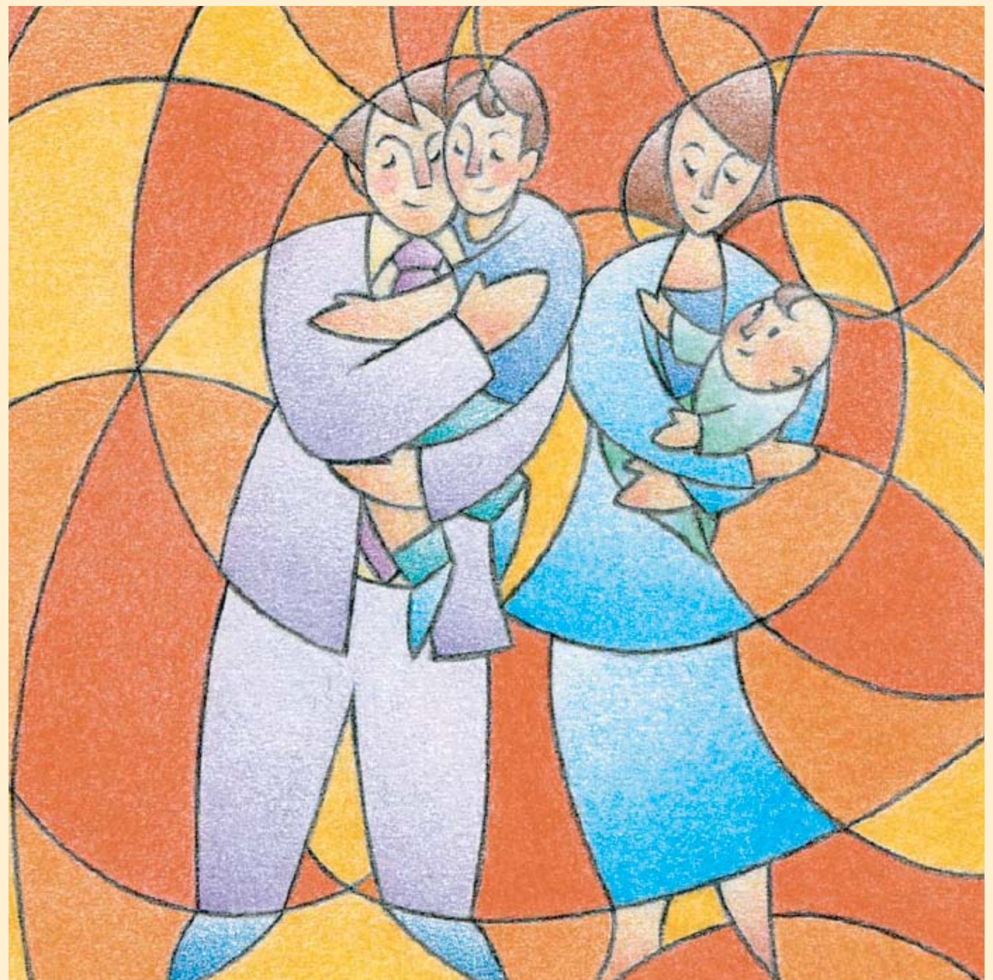
European Foundation for the Improvement of Living and Working Conditions

First European Quality of Life Survey: Families, work and social networks



First European Quality of Life Survey: Families, work and social networks

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European Foundation for the Improvement of Living and Working Conditions

First European Quality of Life Survey: Families, work and social networks

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Foreword

Diversity is one of the defining features of the enlarged European Union. With the prospect of further enlargement ahead, differences such as those in living conditions, quality of life and cultural traditions are likely to be more pertinent than ever. While the nurturing of cultural diversity lies at the heart of the European ideal, fostering greater cohesion is also a central priority.

Against this background, the European Foundation for the Improvement of Living and Working Conditions has been committed to obtaining more in-depth information about how people live and how they perceive their circumstances. In 2003, the Foundation conducted fieldwork for its First European Quality of Life Survey in 28 countries: the EU25, two acceding countries – Bulgaria and Romania – and one candidate country, Turkey. The survey was a questionnaire-based, representative household survey, which aimed to analyse how various life factors affect Europeans' quality of life. In particular, it addressed a number of key areas: employment, economic resources, housing and local environment, family and household structure, participation in the community, health and health care, knowledge/education and training.

The results of the Foundation's First European Quality of Life Survey were published in 2004. Since then, the Foundation has been engaged in more extensive analysis on how different issues impact on individual quality of life in the EU. This activity has produced a series of in-depth analytical reports, which look at key components of quality of life – families and social networks, income inequalities, overall life satisfaction and housing – across all 28 countries, identifying differences and similarities as well as policy implications.

This report explores how families, social networks and work–life balance issues affect quality of life. The survey shows that time constraints in the workplace impact negatively on overall quality of life, formation of families and family life. It highlights that people, particularly in the new Member States, often find it difficult to provide the necessary care for children and the elderly because of work commitments. Above all, the report argues that in order to take full advantage of social capital in a changing Europe, employment policies will have to take account of the needs of families, households and children.

These are some of the challenges facing European policymakers today. We hope that the findings of this report can contribute to shaping EU employment and social policies aimed at solving these issues, and ultimately at improving quality of life for all people living in the EU.

Willy Buschak
Acting Director

Country codes

EU25

AT	Austria
BE	Belgium
CZ	Czech Republic
CY	Cyprus
DK	Denmark
EE	Estonia
FI	Finland
FR	France
DE	Germany
EL	Greece
HU	Hungary
IE	Ireland
IT	Italy
LV	Latvia
LT	Lithuania
LU	Luxembourg
MT	Malta
NL	Netherlands
PL	Poland
PT	Portugal
SK	Slovakia
SI	Slovenia
ES	Spain
SE	Sweden
UK	United Kingdom

CC3

BG	Bulgaria
RO	Romania
TR	Turkey

Abbreviations

EQLS	European Quality of Life Survey
EU15	15 EU Member States (pre May 2004)
EU25	25 EU Member States (post May 2004)
NMS	10 new Member States which joined the European Union in May 2004 (former 'acceding' countries)
CC3	Three candidate countries: Bulgaria, Romania and Turkey

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Introduction

Households and families and quality of life

Households, families and relatives, or kin, are important for the social cohesion of communities. They represent important dimensions of quality of life[1] at two key levels. Firstly, they are a material and relational resource for individuals. Secondly, they constitute the context within which individuals make their choices with regard to labour market participation and community involvement. For this same reason, they are also an arena of differentiation: between genders – in so far as family roles and responsibilities still tend to impact differently on men and women – and also between social groups and between countries.

The database of the European Quality of Life Survey (EQLS) offers the opportunity to analyse how men and women with different family responsibilities, and at different life stages, develop strategies to meet the demands of income and care. The survey was carried out in 2003, covering 28 European countries: the former 15 EU Member States (EU15), the 10 new Member States (NMS), and three candidate countries, Bulgaria, Romania and Turkey (CC3). It allows analysis of the different populations' household and personal circumstances, and of the pressures they have to meet, depending on the combination of paid and unpaid work they are able to secure. It is possible to analyse how household circumstances, and to some degree also kin networks, impact on men's and women's life chances: with regard to access to income, labour market participation, patterns of time use, and informal support. This is the first study to explore systematically how household circumstances and roles affect the life chances of men and women. It develops the analysis in a complex comparative manner: between sexes, across life stages, across social class, as well as across countries and country groups.

Before presenting the key results, an overview of trends, research and debate in this field is useful.

Resilience of the family

Many indicators seem to point to a process of de-institutionalisation (see e.g. Beck-Gersheim, 1998; Lewis, 2001; Daly, 2004) and disruption of the family (Fukuyama, 1999; Roudinesco, 2002). Such indicators include the delay in entering marriage and parenthood; the increasing popularity of cohabitation, which in many European countries precedes and often substitutes marriage; the increasing number of births outside marriage in a framework of overall low fertility; the increasing instability of marriage and, more generally, of couple relationships.

Yet, there is another side of the coin: an increasing demand for acknowledgement of so called new family forms. Most births outside marriage in Europe now occur within a stable couple relationship (European Commission, 2003a), which is a different scenario to the recent past. Legislation in all European countries, including those countries that still do not offer any acknowledgement to cohabitant couples as such, has removed any difference between children born within and outside marriage. Cohabitant heterosexual and homosexual partners argue that, in asking for legal acknowledgement, they are not asking for a de-institutionalisation of the family, but for a degree of institutionalisation of their relationship and of the other relationships created through it. What is perceived as a weakening of the family may just be a phase of reconsidering what should be included in the family.[2]

[1] Fahey et al, 2003.

[2] It is an ongoing process in the history of family forms, as Therborn (2004) recently pointed out.

Against this background of changing circumstances, the clear common feature is the persisting resilience of families in dealing with their support needs.

Research has indicated that intergenerational transfers play an important role in all advanced societies (e.g. Bengtson and Achenbaum, 1993; Arber and Attias Donfut, 2000). Studies show how feelings of obligation towards family and relatives are deeply ingrained, even when there is no law or love (e.g. Finch, 1989; Finch and Mason, 1993). A study based on Eurobarometer data (Alber and Kohler, 2004) indicates that the majority of Europeans in the 25 EU Member States are willing to take care of their frail elderly parents and close kin. Intergenerational obligations continue to be at the core of what are perceived as family obligations. The ageing of the population may actually strengthen these feelings of obligation. An increasing number of children are growing up in a family where more generations are present. The improvement in life expectancy has created a space for intergenerational relations.

Family and kin are also an important resource in times of need. The large majority of Europeans feel that they can rely on their family beyond the immediate household when they are sick, or need money, or psychological support (Alber and Fahey, 2004).

Changing balance of work and care responsibilities

Resilience does not mean that the family's integrating and supportive role occurs without tensions. In particular, family solidarity may be a heavy burden in terms of time and energy (Attias Donfut, 2000). As Paugam and Russel observe: '…the individual's need for autonomy and the less homogeneous character of family lead to a kind of solidarity which is at the same time more flexible and less formal, but also more fragile…' (Paugam and Russel, 2000, pp. 257–258).

Two factors are of particular relevance in this perspective: the ageing of the population, and the increasing labour market participation of women with family responsibilities. In different ways, these two factors challenge the gender and intergenerational arrangements that underlined traditional family, paid work and welfare state patterns of organisation.

Reconciling work and family commitments has become important in European societies. It is also a key aim of the European employment policy, as outlined under the Equality Pillar of the European Employment Guidelines (European Commission, 1999).

According to a recent scenario exercise (EU Commission, 2003a), in the next 15 years, the age group which will increase most in the EU will be the over-eighties. Their number will increase by about 50%, compared with an approximately 5% increase in the working age population. In the new Member States, the population is on average younger, but the trend is quite similar (Fahey and Speder, 2004; Billari and Wilson, 2001). The increase in life expectancy is a consequence of an improvement in health conditions, and suggests that old age could be re-defined. Yet, these very improvements increase the risk that a quota of older people will experience short or long periods during which they are very fragile and sometimes not fully able to take care of themselves. Thus, the demands of care coming from older people are likely to increase within kinship networks, while these demands are shrinking in the younger generations.

The ageing of the population and of kinship networks, therefore, is changing the demographic and relational context in which intergenerational relationships and obligations are developed.

Changes in intergenerational relationships do not concern only demographic phenomena and, specifically, the ageing of the population. They also concern the degree to which young people are capable of becoming self-sufficient. Increasing flexibility in the labour market and in labour contracts is occurring in all EU countries (European Commission, 2004). Different welfare state regimes, as well as different housing markets, cushion to varying degrees the insecurity that this process may cause. Comparative studies on patterns of entering adulthood and of fertility indicate that there is no convergence in trends across Europe (see e.g. Billari and Wilson, 2001; Mayer, 2001). This might be due largely to the degree to which young people are able to access crucial resources on their own, without the mediation of their families (i.e. their parents or even grandparents). Such resources include housing, income protection in case of unemployment, or financial credit.

