sharper contrast that studies that use the U.K. and Holland as examples of liberal and corporatist states. This suggests that analysts should be cautious about generalizing from a selected group of countries.

Second, our results indicate that the effects of different roles on women's poverty status vary greatly across countries and that future studies should proceed on two fronts: by trying to model the process that sorts women into different roles and by trying to measure directly the particular policies that reduce the risk of poverty associated with the different roles.

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# NOTES

1. For more information on the LIS data base, see the LIS-CEPS information guide (1991).

2. There is no marital status variable available for Sweden. However, it is possible to distinguish male/female couples from other individuals. Although it is likely that a relatively high percentage of Swedish couples are actually cohabiting, we do not believe this is a problem for the purposes of our study. We are interested in the association between marriage and poverty, and as far as we know, cohabiting women are treated the same as married women by the laws governing income transfers, labor market policy, and gender equality.

3. The LIS data do not provide information on women's fertility history. Nor are there any variables that allow us to link women with specific children in the household. We were, however, able to use the age of the woman and the age of the youngest child in the household to get a proxy measure of motherhood. If a women lived in a household in which the youngest child was age 17 or younger (16 in Australia) and was at least 14 years younger than the woman herself, this women was classified as a mother.

4. LIS defines disposable income after taxes as follows DPI = Earnings + cash property income + pension income + transfer income + other cash income - income taxes - mandatory payroll taxes, where earnings = gross wages and salaries + self-employment income.

5. Based on the distribution of the education variables and the detail of their classifications schemes high education was defined as follows:

| | |
|---|---|
| Australia: | other certificate, bachelor degree or higher, other qualification |
| Canada: | post-secondary diploma, university degree |
| Italy: | College graduate, high school degree, less than high school--6 to 8 years |
| Germany: | technical high school, general high school, other education |
| Netherlands: | secondary, university |
| Sweden: | NO EDUCATION VARIABLE AVAILABLE |
| U.K.: | 17 through high (age at which education was completed) |
| U.S.: | 15 through 19 years of schooling |

6. It is important to note that the effects of all of the coefficients should be interpreted net of other effects in the model.

Table 1: Percent of Women in Each Role Combination (Mean Age in Parentheses)

TOTAL (18-57)

| | *Austr.* | *Can.* | *Germ.* | *Italy* | *Nether.* | *Sweden* | *U.K.* | *USA* |
|---|---|---|---|---|---|---|---|---|
| Married Mom, Not Working | 20.6 (34.7) | 14.9 (35.2) | 20.6 (36.6) | 26.1 (37.5) | 27.7 (36.6) | 4.3 (36.1) | 18.4 (33.9) | 15.7 (35.1) |
| Married Mom, Working | 23.5 (36.1) | 24.5 (36.0) | 17.0 (37.6) | 19.5 (36.5) | 13.2 (37.1) | 35.1 (36.9) | 24.7 (37.3) | 21.0 (35.7) |
| Married, No Kids, Not Working | 10.5 (49.6) | 7.4 (45.5) | 11.7 (48.5) | 29.6 (36.2) | 9.7 (48.3) | 3.2 (46.1) | 6.6 (47.6) | 7.3 (44.9) |
| Married, No Kids, Working | 14.4 (40.3) | 17.2 (38.7) | 16.7 (42.1) | 13.9 (35.8) | 10.2 (36.9) | 23.6 (42.3) | 20.1 (40.1) | 14.2 (41.0) |
| Single Mom, Not Working | 3.8 (33.3) | 3.2 (33.1) | 1.5 (36.9) | 0.8 (41.3) | 4.5 (33.9) | 0.8 (34.7) | 4.5 (31.5) | 6.1 (31.7) |
| Single Mom, Working | 2.5 (34.9) | 4.3 (35.5) | 2.6 (35.2) | 1.6 (40.1) | 1.9 (36.4) | 6.4 (35.7) | 4.3 (35.3) | 8.0 (34.1) |
| Single, No Kids, Not Working | 6.2 (34.1) | 7.5 (30.0) | 9.1 (27.6) | 3.8 (40.4) | 11.4 (30.2) | 4.9 (29.0) | 2.5 (35.4) | 7.1 (30.0) |
| Single, No Kids, Working | 18.6 (28.4) | 21.1 (29.3) | 20.1 (30.4) | 4.7 (38.3) | 19.6 (28.4) | 21.7 (31.7) | 15.8 (29.1) | 20.6 (30.3) |
| Mean Age | 36.1 | 35.1 | 37.0 | 36.9 | 35.4 | 36.8 | 36.0 | 35.1 |

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| | *Austr.* | *Can.* | *Germ.* | *Italy* | *Nether.* | *Sweden* | *U.K.* | *USA* |
|---|---|---|---|---|---|---|---|---|
| Married Mom, Not Working | 22.5 (28.5) | 14.7 (28.4) | 19.9 (29.2) | 22.4 (28.7) | 23.2 (29.7) | 4.5 (29.0) | 22.6 (28.3) | 15.6 (28.5) |
| Married Mom, Working | 19.7 (29.7) | 20.8 (29.9) | 14.0 (29.9) | 18.7 (29.8) | 8.3 (30.3) | 30.4 (29.2) | 18.3 (29.7) | 18.3 (29.1) |
| Married, No Kids, Not Working | 2.2 (25.1) | 2.9 (25.0) | 2.2 (25.9) | 33.4 (22.2) | 2.2 (26.8) | 1.5 (23.8) | 1.8 (26.5) | 3.1 (25.7) |
| Married, No Kids, Working | 11.5 (26.7) | 13.9 (26.4) | 10.0 (26.9) | 16.5 (24.6) | 9.9 (26.7) | 15.7 (25.2) | 16.1 (26.3) | 9.2 (27.0) |
| Single Mom, Not Working | 4.3 (25.9) | 3.6 (26.4) | 1.4 (27.2) | 0.4 (26.7) | 4.5 (27.3) | 0.9 (27.2) | 6.2 (25.5) | 7.6 (25.6) |
| Single Mom, Working | 2.5 (27.2) | 3.5 (27.9) | 2.8 (26.7) | 0.6 (30.0) | 1.7 (29.2) | 6.7 (28.8) | 4.1 (27.0) | 8.4 (27.7) |
| Single, No Kids, Not Working | 7.5 (22.2) | 10.3 (22.2) | 16.4 (21.6) | 3.3 (23.6) | 16.3 (21.4) | 8.2 (21.9) | 1.6 (21.6) | 9.5 (22.0) |
| Single, No Kids, Working | 29.8 (23.7) | 30.3 (24.0) | 32.6 (23.6) | 4.6 (26.6) | 31.9 (24.7) | 32.2 (23.8) | 24.7 (22.7) | 28.3 (24.3) |
| Mean Age | 26.4 | 26.3 | 25.8 | 25.8 | 26.3 | 26.1 | 26.2 | 26.3 |

Table 2: Percent of Women in Poverty and in High Education Category (in parentheses)

TOTAL (18-57)

| | *Austr.* | *Can.* | *Germ.* | *Italy* | *Nether.* | *Swed.** | *U.K.* | *USA* |
|---|---|---|---|---|---|---|---|---|
| Married Mom, Not Working | 15.2 (25.2) | 19.8 (20.5) | 6.6 (11.3) | 16.8 (25.8) | 4.2 (14.9) | 8.9 - | 18.7 (24.5) | 20.4 (24.8) |
| Married Mom, Working | 8.3 (35.5) | 5.6 (36.5) | 2.6 (13.5) | 4.0 (26.6) | 6.2 (20.7) | 2.5 - | 7.5 (28.4) | 9.9 (34.2) |
| Married, No Kids, Not Working | 9.4 (14.8) | 10.5 (11.5) | 4.0 (5.9) | 11.0 (26.4) | 3.5 (6.9) | 12.0 - | 6.7 (17.1) | 11.9 (21.0) |
| Married, No Kids, Working | 4.1 (38.7) | 3.2 (34.1) | 2.0 (11.0) | 2.6 (30.3) | 1.2 (23.5) | 1.7 - | 5.0 (31.8) | 2.9 (40.0) |
| Single Mom, Not Working | 71.7 (20.0) | 65.1 (5.8) | 44.9 (12.7) | 39.4 (25.4) | 12.5 (24.0) | 24.0 - | 24.8 (15.9) | 73.6 (9.6) |
| Single Mom, Working | 25.9 (38.3) | 20.9 (28.6) | 14.5 (9.0) | 8.5 (60.3) | 7.6 (44.4) | 3.5 - | 15.4 (28.9) | 31.8 (25.3) |
| Single, No Kids, Not Working | 27.5 (21.4) | 31.8 (18.2) | 23.8 (56.8) | 24.8 (35.1) | 9.0 (43.5) | 66.9 - | 11.5 (22.9) | 34.6 (30.2) |
| Single, No Kids, Working | 5.4 (45.0) | 9.3 (38.4) | 4.0 (21.9) | 5.7 (52.6) | 2.4 (39.3) | 12.9 - | 4.4 (46.6) | 10.6 (42.9) |
| Total | 12.7 (32.1) | 12.9 (29.6) | 6.7 (17.2) | 10.5 (28.9) | 4.9 (25.1) | 8.6 - | 10.1 (29.8) | 18.2 (31.9) |