The second factor affecting long-standing family arrangements, as well as the welfare regimes and specific social policies that have been built around them, concerns gender arrangements. The increasing labour market participation of women, particularly in the younger age groups, is certainly an important social innovation, both in the labour market and also in households and families. It affects the individual work–family balance and the overall work–family system (Pleck, 1977). In particular, it affects the gender division of labour within households and families, and the ensuing patterns of allocation to paid and unpaid work. Thus, in principle, it calls for a re-organisation both of paid working time and also of patterns of care provision.

Both OECD (2002, 2003) and Eurostat findings show that family responsibilities are one of the main reasons for women remaining outside, or exiting, the labour force (European Commission, 2002). Family responsibilities also result in the prevalence of non-standard jobs and discontinued careers among women (see e.g. Hedva Sarfati and Giuliano Bonoli, 2002). At the same time, the total work overload experienced by European women with caring responsibilities, who manage to combine them with paid work, should be looked at with some concern.

Family and social support

Access to family and social support is a resource for social integration and inclusion (e.g. Pierce, Sarason and Sarason, 1990; Walker, Wasserman and Wellman, 1993; Moen, 1997). Families are a means of inclusion in many ways (Finch, 1989; Finch and Mason, 1993). They offer emotional support and means of self-identification/belonging. They provide practical support in dealing with everyday life. Finally, they often provide financial support and cushion periods in which an individual's own income is inadequate, or when one is unemployed. Sharing and combining resources may also occur within kinships. Indeed, the amount of financial and other resources redistributed across kin might be, not only greater, but also more relevant for one's life chances, in the case of the better off. Comparative research on intergenerational redistribution indicates that this kind of redistribution of wealth plays an important role in all advanced societies (Bengtson and Achenbaum, 1993). Families remain an important institution of social inclusion and welfare, as studies on intergenerational transfers have indicated (Arber and Attias Donfut, 2000). In some cases, they are even strengthened in this role by public policies and legislation.

This role of family and kin solidarity depends on a country's legal (see Millar and Warman, 1995) and cultural tradition, and particularly on its welfare regime pattern. Esping Andersen's (1990) well-known and influential welfare state typology is based specifically on the role that the family has in shaping welfare state arrangements. Authors (e.g. Ferrera, 1993 and 2000) who argue that there is a fourth welfare state or welfare regime type, in so far as there is a specific Mediterranean model, also point to the role that families have in these societies in providing welfare for their members. Still others (e.g. Gauthier, 1996; Naldini, 2003) point to the implicit and sometimes explicit expectations concerning family provision embodied in social policies, or the lack of them. According to Eurobarometer data (Boehnke, 2004), the feeling of being left out of one's own family is more present among the low-income groups, and increases when unemployed people, or those who suffer from severe deprivation, are involved. In these cases, families may fail their members because of being overburdened, and because of a lack of alternative resources. Different national and local family cultures may provide a different framework to deal with tensions arising from deprivation and overburdening within families.

Emotional, and particularly social and financial, inclusion through family membership and solidarity does not have a universally positive meaning. The risk of over-inclusion has been particularly highlighted in the case of women (see e.g. Daly and Saraceno, 2002).

The family may hide and sometimes even hinder other forms of social integration and inclusion. Debating the relative risk of social exclusion because of unemployment and/or poverty on the basis of comparative data, Gallie and Paugam (2002) highlight the ambivalent inclusion provided to unemployed and to poor people, particularly in the Mediterranean countries, through families. Where it becomes the only or main means of inclusion and support, its enabling power can be weak. On the one hand, it causes persistent dependence; and on the other, the resources it may provide are limited. A similar argument could be developed with regard to the autonomy of young people. The *Joint Report on Social Inclusion* adopted by the Commission in December 2003 addresses this issue indirectly when referring to the need to break the intergenerational transfer of poverty.

Involvement in community and social activities

The degree to which one is involved with friends, neighbours, associations, and community activities contributes to the quality of life of individuals and communities. It involves the ability to give and/or receive needed support, to access a variety of relationships, to take part in community and wider social activities. Being embedded in a social network may enlarge the practical, financial and emotional resources one has, while enhancing and supporting one's capabilities.

These issues may be examined from a societal and an individual perspective. Specific societal patterns, in terms of political and welfare regimes, encourage different kinds of community participation, as indicated by participation in various kinds of associations, community work, participation in informal exchanges in the community and so forth. Individual characteristics and attributes (family status, sex, working status) command different kinds of social support and community involvement.

Policy relevance of family issues

Family policies are outside the scope of EU policymaking. Yet, many EU policies affect the way households and families are organised and embody some kind of implicit idea of a 'good' family (see Gerhards and Hölscher, 2003). Looking, for instance, at the European employment and equal opportunity policies, one may detect an implicit model of household and family organisation in which all adults of working age are at work, possibly for more years than is usual at present. This image of the 'good family' is far from being coherently and systematically developed. Rather, it hides tensions and unresolved dilemmas, which become apparent in growing concerns over the fertility decline and over the caring needs of an increasingly ageing population. These same tensions are present in all of the Member States, although emphases and priorities may differ.

Employment policies concern the interdependence between family (including gender) arrangements and labour market arrangements, at all levels. These interdependencies shape which person offers himself/herself in the labour market, and under what conditions (wages, distance, time). They also impact on private family decisions, such as when and whether to move, when and whether to have a child, whether to take care of a frail elderly relative and who might take this responsibility. When defining the Lisbon and Laeken targets, the European Ministers focused to some degree on issues of equal opportunity among men and women, as well as on issues of equal opportunity with regard to age (for young and older people). Yet, particularly in the case of countries with a lower women's labour force participation, little or no attention has been given to what kind of re-organisation, of households and families and of working time, an increase in women's labour market participation would require.

In this perspective, the recent European concern with conciliating, or re-conciliating, policies offers a useful conceptual and policy framework to address the issue of family–work–gender arrangements. It is clear that, unless account is taken of the demands coming from family relationships and obligations, a pure labour market approach to gender inequality is bound to be inefficient. At the same time, the conciliating approach is, in principle, more adept in addressing men's behaviours and needs for a better quality of life. Finally, the conciliating approach shows that what is at stake is the gender division of labour and responsibilities, and the general and complex issue of gender equality in family and society.

In addition, pension reforms are important areas where family/gender arrangements are being redefined, particularly those reforms concerning retirement age and the establishment of a closer link between work history and pension entitlement. Responsibility lies with the individual countries, but the Commission has a power of recommendation. So far, it has used this power mainly to emphasise the need of financially sustainable pension systems, thus encouraging the raising of the retirement age and a closer relationship between individual work histories and contributory records and pension amounts. Family-work interdependencies that cause gender differences in labour market participation should certainly be addressed through a combination of employment policies and social services policies. Yet, it may not be enough. The caring work performed by women for their families may remain hidden, ending up as a cost women have to pay (in the form of lost income), rather than something for which they should be acknowledged (see e.g. Ginn, Street and Arber, 2001; and the AGE – the European Older People Platform – position on the EU open method of coordination on the reform of pensions).

The whole debate on ‘flexicurity’ – combining flexibility and security in the job market[3] – is deeply intertwined with developments in family arrangements. On the one hand, insecurity in the labour market encourages a delay in family formation; and on the other, it puts a burden on family solidarity when there are not adequate forms of social protection. Within the area of flexicurity, a gender specific issue should be pointed out, concerning forms of maternity leave and maternity benefit. The Member States have different regulations in this regard; most of them grant maternity leave and benefit only to regular wage earners. In an increasingly de-regulated labour market, and where atypical contracts concern a substantial quota of all contracts, a large number of young women are likely not to be protected or to be inadequately protected, if and when they have a child. At the same time, a number of young men are likely not to have access to parental leave. The EU has had an important role in this field with the directive on maternal leave. It may be timely to start a new process to develop a form of protection attuned to the new situation in the labour market.

The ageing of the population is usually addressed in European social policy as a health policy issue. This has certainly a sound empirical basis. However, it has its limitations, in so far as it does not see the impact of an ageing population on a kin network, and on the balance between supply and demand of informal care. The informal caring deficit that successive groups of older people will encounter does not stem from a growing egoism within families and intergenerational relationships. Rather, it reflects a personnel shortage, due to age imbalances within families and the increasing labour force participation of women.

Certainly, not all older people need caring for; indeed, many are in the ranks of carers themselves. As shown in an interdisciplinary study on ageing in Germany, there is an extraordinary reserve of capacity and autonomy among older people (Baltes and Mayer, 2000). The emphasis on active ageing looks mostly at labour market and community participation. It ignores the amount of caring activity that many older people (mostly women, but also a number of men) perform either for a spouse or for kin (usually an elderly parent) in all countries, albeit to varying degrees, depending on the specific welfare regime. These older carers, however, are the most likely not to be cared for because of the caring deficit pointed out above. Again, the interdependence between employment policies, social services policies and family arrangements emerges.

Finally, family arrangements and family solidarity are at the core of social inclusion policies, in so far as families and kinship are conceptualised as a crucial integrative resource, which must not be left unaided. As the Commission’s last *Joint Report on Social Inclusion* underlines, in the case of children there is a serious risk of intergenerational transmission of poverty and social exclusion. Longitudinal data indicate that children living in poor households are most likely to spend more time in poverty.

The policy relevance of family issues at EU level, therefore, does not concern only world visions or value conflicts, as some public debates and events seem to suggest. These are certainly present and become more explicit as the EU enlarges (both institutionally and through immigration),

[3] In the foreword to the Employment Report of 2004 (European Commission, 2004), the European Commissioner Stavros Dimas defines flexicurity as: ‘combining flexibility and security in the job market in a way which helps increase both productivity and the quality of jobs, by guaranteeing security for individual workers while at the same time allowing firms the flexibility needed to continue creating jobs.’

encompassing an increasing number of different cultural traditions, religions, and so forth. These differences, and the conflicts they may create, are certainly likely to become an item on the European political agenda, as has already occurred in the case of anti-discrimination regulation. However, focusing on the value conflicts obscures the issues concerning family matters, and the tensions around them, which are present in less heavily charged and apparently neutral policy areas. Together with equal opportunity policies, the employment policy, the social inclusion policy, the pension reform policy and, more generally, the restructuring of the social protection system are among the areas most affected by what happens in families. At the same time, these policies are most crucial in supporting, or hindering, individual choices and freedom in family matters.

Aim of the report

The specific aim of this report is to provide an account of:

- the patterns of work–life balance developed by European men and women in different life phases and holding different household statuses. This depends on their – or their household's – social and economic status, as well as on the country in which they live;
- the patterns of informal (family, kin, friends and neighbours) solidarity and sociability available to European men and women, depending on their household and economic circumstances;
- the relationships and distinctions between different kinds of support and sociability.

The first chapter describes what kinds of households Europeans live in, according to age and sex in the various countries, and more specifically, what kind of household statuses they hold. Here, the focus will be both on gender and on patterns of family formation: when, and if, young people exit the parental household to form a household of their own; at what age they are more likely to become parents in the various countries; in what kind of household and in what position are older people more likely to spend their late years.

Chapter 2 describes the patterns of work–family arrangements. These are understood as complex systems of interdependencies, which emerge in the combination of paid and unpaid work, as mediated by the gender division of labour, in the various life stages, and in the different countries. Chapter 3 will focus specifically on the household economy as it is shaped by broad economic circumstances, the economic position of the household, and the number and type of paid workers within it.

Support and social relations are the focus of Chapters 4 and 5, respectively. With regard to family and social support, the hypotheses are as follows: a) Families are an important source of all kinds of support; differences lie more in the resources available than in patterns of family solidarity and generosity; b) Family solidarity is likely to be selective with regard to life phases and household circumstances; c) Family and kin solidarity is not an alternative to other kinds of informal solidarity. However, having only the former to count on is an indicator of constrained social and network resources.

With regard to patterns of social relations, the hypothesis again is that there is a continuum from patterns of sociability which integrate a rich network of family and kin members, friends,

neighbours and colleagues, to patterns which see only a restricted number of close family members.

European Quality of Life Survey

The European Quality of Life Survey was launched by the European Foundation for the Improvement of Living and Working Conditions in 2003. Using a comprehensive questionnaire, fieldwork was carried out by Intomart GFK in 28 countries: the former 15 EU Member States (EU15), the 10 new Member States (NMS), and three candidate countries, Bulgaria, Romania and Turkey (CC3). The aim was to obtain comparable information on household and family composition, working conditions, social position, income and standard of living, time use and work–life balance, housing conditions, political participation, social support and social networks, health and subjective well-being, and local environment. National response rates differ quite strongly, between 30% in Spain and 90% in Germany. In each country, around 1,000 people were interviewed, though this was reduced to 600 respondents in the smaller countries, Cyprus, Estonia, Luxembourg, Malta and Slovenia. Weighting variables have been calculated with reference to age, sex and region. A careful and thorough data check was conducted by the Social Science Centre team in Berlin (WZB), which was coordinating the research group engaged by the Foundation to conduct first analytical monitoring. In the course of the data processing, recoded breakdown variables, indices and macro variables were added.

However, even this comprehensive and rich data source has some limitations for analysis, which have to be kept in mind when interpreting the results. Sample sizes are too small to allow detailed analysis of important population sub-groups, such as single parents, in each country. The broad coverage of several subjects and life domains, which is undoubtedly an advantage in many respects, necessitates a lack of detailed questions to address each theme in depth. Moreover, although meant to be representative for the whole population, minorities, for example Roma, are not covered by the national surveys. Some data problems remained unsolved, with severe consequences for the analysis. For example, the income variable in Germany did not prove to be fully reliable, so that analysis has to be treated with caution.[4]

The focus of this report is on the dynamics of individual and household strategies; but the data are cross-sectional. Thus, although reference will be made throughout the report to life stages, by no means should this be read as a longitudinal analysis. The different experiences and behaviours of successive age groups cannot be read as indicating the phases of a process that each age group will go though. Rather, they express the specific life stage experience of different age groups at a single point in time. Since the number of cases, in many instances, is too small to allow a statistically meaningful breakdown, a large part of the analysis is performed with reference to country groups, mostly the EU15, NMS, and CC3. However, when possible and statistically meaningful, country specific patterns and differences have been analysed. All analysis has been made on weighted samples.

[4] For further information on the survey procedure and results of the data check, see Arendt, 2003 and Nauenburg and Mertel, 2004. For more details on the problematic data for Germany's lowest income quartile, see Fahey, Whelan and Maître, 2005.

Households and social situation 1

The type of household people live in during different phases of the life course is a more meaningful indicator of patterns of household formation than the simple distribution of household types across countries. Although the European Quality of Life Survey data are not longitudinal, they offer the possibility of comparing across countries, as well across gender and economic circumstances, the kind of household circumstances individuals experience and the household statuses they occupy at various ages.

Not surprisingly, the biggest differences across countries and country groups are found among young people and older people (see Saraceno and Olagnero, 2004). These differences cast light on patterns of family formation and household experience along the entire life cycle. When children leave the parental household late – and in some cases they bring their spouse/partner into the home – adults in their older years are then more likely to spend many years living in the same house as their adult children. Some parents will become old and die while still living with their children. When children leave the parental household early, and live with their partner and children in a different dwelling than that of their parents, the adults in their mature years are likely to have many years in which they live as a childless couple, or widowed, particularly when old, and more so for women.

The kinship network is also affected by these patterns. In some cases, the parents of both partners live in different households. In other cases, one set of parents (or one parent only), and sometimes other relatives, live with the couple and possibly grandchildren. Although the kin network is larger than any kind of extended household, demands and forms of support, and patterns of giving and receiving, across the network are affected by the family formation and household structure in the different phases of life.

Patterns of family formation among young people (18-34 years)

Given that the data are cross-sectional, not longitudinal, it is not known how many of the young people have already gone through different phases of family formation by the age of 34 years. It is known how many are in a partnership and how many are parents, but not whether, before becoming partners, they spent some time living by themselves. Similarly, it is not apparent whether some of those who now live alone, or within their parents' household, have previously lived with a partner; this information is lacking even in the case of lone mothers.

Within these limitations, the data (see Table 1) present enough systematic differences, by country and sex, to detect distinct patterns of family formation in Europe.

In the EU15, on average, young people become parents later than in the NMS and in the candidate countries, but they leave the parental household at a younger age. Throughout Europe, forming a cohabitant couple and parenthood – the traditional marking events of having completed the transition to adulthood – normally follow the exit from the parental home. Yet, for a small number of young people, the couple is formed while still living within the parental household of one of the partners. Therefore, the concept itself of forming a new family should be redefined. Extended households, although present within the EU15, particularly in Ireland and Portugal, are more common in the NMS and in the CC3, either because of a larger rural population or because of a housing shortage, or both. Since these young couples living in extended households are mostly childless, it seems that, for a proportion of young people, family support in forming a new family occurs in the form of including the young adult's partner in the household.

Looking at the young age group, one can distinguish (see Figure 1) three patterns of forming a new family, which confirm those proposed by Cavalli and Galland (1996) for the EU15 only. The patterns are clearer among men than among women; in some countries (e.g. Cyprus, Latvia, the Czech Republic, partly Italy and Spain), gender differences in terms of age at entering a partnership and parenthood are so great that it is difficult to speak of a common pattern involving both sexes.

In the first pattern, prevalent in the Nordic countries, Austria, Belgium, France, Germany, Greece and the UK, a substantial number of young people, by the time they reach 34 years of age, are outside the parental household and either live alone, particularly if they are male, or live with a partner, with or (more often) without children. Some 44% and 40% respectively of young Swedish and German men live alone, compared with 12% and 21% respectively who are still at home with their parents.

In the second pattern, prevalent in the southern European countries and even more in the NMS and candidate countries, around half, and sometimes more, of young people under 35 years old (particularly men) are still in the parental household without a cohabiting partner. Some 67% of Italian and Maltese young men, 57% of Slovakian, 55% of young Polish and over 40% of Portuguese and Spanish men at 34 are still living in the parental home without a partner. These households usually consist of immediate family, but for a small number – particularly in the NMS and CC3 – they are extended; that is, other relatives (usually one or more grandparents, or a sibling's spouse) are also present[5]. Where young people are outside the parental household, they are more likely than in the former pattern to be already in a partnership and, particularly if female, to have a child/children.

The third pattern concerns a smaller group of young people in all countries and is particularly concentrated in the NMS and CC3, but also in Ireland. In this case, young people remain in the parental household when they form a partnership, or enter their partner's parental household, which sometimes also includes other relatives.

In all three patterns, women generally enter a partnership and become parents earlier than men, and experience living alone less often. However, women more frequently experience being a lone parent, living either alone with their child/children, or with their parents in an extended household.

The survey sample is not large enough to support, with statistically significant results, a further age breakdown in order to detect at what age different patterns start to emerge. However, an exploratory breakdown (not shown here) in the 18–24 and 25–34 age groups suggests that these three patterns are already quite clear (even clearer) in the 18–24 age group. At this age, about 97% of Italians and the majority of young people in Spain, Portugal, Slovakia, Slovenia, Hungary, Poland, Malta, Belgium, Austria and Luxembourg, as well as French men, still live at home with their parents and with no partner. This is true only for a varying minority (less than 25% in the Scandinavian countries) of those under 25 years old in the other countries. On the contrary, about 40% of Danish, Finnish and Swedish people in this age group live alone by themselves, and the remaining percentage are either partners in a childless couple or already have children, some of them (mostly women) as a single parent.

[5] Given the small number of these situations for purposes of analysis, this study has preferred to group together all un-partnered childless children living in the parental household, without distinguishing between those living in immediate family and extended households.

Table 1 Household status of young people in Europe, 18–34 age group (%)

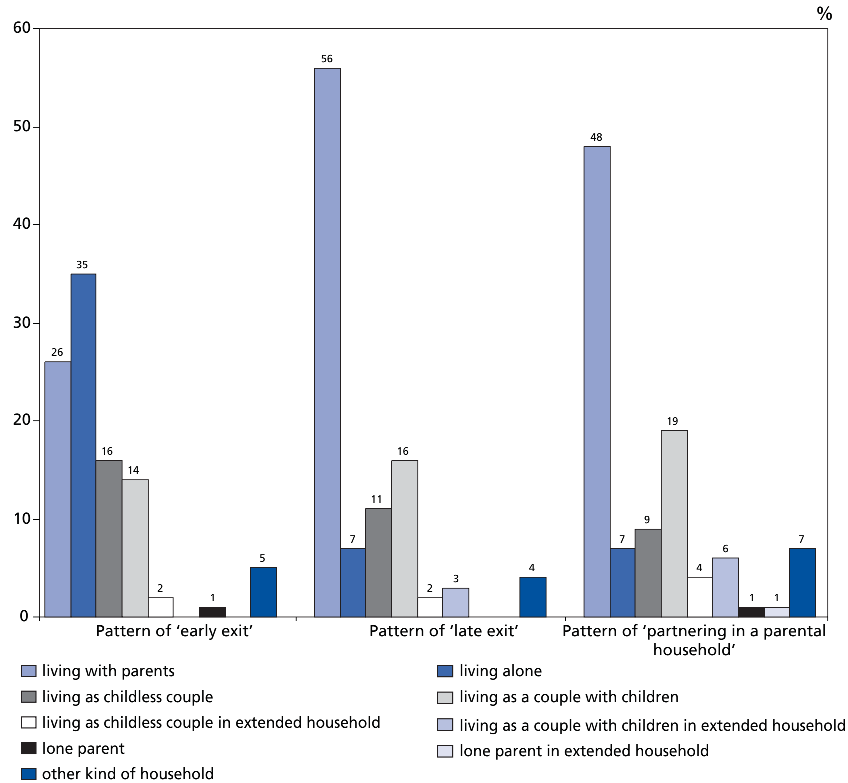
Country	Household status: Living with parents		Living alone		Living as childless couple		Living as a couple with children		Living as childless couple in an extended household		Living as a couple with children in an extended household		Lone parent		Lone parent in extended household		Other kind of household	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Austria	29	13	35	23	14	26	13	18	4	1	0	2	2	12	1	2	2	4
Belgium	28	28	28	11	20	14	20	33	0	0	1	1	2	11	0	0	1	2
Denmark	17	8	33	28	28	28	20	21	0	1	0	1	0	9	0	0	1	5
Finland	13	11	39	29	26	25	18	26	0	0	1	0	0	6	0	0	3	3
France	30	18	36	24	16	23	15	23	1	1	0	0	0	6	1	1	2	3
Germany	21	14	40	26	11	27	20	23	1	0	0	1	1	5	1	0	6	4
Greece	39	19	33	24	8	14	9	33	0	0	2	3	1	0	0	1	8	6
Ireland	25	19	10	7	14	15	15	18	6	6	6	7	1	12	5	3	18	13
Italy	67	60	11	6	8	12	11	20	0	0	0	1	0	2	0	0	2	0
Luxembourg	35	25	12	5	13	13	25	39	2	3	2	2	1	4	3	3	7	6
Netherlands	36	22	27	20	19	22	12	25	2	1	1	0	1	10	0	0	2	1
Portugal	48	33	7	5	8	10	28	30	1	3	3	8	0	9	0	1	5	2
Spain	45	34	5	5	22	16	13	26	3	1	2	3	1	2	0	2	9	10
Sweden	12	10	44	31	17	24	22	23	1	2	0	0	0	5	0	0	5	5
United Kingdom	19	12	33	14	22	36	8	19	4	1	0	0	1	13	0	1	12	4
Cyprus	43	29	16	6	9	20	19	30	7	7	2	1	2	2	0	1	3	5
Czech Republic	48	28	9	8	17	7	20	34	1	4	1	5	0	7	0	4	4	3
Estonia	36	29	17	19	26	23	10	17	3	2	2	0	2	5	0	5	3	1
Hungary	47	32	13	5	10	14	16	25	9	5	2	11	1	3	0	1	2	5
Latvia	39	22	14	13	13	20	21	24	3	3	6	4	2	6	0	5	3	4
Lithuania	41	18	9	8	8	14	34	35	1	1	7	8	0	10	1	3	0	4
Malta	67	55	7	4	9	14	9	11	4	6	1	2	0	1	1	0	2	7
Poland	55	45	2	3	4	4	22	23	4	4	7	11	0	3	2	5	4	2
Slovakia	57	41	4	1	4	4	21	31	2	2	10	11	1	3	0	4	2	2
Slovenia	53	43	10	6	10	11	17	26	3	1	2	8	0	3	1	0	5	3
Bulgaria	50	23	11	3	3	13	23	25	4	8	6	19	0	4	0	2	4	3
Romania	51	19	6	11	12	18	11	20	11	10	5	6	1	2	0	2	4	12
Turkey	49	29	6	1	7	9	20	40	1	4	6	8	1	2	1	2	8	4
EU15	**36**	**27**	**26**	**16**	**15**	**21**	**14**	**23**	**2**	**1**	**1**	**1**	**1**	**6**	**0**	**1**	**5**	**4**
NMS	**52**	**39**	**6**	**4**	**8**	**8**	**21**	**26**	**4**	**4**	**6**	**10**	**0**	**4**	**1**	**4**	**3**	**3**
CC3	**49**	**26**	**6**	**4**	**8**	**11**	**18**	**35**	**4**	**6**	**6**	**9**	**1**	**2**	**1**	**2**	**7**	**6**

HH3c: Now thinking about the other members of your household, starting with the oldest. What is this person's relationship to you?