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| | *Austr.* | *Can.* | *Germ.* | *Italy* | *Nether.* | *Swed.** | *U.K.* | *USA* |
|---|---|---|---|---|---|---|---|---|
| Married Mom, Not Working | 17.3 (28.4) | 24.8 (19.5) | 9.6 (12.1) | 18.4 (34.5) | 2.7 (18.7) | 5.7 - | 22.6 (25.6) | 23.9 (23.7) |
| Married Mom, Working | 9.4 (37.4) | 4.6 (31.6) | 3.6 (17.2) | 3.8 (35.4) | 5.4 (32.0) | 2.5 - | 7.6 (28.4) | 14.3 (30.4) |
| Married, No Kids, Not Working | 14.7 (27.0) | 14.8 (19.6) | 3.5 (37.8) | 14.0 (28.8) | 9.8 (30.5) | 22.9 - | 9.8 (37.5) | 15.4 (32.3) |
| Married, No Kids, Working | 3.2 (47.6) | 3.5 (40.1) | 2.5 (20.1) | 2.3 (37.5) | 0.0 (36.1) | 1.3 - | 5.8 (53.6) | 2.1 (51.5) |
| Single Mom, Not Working | 78.5 (18.2) | 66.4 (6.8) | 52.4 (22.2) | 71.9 (50.3) | 13.1 (21.2) | 24.9 - | 27.1 (12.3) | 74.5 (8.1) |
| Single Mom, Working | 36.6 (35.3) | 21.7 (24.8) | 16.2 (10.6) | 23.4 (64.5) | 0.0 (42.6) | 6.1 - | 19.6 (29.3) | 35.2 (21.8) |
| Single, No Kids, Not Working | 21.6 (26.6) | 23.8 (19.4) | 21.7 (69.1) | 26.0 (36.0) | 9.7 (54.4) | 85.2 - | 9.1 (57.1) | 27.8 (35.4) |
| Single, No Kids, Working | 5.4 (46.4) | 9.6 (39.0) | 4.8 (21.4) | 2.0 (47.0) | 2.2 (40.6) | 17.0 - | 4.2 (52.4) | 11.4 (43.8) |
| Total | 14.0 (37.3) | 14.0 (30.5) | 9.3 (26.6) | 11.3 (34.1) | 4.6 (35.6) | 14.6 - | 12.1 (37.7) | 21.5 (33.2) |

* No education information is available for Sweden.

Table 3: Best Fitting Logistic Regression Models of Poverty by Role Status

TOTAL (18-57)