Note: The category 'living with parents' includes all respondents, un-partnered and childless, living with parents with or without other aggregate members. The category 'other kinds of household' includes the respondents who live with friends, brothers or sisters (without parents), or other aggregate members.

Source: EQLS, 2003; layer percentages

Figure 1 Household status of young men (18–34 years): Three distinct patterns (%)



HH3c: Now thinking about the other members of your household, starting with the oldest. What is this person's relationship to you? *Note:* The category 'living with parents' includes all respondents, un-partnered and childless, living with parents with or without other aggregate members. The category 'other kinds of household' includes the respondents who live with friends, brothers or sisters (without parents) or other aggregate members. The 'early exit pattern' includes: Austria, Belgium, Denmark, Finland, France, Germany, Greece, the Netherlands, Sweden and the UK. The 'late exit pattern' includes: Estonia, Hungary, Italy, Malta, Poland, Portugal, Slovakia, Slovenia and Spain. The 'partnering in a parental household pattern' includes: Bulgaria, Cyprus, the Czech Republic, Ireland, Latvia, Lithuania, Luxembourg, Romania and Turkey.
Source: EQLS, 2003

The three patterns of family formation found among European young people involve different kinds of exchange and forms of support across families and kin, as well as different options available to young people, as suggested by Cavalli and Galland (1996). An early exit from the parental household may be supported by cultural values, but also by a favourable labour and housing market, as well as by welfare state provisions. On the other hand, if the family is the main financial resource and the housing market is tight, it is more difficult for young people to leave the parental household when they are not yet established in the labour market; it may be more costly for their parents to help them live on their own. In addition, if the family culture does not support the extended household pattern idea, or if parents are unwilling to accept a child's spouse within their household, young people have to wait, not only to leave the parental household, but also to marry. Living with a spouse/partner in an extended household may be culturally acceptable or may be as a result of financial constraints. Individuals and couples may feel obliged to cohabit with parents and/or other relatives in order to pool resources and share expenses – not because they are less 'individualised' than others.

Table 2 Employment status of young women in Europe, by household status (%)

Women (18–35 years)	Household status														
	Living with parents			Living alone			Living as a childless couple (in nuclear or extended household)			Living as a couple with children (in nuclear or extended household)			Lone parent (in nuclear or extended household)		
	In paid work	Neither in paid work nor in education	In education	In paid work	Neither in paid work nor in education	In education	In paid work	Neither in paid work nor in education	In education	In paid work	Neither in paid work nor in education	In educat-ion	In paid work	Neither in paid work nor in education	In education
Austria	40	10	50	78	7	15	74	16	9	70	30	-	76	7	17
Belgium	17	9	74	66	34	-	80	12	8	70	28	2	45	50	5
Denmark	33	-	67	57	5	38	69	5	26	85	15	-	48	36	15
Finland	36	7	57	61	15	24	59	19	22	78	22	-	24	37	39
France	33	-	67	88	2	10	70	17	14	73	27	-	57	29	14
Germany	25	14	61	70	10	20	68	26	5	54	46	-	68	32	-
Greece	49	18	33	37	7	56	48	52	-	40	60	-	36	64	-
Ireland	44	13	43	72	20	7	70	28	2	45	49	6	46	48	6
Italy	54	14	32	90	10	-	81	13	5	43	55	2	100	-	-
Luxembourg	26	10	64	89	11	-	75	17	8	60	36	4	64	29	7
Netherlands	38	11	51	63	9	28	69	20	10	64	36	-	49	45	6
Portugal	45	16	39	73	13	13	77	16	7	65	35	-	74	26	-
Spain	51	11	38	90	10	-	77	23	-	59	41	-	60	40	-
Sweden	21	14	64	54	11	34	57	13	30	68	25	7	100	-	-
United Kingdom	40	20	40	52	48	-	60	40	-	45	55	-	46	52	2
Cyprus	51	7	42	100	-	-	96	4	-	76	24	-	100	-	-
Czech Republic	25	24	50	95	5	-	95	5	-	84	16	-	53	20	27
Estonia	35	11	54	60	26	14	73	15	12	80	20	-	71	15	15
Hungary	40	17	43	72	-	28	85	11	4	84	16	-	87	-	13
Latvia	29	16	55	73	11	16	65	27	8	70	30	-	69	18	13
Lithuania	36	4	61	81	6	12	55	27	18	70	27	3	67	33	-
Malta	60	2	39	78	-	22	89	11	-	51	43	6	100	-	-
Poland	29	28	42	72	-	28	63	37	-	51	47	3	46	46	8
Slovakia	44	15	41	100	-	-	84	6	10	76	24	-	54	46	-
Slovenia	24	9	67	64	13	22	74	6	20	64	33	2	100	-	-
Bulgaria	41	42	17	38	36	26	63	15	23	58	42	-	91	9	-
Romania	21	36	43	46	11	43	61	32	7	59	38	3	69	31	-
Turkey	27	47	26	77	23	-	15	85	-	9	91	-	18	71	11
EU15	**44**	**12**	**44**	**73**	**11**	**17**	**69**	**24**	**7**	**57**	**42**	**1**	**58**	**36**	**5**
NMS	**31**	**24**	**45**	**77**	**6**	**16**	**75**	**21**	**4**	**64**	**34**	**2**	**56**	**34**	**11**
CC3	**26**	**45**	**29**	**52**	**22**	**26**	**36**	**60**	**4**	**19**	**81**	**0**	**36**	**57**	**7**

HH2b: What was your age at your last birthday? HH2d: Looking at this card, could you tell me your principal economic status? HH3: Now thinking about the other members of your household, starting with the oldest. What is this person's relationship to you? *Note:* In order to have a larger number of cases, all young people up to 35 years are included, and no distinction is made between nuclear (immediate family) and extended households. 'Living with parents' includes all respondents, un-partnered and childless, who live with parents with or without other aggregate members. Chi-square tests are significant ($p < 0.05$) for all clusters.

Source: EQLS, 2003; row percentages within household type groups

Table 3 Employment status of young men in Europe, by household status (%)

Men (18–35 years)	Household status														
	Living with parents			Living alone			Living as a childless couple (in nuclear or extended household)			Living as a couple with children (in nuclear or extended household)			Lone parent (in nuclear or extended household)		
	In paid work	Neither in paid work nor in education	In education	In paid work	Neither in paid work nor in education	In education	In paid work	Neither in paid work nor in education	In education	In paid work	Neither in paid work nor in education	In education	In paid work	Neither in paid work nor in education	In education
Austria	72	6	22	83	2	15	82	8	10	94	6	-	71	-	29
Belgium	41	12	47	77	17	7	90	5	5	93	7	-	48	52	-
Denmark	42	-	58	63	6	31	81	14	4	100	-	-	-	-	-
Finland	34	18	49	66	15	19	91	9	-	84	12	5	-	-	-
France	37	12	51	66	20	14	98	2	-	87	13	-	-	-	100
Germany	40	11	49	54	15	31	95	5	-	78	22	-	100	-	-
Greece	65	16	19	50	2	48	93	-	7	86	14	-	100	-	-
Ireland	54	9	36	68	27	5	91	9	-	63	28	9	71	11	19
Italy	49	6	45	100	-	-	100	-	-	88	12	-	-	-	-
Luxembourg	42	5	53	93	7	-	91	9	-	93	4	3	62	-	38
Netherlands	55	10	35	79	10	10	81	7	11	90	10	-	100	-	-
Portugal	63	7	31	88	12	-	81	19	-	97	3	-	-	-	-
Spain	50	17	33	71	16	13	95	5	-	95	5	-	100	-	-
Sweden	27	-	73	63	3	34	86	-	14	79	15	6	-	-	-
United Kingdom	43	13	44	40	44	16	94	6	-	90	10	-	42	58	-
Cyprus	65	-	35	78	11	11	89	11	-	100	-	-	-	-	100
Czech Republic	46	7	47	79	9	12	100	-	-	96	4	-	-	-	-
Estonia	49	14	37	60	10	30	95	-	5	86	14	-	100	-	-
Hungary	46	13	41	84	8	8	100	-	-	96	4	-	100	-	-
Latvia	53	15	32	71	23	6	94	-	6	82	18	-	100	-	-
Lithuania	42	19	39	64	8	28	73	18	9	85	15	-	-	100	-
Malta	74	3	23	78	11	11	100	-	-	89	11	-	100	-	-
Poland	37	25	38	100	-	-	89	11	-	88	12	-	46	-	54
Slovakia	48	18	34	70	30	-	52	32	16	96	4	-	100	-	-
Slovenia	44	3	53	70	10	20	76	16	8	92	8	-	-	-	100
Bulgaria	27	58	15	38	28	34	66	34	-	81	19	-	-	-	-
Romania	43	17	40	37	29	34	93	7	-	83	17	-	-	100	-
Turkey	45	17	38	85	-	15	84	16	-	86	13	1	63	18	19
EU15	**46**	**10**	**43**	**65**	**14**	**21**	**93**	**6**	**1**	**88**	**12**	**1**	**71**	**18**	**11**
NMS	**43**	**19**	**39**	**79**	**10**	**11**	**93**	**6**	**2**	**90**	**10**	**-**	**61**	**-**	**39**
CC3	**45**	**18**	**37**	**67**	**7**	**26**	**88**	**12**	**-**	**84**	**15**	**1**	**58**	**25**	**17**

HH2b: What was your age at your last birthday? HH2d: Looking at this card, could you tell me your principal economic status? HH3c: Now thinking about the other members of your household, starting with the oldest. What is this person's relationship to you? *Note:* In order to have a larger number of cases, all young people up to 35 years are included, and no distinction is made between immediate family and extended households. 'Living with parents' includes all respondents, un-partnered and childless, who live with parents with or without other aggregate members. Chi-square tests are significant ($p < 0.05$) for all clusters.

Source: EQLS, 2003; row percentages within household type groups

Data on the occupational status of young people in different household circumstances and in different countries suggest that decisions concerning the formation of a new household are not dictated by labour market conditions only. Moreover, these have a different relevance in the various countries. This is particularly apparent among young people living by themselves. The percentage of those who are in paid employment differs quite substantially by country. In fact, the proportion in work is greater, on average, in the countries where young people leave the parental household later (see Tables 2 and 3). This confirms the hypothesis that, in these countries, only financial autonomy through paid work allows young people to form their own household. In the other countries, although the majority are in paid work, a substantial minority are in education. The choice of living alone is supported either by scholarships and student wages, as in the Scandinavian countries and the Netherlands, or by parental financial support, as is often the case in Germany and France. In the latter two countries – and in the southern countries – parents' legal financial obligations last well beyond their children reaching the age of 18 years. At the same time, cultural norms, the housing market and the existence of minimum income provisions support young people's choice to form an autonomous household (see e.g. Nazio, 2004).