| | *Australia* | | *Canada* | | *Germany* | | *Italy* | | *Netherlands* | | *Sweden* | | *U.K.* | | *U.S.A.* | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $\hat{\beta}$ | $\chi^2$ | $\hat{\beta}$ | $\chi^2$ | $\hat{\beta}$ | $\chi^2$ | $\hat{\beta}$ | $\chi^2$ | $\hat{\beta}$ | $\chi^2$ | $\hat{\beta}$ | $\chi^2$ | $\hat{\beta}$ | $\chi^2$ | $\hat{\beta}$ | $\chi^2$ |
| Constant | -2.780 | 247.46 | -2.159 | 110.51 | -3.618 | 871.86 | -1.756 | 418.75 | -3.518 | 200.06 | .825 | 3.22 | -2.117 | 42.36 | -2.361 | 1317.23 |
| Married (Single = 1) | 1.402 | 54.15 | 1.211 | 89.25 | 2.423 | 512.98 | 1.012 | 184.04 | 1.023 | 22.52 | 1.740 | 33.25 | .323 | 3.83 | 1.326 | 926.55 |
| Mom | .658 | 19.52 | .654 | 29.85 | .647 | 37.45 | .511 | 97.35 | --- | --- | -.817 | 3.51 | .857 | 17.02 | .586 | 169.78 |
| Work | -.666 | 25.53 | -1.384 | 288.94 | -.486 | 8.03 | -1.620 | 560.57 | -1.063 | 6.93 | -2.632 | 120.32 | -.437 | 3.23 | -1.422 | 1600.36 |
| Single * Mom | 1.203 | 27.47 | .744 | 14.36 | --- | --- | --- | --- | --- | --- | -1.197 | 5.57 | --- | --- | .958 | 253.63 |
| Single * Work | -1.166 | 29.22 | --- | --- | -1.705 | 76.10 | --- | --- | -.760 | 2.96 | --- | --- | -.565 | 3.901 | --- | --- |
| Mom * Work | --- | --- | --- | --- | -.652 | 8.69 | --- | --- | 1.517 | 15.43 | 1.143 | 6.60 | -.490 | 3.16 | .6404 | 158.38 |
| Single * Mom * Work | --- | --- | -.476 | 5.34 | 1.305 | 25.64 | --- | --- | --- | --- | --- | --- | 1.017 | 9.74 | -.898 | 238.29 |
| Age | --- | --- | -.006 | 2.95 | --- | --- | -.009 | 17.91 | --- | --- | -.063 | 45.57 | -.017 | 9.57 | -.009 | 65.43 |
| Education (Low = 1) | .530 | 18.18 | .403 | 19.28 | .249 | 7.96 | --- | --- | .380 | 2.94 | NA | NA | .429 | 11.64 | .905 | 1040.15 |
| Model Chi-square | 486.87 | | 884.50 | | 1098.70 | | 844.87 | | 55.79 | | 378.53 | | 189.28 | | 12802.14 | |
| Degrees of freedom | 6 | | 7 | | 7 | | 4 | | 5 | | 6 | | 8 | | 8 | |

Table 3, Continued
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| | *Australia* | | *Canada* | | *Germany* | | *Italy* | | *Netherlands* | | *Sweden* | | *U.K.* | | *U.S.A.* | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $\hat{\beta}$ | $\chi^2$ | $\hat{\beta}$ | $\chi^2$ | $\hat{\beta}$ | $\chi^2$ | $\hat{\beta}$ | $\chi^2$ | $\hat{\beta}$ | $\chi^2$ | $\hat{\beta}$ | $\chi^2$ | $\hat{\beta}$ | $\chi^2$ | $\hat{\beta}$ | $\chi^2$ |
| Constant | -1.995 | 133.15 | .159 | .30 | -3.618 | 529.14 | -1.049 | 22.80 | .021 | .001 | 2.639 | 8.72 | -3.183 | 331.70 | -1.415 | 123.21 |
| Married (Single = 1) | .351 | 3.18 | --- | --- | 2.376 | 226.54 | .791 | 27.42 | --- | --- | 3.116 | 45.21 | --- | --- | .667 | 52.45 |
| Mom | --- | --- | .531 | 13.95 | 1.289 | 67.21 | .573 | 32.94 | --- | --- | --- | --- | 1.578 | 80.26 | .589 | 43.68 |
| Work | -1.576 | 52.74 | -1.831 | 142.47 | --- | --- | -1.775 | 223.88 | -1.805 | 21.55 | -3.265 | 84.95 | --- | --- | -2.001 | 186.13 |
| Single * Mom | 2.518 | 64.25 | 1.691 | 72.51 | --- | --- | 2.060 | 33.26 | --- | --- | -2.273 | 12.26 | --- | --- | 1.414 | 177.43 |
| Single * Work | --- | --- | .935 | 25.43 | -1.740 | 213.14 | -.820 | 5.81 | --- | --- | --- | --- | --- | --- | 1.008 | 42.45 |
| Mom * Work | .945 | 11.25 | --- | --- | -1.051 | 27.76 | --- | --- | 1.710 | 8.89 | 1.930 | 10.81 | -1.285 | 37.65 | 1.423 | 85.45 |
| Single * Mom * Work | -1.143 | 6.69 | -1.007 | 11.05 | .976 | 8.92 | --- | --- | --- | --- | --- | --- | 1.097 | 11.51 | -1.990 | 134.24 |
| Age | --- | --- | -.064 | 27.74 | --- | --- | -.035 | 13.00 | -.107 | 14.40 | -.178 | 30.28 | --- | --- | -.032 | 85.77 |
| Education (Low = 1) | .529 | 10.33 | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | .512 | 9.30 | .712 | 390.90 |
| Model Chi-square | 310.45 | | 492.88 | | 476.32 | | 533.98 | | 43.34 | | 309.38 | | 138.77 | | 6731.78 | |
| Degrees of freedom | 6 | | 6 | | 5 | | 6 | | 3 | | 5 | | 4 | | 9 | |