Table 4 shows how the employment status of young people differs between country groups, according to sex and household status. Within the EU15, the proportion of young people living alone who are in paid work is higher for women than for men. This suggests that, in these countries, the ability to support themselves is even more crucial for women than for men if they wish to, or must, exit the parental home to live by themselves.[6] In the NMS, a large majority of young women living alone are in paid work – to a higher degree than in the EU15 – but the proportion is slightly less than for young men. The candidate countries present the opposite situation to the EU15, but the number of young women living alone in these countries is too small to allow any analysis.

Among children still living in the parental household with no partner, men are in paid work more often than women. The latter are also more often neither in paid work nor in education, particularly in the younger age groups. The gender difference in this respect is particularly great in the CC3, where 45% of 18–35 year old women living at home with their parents are out of school and out of paid work. This may indicate unemployment, but more likely a status of 'non member of the labour force' – possibly of being enrolled in the ranks of homemakers and family workers, even before having a family and a home of one's own. This may cause some concern for the life chances of these women: their family may provide financial support, but the family may also hinder their ability or willingness to enter the labour market, particularly in situations of high unemployment.

Gender differences in occupational status present the traditional pattern – that is, men have a higher presence than women in paid work – when young people live as partners in a couple, particularly when they have children. This confirms that, even among the younger generations and even where women's employment rates are highest, partnering and forming a new household still constitutes the decision having the biggest impact on the behaviour and quality of life of men and women, as suggested, among others, by Gershuny (2003). Within the 28 countries surveyed as a whole, among young couples, 92% and 87% respectively of childless men and fathers, and 64% and 47% respectively of childless women and mothers, are in paid work. The majority of men and

[6] Controlling for age, this gender difference appears particularly visible in the 18–24 age group.

women appear to start very early a process of differentiation in acquiring those skills and experiences relevant to remaining in the labour market.

Table 4 Employment status of young people in Europe, by sex, age and household status, and by country group (%)

Men (18–35 years)	Household status														
	Living with parents			Living alone			Living as a childless couple (in nuclear or extended household)			Living as a couple with children (in nuclear or extended household)			Lone parent (in nuclear or extended household)		
	In paid work	Neither in paid work nor in education	In education	In paid work	Neither in paid work nor in education	In education	In paid work	Neither in paid work nor in education	In education	In paid work	Neither in paid work nor in education	In education	In paid work	Neither in paid work nor in education	In education
Women (18–24 years)															
EU15	31	11	57	53	15	33	49	33	18	39	59	2	19	62	19
NMS	21	23	56	64	4	32	58	28	15	37	56	7	18	32	50
CC3	20	49	32	36	9	55	14	81	5	6	92	2	-	60	40
Women (25–35 years)															
EU15	75	14	11	85	8	7	76	21	3	59	41	-	71	28	2
NMS	72	26	2	94	6	-	81	19	-	68	31	1	65	34	1
CC3	57	27	17	67	25	8	59	39	2	22	78	-	43	57	-
Men (18–24 years)															
EU15	34	8	57	32	14	54	89	2	9	63	33	4	63	-	38
NMS	28	16	55	65	-	35	70	23	7	91	9	-	50	-	50
CC3	31	18	51	31	13	56	100	-	-	70	30	-	-	-	100
Men (25–35 years)															
EU15	67	14	19	80	14	6	93	6	1	89	10	-	75	25	-
NMS	73	24	2	86	14	-	97	2	1	90	10	-	100	-	-
CC3	78	20	2	89	4	7	86	14	-	86	13	1	70	30	-

HH2b: What was your age at your last birthday? HH2d: Looking at this card, could you tell me your principal economic status? HH3c: Now thinking about the other members of your household, starting with the oldest. What is this person's relationship to you? *Note:* In order to have a larger number of cases, all young people up to 35 years are included, and no distinction is made between immediate family and extended households. 'Living with parents' includes all respondents, un-partnered and childless, who live with parents with or without other aggregate members. Chi-square tests significant ($p < 0.05$) for all clusters in each class of age, except for 25–35 year old men in the CC3. Row percentages within household type groups.
Source: EQLS, 2003

The lower employment rate is to be expected somewhat in the case of mothers, compared with childless women living with a partner. However, it may raise concerns in the case of young lone mothers who are neither in paid work nor in education. It is surprising that a lower employment rate occurs among fathers, compared with childless men living with a partner, particularly among the youngest adults in the EU15 and CC3. The numbers are small but they suggest that having a child at this age is a financially risky behaviour, or a behaviour adopted more often by young people who are marginal in the labour market than by those who have better chances in it. It suggests vulnerability in a number of young households with children, which may be particularly worrying in countries where social protection is weak.

Households with older people (over 65 years)

The kind of household older people live in depends not only on their own past choices concerning marriage and/or cohabitation with a partner, divorce, having children and how many children they have had, at what age, etc. It also depends on patterns of household formation by young people: whether they bring their partner into the parental household or form a new household, at what age they leave their parental household, and so forth. It also depends on gender, given women's average higher life expectancy, which – coupled with their average younger age at marriage – makes it more likely for them than for men to be widowed when old.

Gender differences are the clearest and sharpest in this category. A much higher percentage of older men throughout Europe live with their partner and a much higher proportion of older women live alone (see Figure 2). Thus, in old age, a partial reversal occurs of the pattern found among young people, among whom more men than women live alone. For the same reasons, less women than men still live both with their partner and their either unmarried/un-partnered or married/partnered children. More women than men live with their partnered or un-partnered children when they lose their own partner. This latter gender difference is particularly evident in the NMS and CC3, given the higher incidence of extended households in these countries.

Cross country differences are small, compared with gender differences. Notwithstanding a higher presence of extended households in the NMS and CC3, compared with the EU15, in all countries the large majority of older people either live with their partner only, or alone. Thus, help – e.g. in caring and housework – across generations (to young households with children, or to frail elderly households) must cross household boundaries and deal with issues of distance and time. Sometimes, particularly when a frail elderly parent remains alone, a re-cohabitation may develop: an adult child and his/her family may host the frail parent. More often, however, frailty in old age is experienced while living alone, or with a spouse as old as oneself.

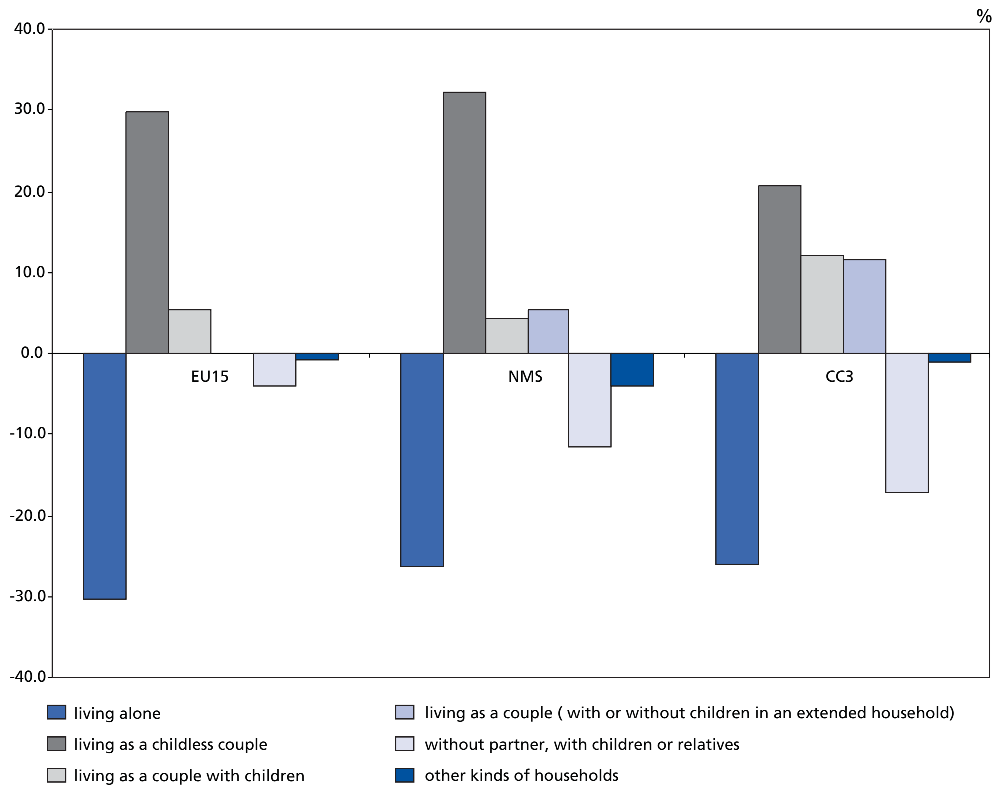
Some 42% of respondents aged 65 years and over reported a long-standing illness or disability, reaching as high as 66% in the NMS. Among them, 44% (59% of women, 26% of men) are living alone, and 39% with a partner. The highest proportions of ill or disabled older people living in an extended household are found in the CC3 (25%) and NMS (20%). In the EU15, where the incidence of older people with a long-standing disability or illness is much lower than in the other two country clusters, the proportion of those living in an extended household is 6%. Although the health problems are not always so severe to impair self-sufficiency, at least for a number of people they may imply a reduction in the ability to deal with the needs of everyday life without the support of somebody else. This poses a challenge not only to health systems, but also to social services and kinship networks.

Households with people of middle age (35–64 years)

By the age of 35 years, about 90% of all Europeans are outside the parental household. The large majority are living with a partner, with or without children. There are, however, noticeable gender and age differences (see Figure 3). Up to 49 years of age, more men than women live alone, either because they have not yet formed a partnership or because they have left it. More women than

men are lone parents[7]. These two household statuses are somewhat symmetrical, suggesting that, to some degree, they are gender specific outcomes of the process of partnership dissolution, particularly when children are present: i.e. women are more likely to remain with the children, and men are more likely to leave the household to form a new one by themselves, at least temporarily. Compared with younger women, 35–49 year old lone mothers are less likely to return to their parents' household: there are fewer lone mothers living in extended households in this age group.

Figure 2 Households of older people: Differences between men and women (65 years and over) in the three groups

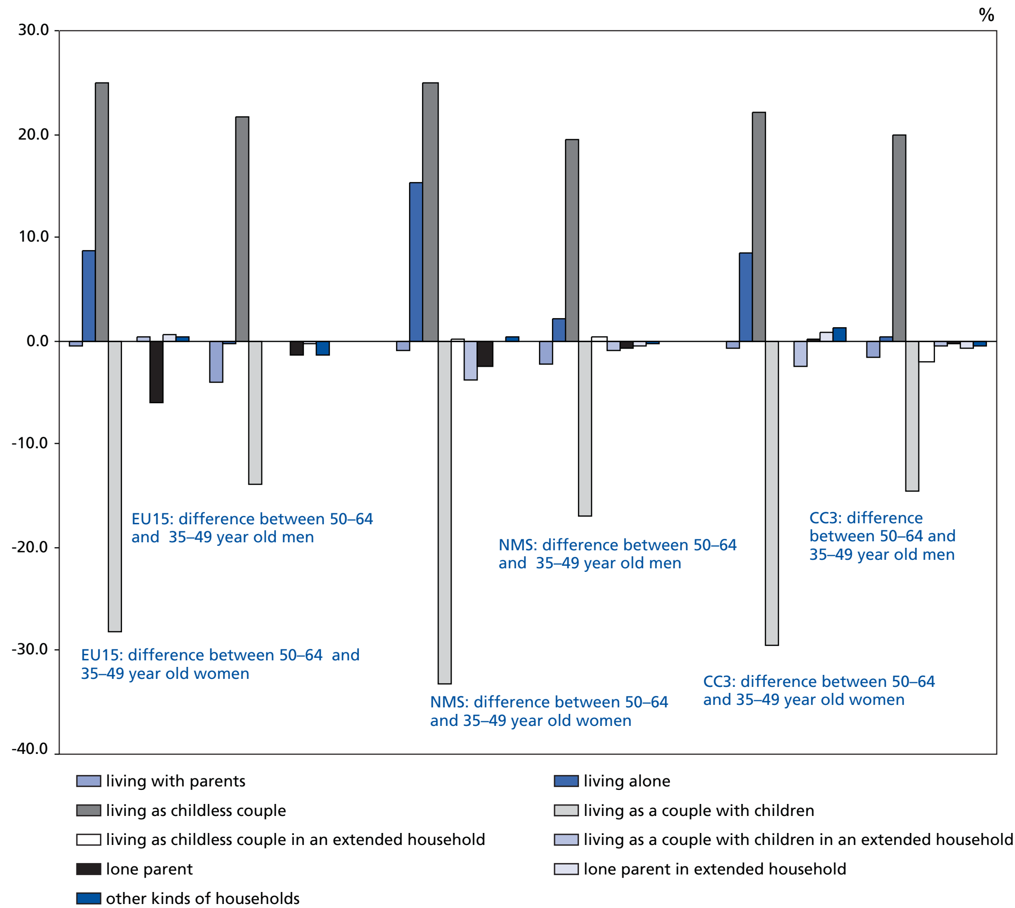


Note: The figure shows the relative differences between the household status of older men and women. Negative differences show how much less men are in that status compared with women. Positive differences indicate how much less women are in that status compared with men. 'Other kinds of household' includes those who live with relatives or other people, but with no partner or children.
Source: EQLS, 2003

At the age of 50, however, the effect of gender differences in life expectancy and in age at partnering starts to reverse the differences in household statuses found among the younger age groups. The pattern that is so clear among older people starts to emerge: now women have a slightly higher likelihood than men of living alone. They continue to have a higher likelihood to be lone parents, but their children are now likely to be young adults.

[7] For the purpose of the analysis of the household status, 'lone parent' is defined as all adults living with children and no partner, irrespective of the children's age.

Figure 3 Households of adults aged 35–64 years: Differences between the 35–49 and 50–64 age groups, by sex



Note: The figure represents the relative differences between the household statuses of men and women in the 50–64 and 35–49 year age groups. Negative differences indicate how much less 50–64 year old men (or women) are in that status, compared with 35–49 year old men (or women). Positive differences indicate how much less 35–49 year old men (or women) are in that status, compared with 50–64 year old men (or women). 'Other kinds of households' includes the respondents who live with friends, brothers or sisters (without parents) or other aggregate members.
Source: EQLS, 2003

In no country group is there a substantial percentage of 35–64 year old adults who live in an extended household. This may be a life course effect. As individuals age, it is less likely that their parents are still alive, while their cohabiting children may have not yet formed a partnership. Yet, given the high life expectancy, this life course explanation is at best very partial. Rather, this finding seems to suggest that extended households operate as a buffer or a necessity in two phases of household formation: when young couples do not have enough resources to set up their own household, and when older parents/relatives become frail and remain alone.

Family–work systems 2

The concept of a family–work system was developed in the 1970s by an American sociologist, Joseph Pleck (1977), to explain the gender division of labour then prevalent in urban settings, i.e. with men mostly in paid work and married women mostly in family, unpaid, work. According to Pleck, the conflicting demands of time by the workplace and family are difficult for one person to manage. The gender division of labour is, therefore, a culturally based and value laden organisational device to manage conflicting demands (see also Becker, 1981; Crouch, 1999). This explanation, of course, leaves out the most crucial issue: why is gender the basis for allocating responsibilities and abilities? It also does not explain why women's entry in paid work is not matched to the same extent by men's participation in family work. However, it has the virtue of looking at household organisation and paid work organisation together, as interdependent systems. The workplace is not gender neutral with regard to household organisation. Rather, to a large degree, it presupposes that workers do not have family responsibilities other than those of providing financial support. At the same time, it presupposes that somebody, somewhere, attends to the workers' everyday needs (including the need that their children and frail elderly relatives are taken care of).

The gender division of labour and responsibilities, as shaped by prevalent gender ideologies and models, is thus the framework within which individuals and households make their decisions concerning who works for pay, how much, how long, under what conditions, and who performs how much unpaid family work to attend to the household's caring and reproduction needs (and sometimes those of kin).

Education, labour market demands and welfare state arrangements play a part in deciding a household's work–family system. Thus, it may be seen that different systems emerge across social strata, as well as across countries and country groups. In order to understand how specific work–family systems are developed in different social and economic circumstances, three components – participation in paid work, paid work hours, unpaid family work hours – will be examined separately, before analysing how they are packaged in specific family–work systems. The study will then assess which circumstances favour the setting up of dual-worker couples.

Participation in paid work

What impact do personal characteristics (age, sex, education, position in the household) have on the likelihood of being in paid work?[8] In order to answer this question, a model has been estimated, with interaction between sex and household status.[9] The results are presented in Figure 4.

Education, male sex and high household income quartile are the three variables which have individually the most important positive impact[10] on the chances of being in paid work, but with a different ranking in the three country groups. The highest impact is yielded respectively by

[8] In the EQLS, the concept of being in paid work is more restricted than that used in the Laeken indicators: only jobs which are indicated by the respondent as being their principal economic status are counted (see Fahey, 2004). Thus, all small and odd jobs are not included, even if they may be a crucial addition to the household economy.

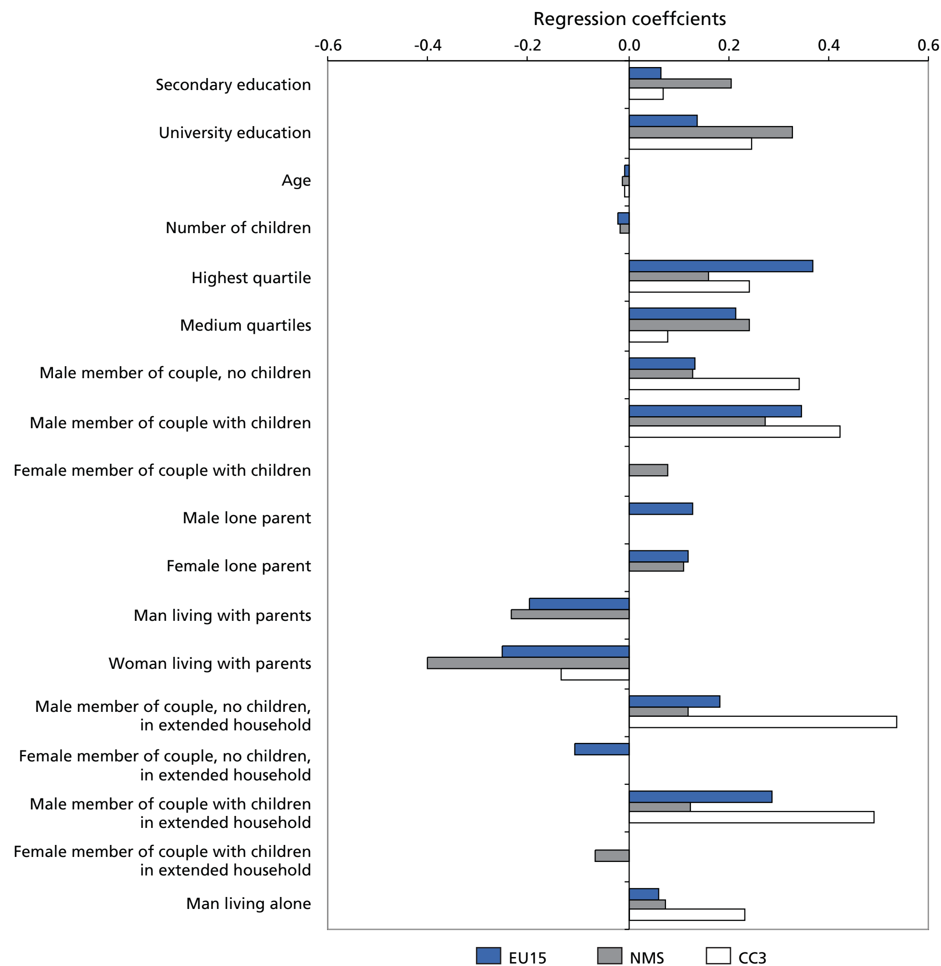
[9] A linear probability regression model was used, with 22 regressors. This model was preferred over a logistic one because it allows a clearer comparison between the impact of regressors that are inserted in models in which dependent variables are not dichotomous, and facilitates the comprehension of the b-coefficient, especially when this represents the interaction between sex and household composition, or sex and education, or sex and employment status (see Aldrich and Nelson, 1987; Caudill, 1988; Pisati, 2003). The estimated coefficients for all the regression models are consistent with the logistic models.

[10] For all models, the order of regressors with the distribution of the standardised coefficients has been controlled.

belonging to the highest income quartile in the EU15, having a university degree in the NMS, and being a man in the CC3.

At the opposite end, living un-partnered and childless with one's own parents is the situation most negatively correlated with being in paid work. This may be explained largely by the fact that individuals in this situation are mostly young and the majority are still in education, as shown in Tables 2 and 3 in the previous chapter. However, there is also a group in all groups which is neither in work nor in education.

Figure 4 Presence in paid work: Impact of various factors; with interaction between sex and household status



Note: Linear probability model; Multiple OLS (ordinary least squares) regression model; un-standardised coefficients (for details, see footnote 9). Model summary: Dependent variable: participation in the labour market. Numbers valid EU15: 8,059, NMS: 5,307, CC3: 2,408. Regressor-adjustment EU15: 0.205, NMS: 0.241, CC3: 0.257. Constant EU15: 0.637, NMS: 0.673, CC3: 0.413.

Reference categories: education (none and primary together); sex in interaction with household status (woman living alone); income level (lowest quartile); size of residence area (rural). All coefficients in the figure are significant. The following are not significant in all groups: women as a member of couple with no children, size of residence area, male lone parent in extended household, female lone parent in extended household. Selected people up to 65 years included. The cases in the Germany sample, having inconsistencies between income data and other life standard variables, are not included in analysis.

Source: EQLS, 2003

High education and belonging to a higher household income quartile have a positive impact on the chances of being in paid work, irrespective of sex and household status.

Living un-partnered and childless with one's own parents appears to be the household status which is most negatively related with presence in paid work for women in all country groups and for men in the EU15 and NMS, but not for men in the CC3. The negative impact is greater in the NMS, particularly for women. In this country group, women living un-partnered and childless with their parents have the least chance of being in paid work than anybody else, male or female, in Europe. As indicated in Chapter 1, individuals still living with their parents are mostly young, and still at school. However, a varying proportion of them are neither at school nor in paid work, particularly among women. This suggests that living with one's own parents may be both a resource to invest in one's own education and also a buffer against unemployment.

Gender differences are present across all household statuses: whatever their positions in the family, men have consistently more chances than women of being in paid work. This suggests that expectations concerning gender roles and behaviours with regard to participation in paid work are in force to some degree, irrespective of specific patterns of family responsibilities. Confirming the family–work system thesis, the household status that makes the most difference for and between men and women is that of being a member of a couple and a parent. Having a partner and children – all other things being equal – increases the likelihood that men are in paid work; but in the case of women, it is at best neutral. Partnering and having children, i.e. forming a new family, confirm themselves as the main life choices differentiating men and women across countries.

Lone parenthood has a positive impact on presence in paid work in the EU15 for both men and women, but only for women in the NMS. The positive impact in the EU15 is somewhat surprising, since previous research found the contrary. For instance, Lehman and Wirtz (2004) found that, in the majority of EU15 countries, lone mothers, particularly those in the 25–49 age group, are less likely to be in paid work than their female contemporaries in other household situations. However, the reverse is true in Greece, Spain, Italy and Austria. In Sweden, Denmark and Finland, differences are smaller than in the UK or Germany. These cross country differences are the outcome of the interplay of at least three different factors: a) the overall country specific pattern of women's labour market participation; b) the welfare state resources available to lone mothers in a specific country; c) the prevalent social and demographic characteristics of lone mothers in a given country.