Table 4: Predicted Poverty Rates Using Best Fitting Model for Each Country

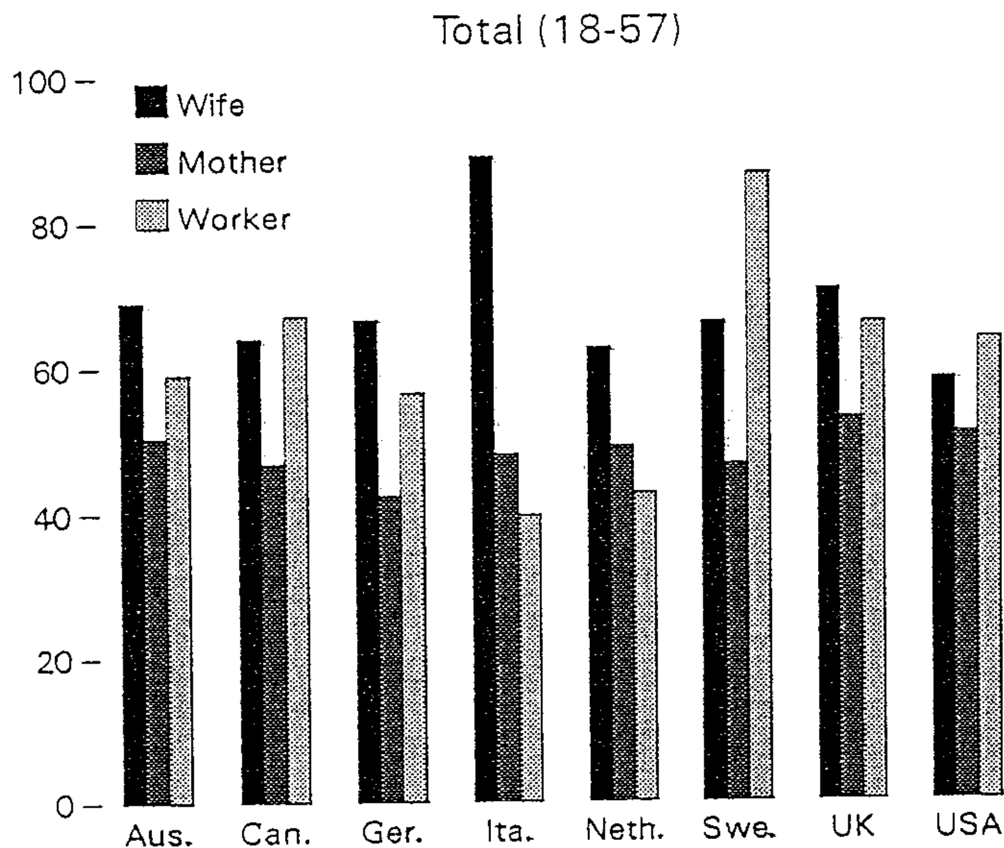
TOTAL (18-57)