In Sweden, the high rate of women's labour force participation, coupled with the lack of specific income support measures targeted at lone mothers, is responsible for a relatively high presence of lone mothers in paid work. The higher presence of lone mothers in the labour market in Italy, compared with that of mothers living with a partner, has a different explanation. In this country, most lone mothers come from a marital separation or divorce. Marital instability in Italy, until very recently, has mainly involved middle and upper middle class couples, that is couples where women have a higher education and are more likely to be in the labour force. Furthermore, in this country, the lack of any form of income support, either specifically targeted at lone mothers or generally targeted at people on low income, forces separated and divorced lone mothers to enter the labour market, if they were not in it when married. The situation is different again in France, the UK, the Netherlands and Germany. In these countries, there are specific income support measures targeted

at lone mothers, which may help them to stay out of the labour force, at least temporarily, when their children are small.[11]

Another household status that, at first view, has a differential impact by sex is that of living with a partner and/or children in an extended household. The impact is always positive for men. Where there is a meaningful impact for women (in the EU15 and NMS), it is negative. However, the positive impact for men in the EU15 and NMS is lower than that found for the position of a partner, with or without children, in a nuclear household (i.e. of immediate family only). This would suggest that living in an extended household, for adults of working age who have their own family responsibilities, in many cases represents an obliged choice, in the face of economic constraints due to unemployment, rather than a resource in balancing the time requirements of the work–family systems.

Factors determining number of paid working hours

Being in paid work may mean different things, particularly in terms of time allocated to it. Hours worked may be dictated by job demands, but may also be dictated by household needs. Gender, intergenerational, social class and country differences in relation to paid work, therefore, involve more than merely presence in/absence from paid work. They also involve the amount of daily and weekly time devoted to it.[12] This dimension contributes to shaping the family–work system, as well as an individual work–life balance.

The hypothesis is that, to a large degree, decisions concerning how much time an individual should devote to paid work are taken at the household level. In particular, they are taken on the basis of: the gender and intergenerational division of labour and responsibilities; the household's caring and income needs; individual human capital resources; and labour market opportunities and constraints.

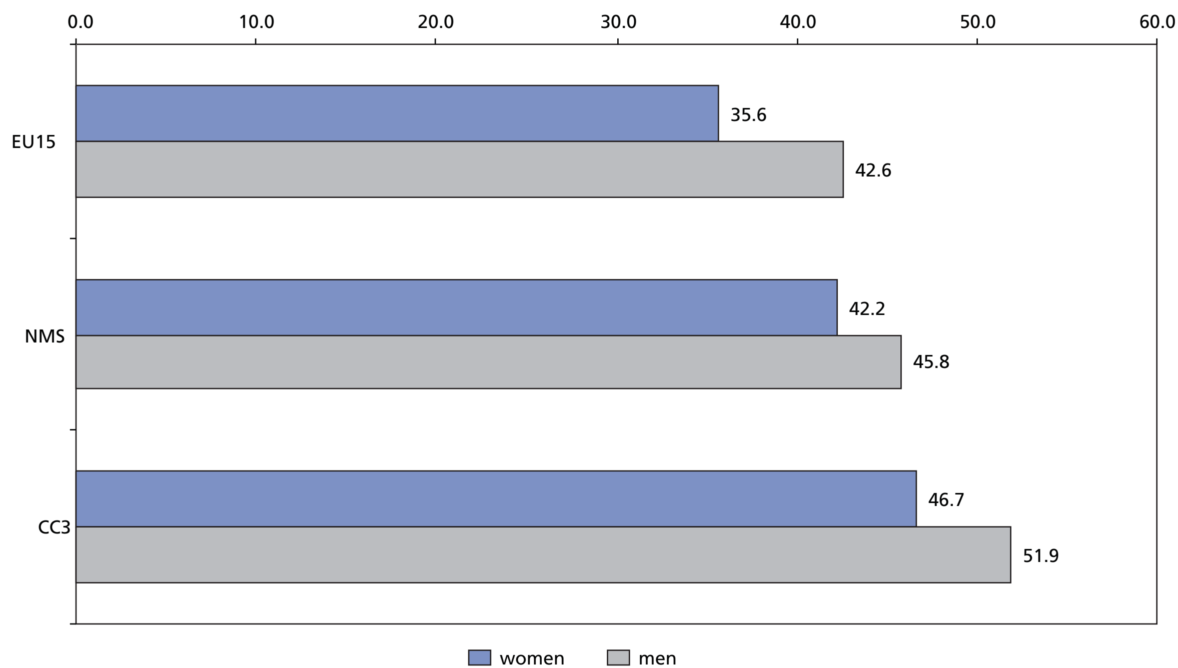
In order to test the hypothesis, a model with 23 regressors and interaction between gender and household status has been developed. The analysis is limited to those who are in paid work. Thus, the sample is smaller than in the previous analysis. Specifically, it excludes a substantial quota of women of all ages and of young people under 24 years, of both sexes, who are out of paid work, as well as all those who are 65 years or older.

Before looking at the results, a general overview of how much time Europeans spend in paid work may be useful (see Figure 5). Generally, cross country group differences are as important as gender and household status differences: in the NMS and CC3, paid work takes up many more hours per week than in the EU15.

[11] Regarding the different forms of income support that were available in the OECD countries in the mid-1990s, see Eardley et al, 1996. On the interplay between patterns of income support, of women's labour market participation and risks of falling into social assistance in selected European countries, see Saraceno (ed.), 2002. On the resources offered by different welfare regimes to mothers who wish to form their own household, see e.g. Hobson, 1994. On recent changes in the way social policies and welfare regimes define the roles and duties of lone mothers, see Millar and Rowlingson, 2002. Mention should be made, moreover, of the fact that the analysis of parental statuses presented here does not distinguish by children's age. Thus, both in dual and lone parent households, children may be small or full adults. In the case of lone fathers, existing research indicates that their children are rarely very young, i.e. demanding intensive care.

[12] They – particularly gender and social class differences – also involve the amount of time devoted to paid work over the life course. However, since they are not longitudinal, the EQLS data cannot yield information on this important dimension.

Figure 5 Mean weekly hours of paid work, by sex and country group



HH2d: Looking at this card, could you tell me your principal economic status?
Q7: How many hours do/did you normally work per week (in your main job), including any paid or unpaid overtime?
Source: EQLS, 2003

In terms of gender differences, overall, men carry out paid work more hours per week than women, more so in the EU15 (seven hours more) and CC3 (five hours more) than in the NMS (four hours more). Both men and women work for pay longer hours in the NMS and CC3 than in the EU15. The relatively few women who work for pay in the CC3 work longer hours than men in the EU15, while in the NMS they work about the same number of hours. These cross-group differences in the gender gap in paid working hours probably stem from the larger availability in the EU15 of part-time jobs, in which employment category there is a high concentration of women workers (see European Commission, 2003a and Labour Force Surveys).

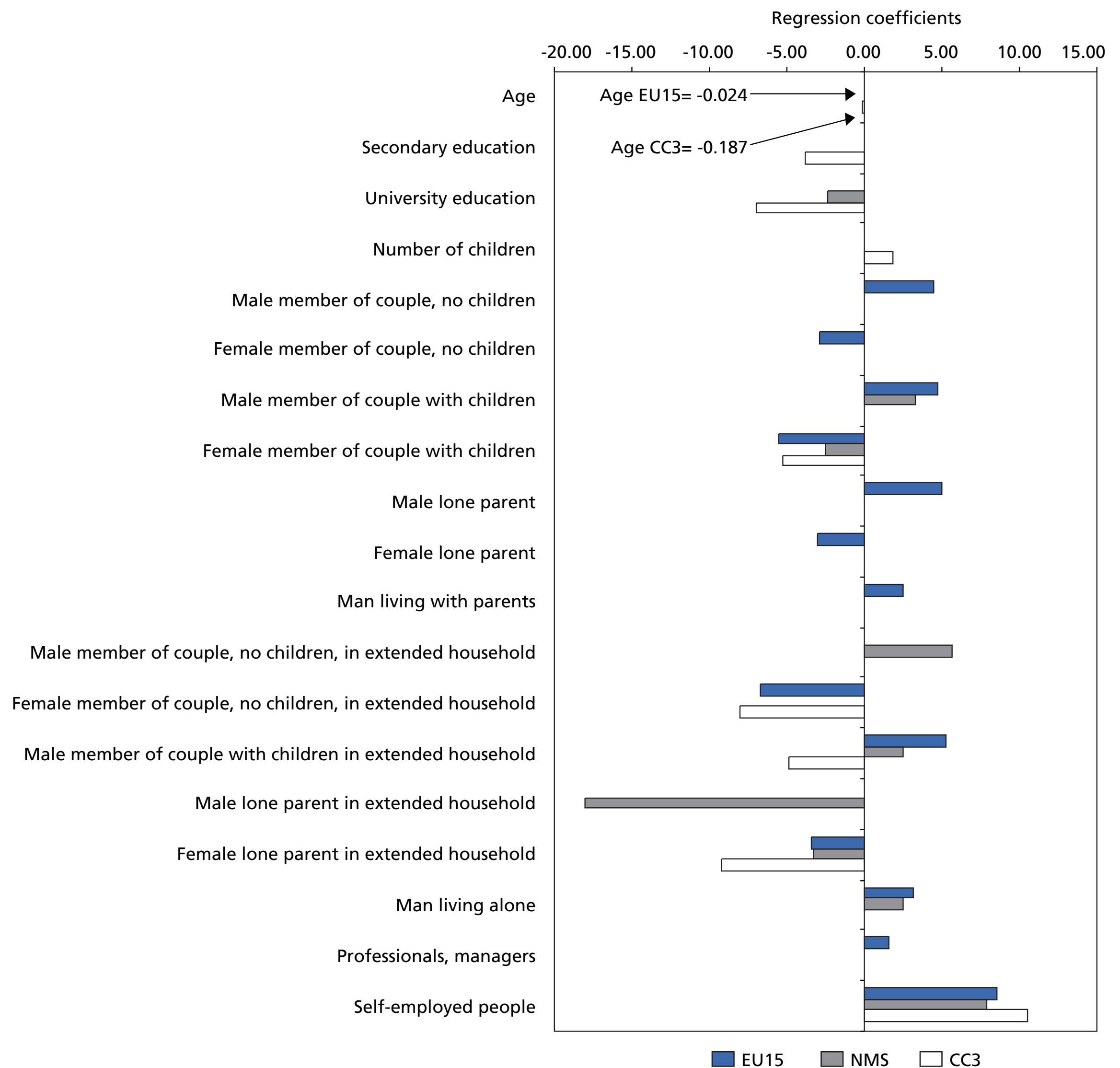
Given these cross group differences, the increase or decrease in paid working hours as a consequence of a specific individual's position, particularly relating to professional status or education, may also have different meanings: a decrease may suggest a situation of under-employment or of relative privilege.

Cross-group variations seem as important as gender and household status variations (see Figure 6).[13] Being a partner and a father correlates to a greater number of hours of paid work in the EU15 and, to a lesser degree, in the NMS; but it has no statistically meaningful impact in the CC3, where

[13] A word of caution is necessary here: since not all household statuses of working men and women are equally represented in all country clusters, and the quota of workers, particularly women workers, varies across country groups, lack of a statistically meaningful relation may simply depend on the smallness of the sub-sample involved. This observation is particularly valid for the CC3, given the low proportion of working women in that sub-sample.

gender alone seems to make the difference. Being a partner and/or a mother correlates substantially to a fewer number of hours worked by women in all three country clusters, but more so in the CC3 and EU15 than in the NMS.

Figure 6 Weekly hours of paid work: Impact of various factors, with interaction between sex and household status



Note: Multiple OLS regression model; un-standardised coefficients. Model summary: Dependent variable: weekly hours in paid work. Numbers valid EU15: 6,575, NMS: 3,497, CC3: 963. Regressor-adjustment EU15: 0.182, NMS: 0.090, CC3: 0.111. Constant EU15: 37,221, NMS: 41,732, CC3: 58,107.

Reference categories: sex in interaction with household (woman alone); education (none and primary together); occupational class (skilled, unskilled workers together; farmers are not included in the analysis because of too few cases). All coefficients in the figure are significant (p value <= 0.05). The following are not significant in all groups: household status 'woman living with parents' and woman as a 'member of couple with children in an extended household'; occupational status 'other non manual professional'; and 'size of residence area'. Employed people up to 65 years old have been included.