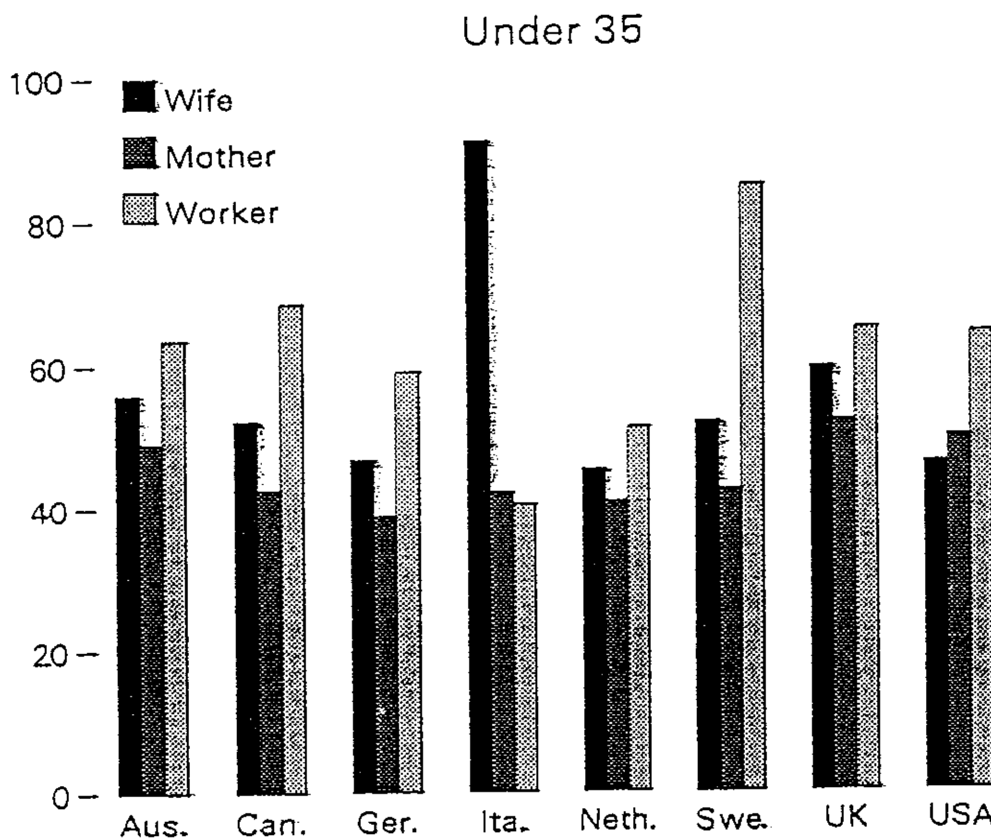
| | *Austr.* | *Can.* | *Germ.* | *Italy* | *Nether.* | *Sweden* | *U.K.* | *USA* |
|---|---|---|---|---|---|---|---|---|
| Married Mom, Not Working | 14.66 | 19.17 | 5.93 | 17.01 | 3.79 | 8.89 | 17.01 | 18.67 |
| Married Mom, Working | 8.11 | 5.61 | 1.98 | 3.90 | 5.85 | 2.15 | 7.50 | 9.50 |
| Married, No Kids, Not Working | 8.17 | 10.98 | 3.19 | 10.95 | 13.79 | 18.10 | 8.00 | 11.33 |
| Married, No Kids, Working | 4.37 | 3.00 | 1.99 | 2.38 | 1.34 | 1.56 | 5.32 | 2.99 |
| Single Mom, Not Working | 69.93 | 62.64 | 41.54 | 36.06 | 9.88 | 14.38 | 22.06 | 69.25 |
| Single Mom, Working | 27.13 | 20.69 | 13.25 | 10.04 | 7.48 | 3.65 | 14.96 | 29.56 |
| Single, No Kids, Not Working | 26.55 | 29.28 | 27.12 | 25.29 | 9.88 | 55.72 | 10.73 | 32.48 |
| Single, No Kids, Working | 5.47 | 9.40 | 4.00 | 6.28 | 1.74 | 8.30 | 4.23 | 10.40 |

UNDER 35

| | *Austr.* | *Can.* | *Germ.* | *Italy* | *Nether.* | *Sweden* | *U.K.* | *USA* |
|---|---|---|---|---|---|---|---|---|
| Married Mom, Not Working | 15.93 | 27.13 | 8.88 | 20.10 | 5.72 | 11.94 | 21.66 | 23.33 |
| Married Mom, Working | 9.16 | 5.63 | 3.29 | 4.09 | 5.23 | 3.45 | 7.11 2 | 14.59 |
| Married, No Kids, Not Working | 15.93 | 17.97 | 2.61 | 12.43 | 5.72 | 11.94 | 5.40 | 14.45 |
| Married, No Kids, Working | 3.77 | 3.39 | 2.61 | 2.35 | 0.99 | 0.52 | 5.40 | 2.23 |
| Single Mom, Not Working | 76.95 | 66.89 | 51.18 | 81.33 | 5.72 | 23.96 | 21.66 | 70.91 |
| Single Mom, Working | 36.18 | 23.15 | 14.57 | 24.52 | 5.23 | 7.66 | 18.65 | 33.88 |
| Single, No Kids, Not Working | 21.21 | 17.97 | 22.41 | 6.05 | 5.72 | 75.37 | 5.40 | 24.76 |
| Single, No Kids, Working | 5.27 | 8.21 | 4.83 | 2.28 | 0.99 | 10.47 | 5.40 | 10.87 |

Figure 1
Percent of Women Who are Wives, Mothers, and Workers



# Figure 2
## Predicted Poverty Rates Using Best Fitting Model for Each Country