Source: EQLS, 2003

In the EU15, lone fatherhood correlates slightly to a greater number of working hours for fathers. However, it dramatically reverses the impact in the case of lone fathers living in an extended household in the NMS. Lone motherhood correlates to fewer hours worked by mothers in the EU15, both when they live alone and when they are in an extended household. It has no statistically meaningful impact on lone mothers living only with their children in the NMS and CC3, but it clearly correlates to fewer hours worked when they are in an extended household. In the CC3, living in an extended household strongly correlates with fewer working hours both for partnered women and men. Generally, the extended household in the NMS and CC3 confirms its role as a buffer against unemployment and under-employment.

In the NMS and CC3, the correlation between education and the number of hours worked is confirmed, irrespective of household status and sex. In the CC3, there is also a meaningful correlation between the number of children and a greater number of hours worked.

The complexity and heterogeneity of these relations suggest that number of hours worked is highly sensitive, not only to the individual's position within the household and to gender, but also to the labour market context and wage levels. Availability of part-time jobs in the EU15 allows women with family responsibilities to reduce their paid working time, without lowering their household income too much. In the EQLS EU15 sample, 48% of women belonging to dual-worker couples work less than 34 hours a week, compared with 6% of men. In this same group, the presence in many countries of forms of income support for lone mothers may encourage them to reduce their working time, even if at the risk of weakening their income capacity in the short and medium term. In the NMS and CC3, the lower level of income from paid work and the extension of self-employment, particularly farming, means that women with family responsibilities have less of an opportunity to reduce their (very long) hours of paid work. Only 14% and 13% of women belonging to dual-worker couples work less than 34 hours a week in the NMS and CC3 respectively. Moreover, in these countries, solidarity and sharing within the extended family appears to be the main buffer against both unemployment and under-employment. The negative impact of education in the CC3 and NMS suggests that working shorter hours is a privilege that only those who obtain highly qualified jobs can afford. However, in this case too, working hours are still longer than the EU15 average.

Factors determining time devoted to family work

The concept of family–work systems includes the idea that, within households, there is a demand not only for income, but also for unpaid family work. This latter concept was developed by feminists in the 1970s to encompass all those activities, performed for free for the family by a family member, which are necessary for the family and individual members within it to function adequately (see Balbo, 1978; Bimbi, 1985). It includes housework (e.g. cleaning, doing the laundry, cooking), work for consumption (e.g. shopping), administrative work, such as dealing with the many agencies and services which are used daily by families (utility services, landlords, banks, post offices, health services, schools, etc), and caring work. This last activity involves taking care of family members, particularly those who are partially or totally not self-sufficient because of age or illness. It may also include caring for an able-bodied spouse, or a grown up child, although, in the literature, the use of the term caring for this activity is controversial (for a synthesis of international developments and debates in this field, see Leira and Saraceno, 2002). Someone else

may perform some or all of this work for pay. It may be performed for free by a non-family member, as in the case of volunteers shopping, or cleaning the house, or caring for a few hours for a frail elderly or severely disabled person. Thus, it is not specifically its content which distinguishes it either from paid work or from a volunteer activity, but the relationship in which it is performed: its being both expected and unpaid is based on a family, and to a large degree also gender, relationship.

In the EQLS, unpaid family work has not been documented in great detail. First, only the distinction between housework and caring work has been made, and the latter refers only to children, elderly and disabled people. No mention is made of caring for an able-bodied spouse or adult child. Nor is there mention of administrative work, which is very important and which some research has indicated to be less unequally divided between sexes than either housework or caring work. Second, the survey asked only those who responded that they perform any of the activities mentioned in the questionnaire every day, to detail how many hours a day they devoted to it. Thus, all the housework and caring performed by those who do not do it daily, but for a number of hours a week, cannot be correctly assessed. In contemporary urban households, house cleaning in many cases is seriously done only once a week, and it may involve more than one family member. The laundry is often not done every day; neither is the shopping. A grandmother can take care of a small child regularly, but not every day. Caring for a frail older person may be done in shifts by children who live elsewhere (see e.g. Finch and Mason, 1993; Gori, 2003). It may involve many hours each week and require a careful organisation of individual and household time. More generally, particularly the answers ‘three to four times a week’, ‘once or twice a week’ may include both individuals who do very little and also individuals who are involved intensely in these types of activities. There are no indications to say which is which. Future research in this field should be more aware of these issues in order to represent more adequately household and intra-household organisational patterns, and their change over time.

In order to illustrate how much work (and how many family workers) cannot be accounted for, due to the survey choice, Table 5 presents data on who does, and how often, some kind of housework and caring, by sex and age group.

As expected, women do family work daily more often than men in all country groups. Men in the NMS do such work more often, and men in the CC3 do it less often, than men in the EU15. Unlike women, they increase their daily participation, specifically in housework, with age. Two different circumstances may be at play here. Men in the middle age groups, who are in the midst of family formation, may be involved in a process of re-negotiation and re-definition of gender roles and of the gender division of labour within the household. Older men, when they retire from paid work, are more likely to be around the house and to be asked for a helping hand.

Clearly, some activities, such as caring for children and for older people, are strongly age related, with the youngest and the oldest doing them least frequently or never, both among women and among men. Housework is more evenly spread across age groups.

Table 5 Frequency of care and housework by sex, age and country groups (%)

	Q37a: How often: care for and educating children					Q37b: How often: housework					Q37a: How often: caring for elderly/disabled people				
	Every day	Three or four times a week	Once or twice a week	Once or twice a month	Less often/ never	Every day	Three or four times a week	Once or twice a week	Once or twice a month	Less often/ never	Every day	Three or four times a week	Once or twice a week	Once or twice a month	Less often/ never
EU15															
Women aged 18–34	42	1	2	1	53	67	13	14	1	4	4	1	3	5	88
Women aged 35–64	49	3	4	3	40	86	7	4	1	2	10	3	8	5	75
Women aged 65+	6	3	4	3	84	82	7	4	1	5	5	1	3	2	88
Men aged 18–34	17	3	2	2	77	28	18	26	7	22	2	1	3	4	90
Men aged 35–64	32	5	5	4	54	43	14	18	4	20	5	2	5	4	84
Men aged 65+	5	2	3	2	88	47	15	12	2	24	6	2	2	1	89
NMS															
Women aged 18–34	52	2	2	1	44	75	13	9	1	2	6	3	6	5	80
Women aged 35–64	48	6	7	4	35	90	5	3	0	1	12	3	7	6	72
Women aged 65+	9	4	5	7	75	88	6	3	-	3	6	1	1	3	89
Men aged 18–34	28	4	3	2	62	32	23	22	6	17	3	3	6	5	83
Men aged 35–64	35	8	7	5	45	51	17	14	5	14	6	4	6	6	79
Men aged 65+	9	3	6	4	78	64	10	8	1	18	6	1	3	1	90
CC3															
Women aged 18–34	69	2	0	0	28	82	7	7	1	3	16	4	6	6	69
Women aged 35–64	59	5	4	2	31	91	5	3	0	1	14	6	8	9	63
Women aged 65+	8	4	3	3	82	78	4	9	1	10	6	1	-	5	88
Men aged 18–34	22	7	8	2	62	23	19	17	7	34	7	4	7	9	72
Men aged 35–64	27	8	9	3	52	38	11	11	5	35	13	4	6	9	67
Men aged 65+	13	1	2	-	84	55	7	11	-	27	7	2	2	2	88

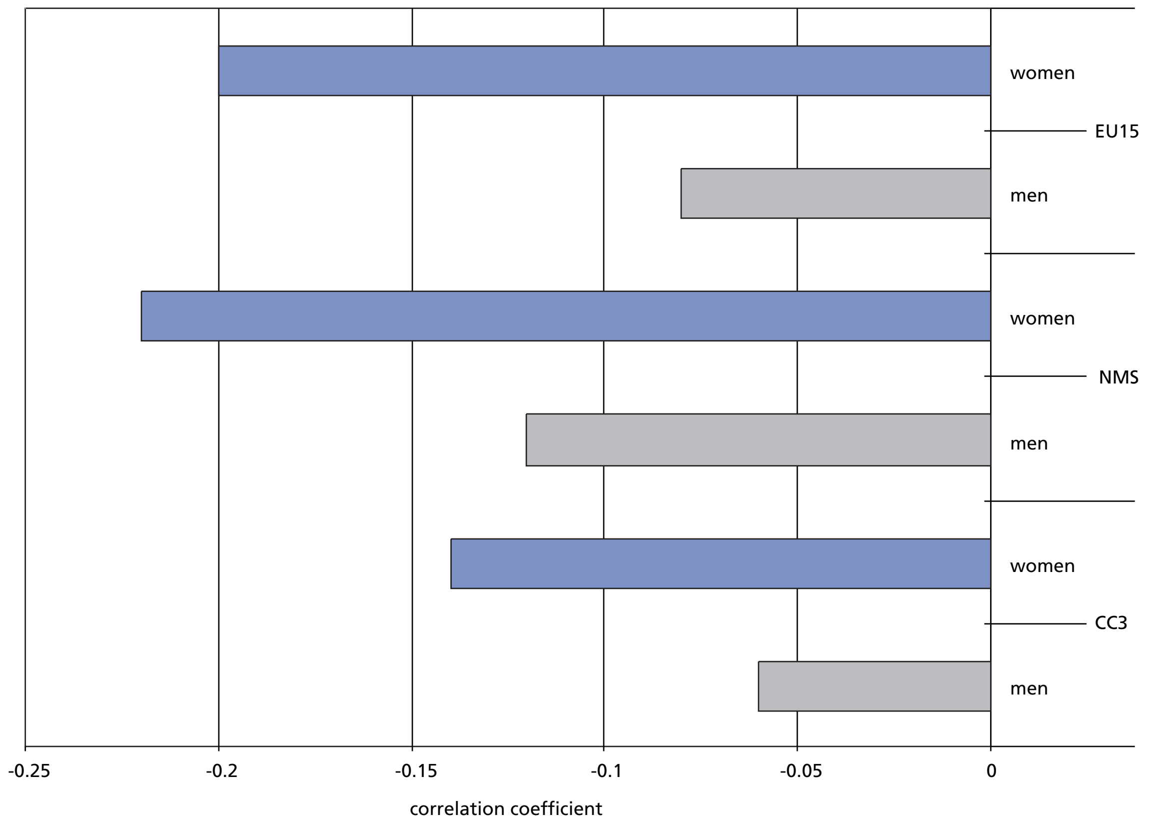
Q37a, b, c: How often are you involved in any of the following activities outside your paid work: a) Caring for and educating children; b) Housework; c) Caring for elderly/disabled relatives?
Note: the modalities 'less often' and 'never' are aggregated together.
Source: EQLS, 2003; row percentages

In order to have a large enough sample to yield statistically significant results in the analysis, all activities have been combined: housework, caring for children and caring for disabled family members or frail elderly relatives. The sample of those performing some family work daily may thus

include people who do daily only one kind of activity or people who do all three activities each day.[14]

Overall, among respondents who do such work daily, women perform much more (twice to three times as much) unpaid family work than men in all household statuses. As Keck (2004) has pointed out in his analysis of the same data, there is a clear interrelation between time spent in paid and family work for women. The more time they spend in paid work, the shorter their family time is, and vice versa. Yet, the same does not occur with men. For them, the association between paid working time and time spent performing family work is low, as indicated in Figure 7.

Figure 7 Relation between formal working time and time spent on family work, by sex and country group*



* Taken from Keck, 2004 (Figure 24).
Q7: How many hours do/did you normally work per week (in your main job), including any paid or unpaid overtime? Q10: About how many hours per week did you work in this additional job or business or in agriculture? Please give an average figure for the last four working weeks. Q38: How many hours a day are you involved in: a) caring for and educating children; b) housework; c) caring for elderly/disabled relatives? *Note:* The correlation coefficient is calculated from the normal weekly working time in the main as well as in the second job (Q7 and Q10) and the sum of hours spent daily on housework, care for children, and care of older or disabled people (Q38). Only respondents who report that they do at least one of these activities daily are considered.
Source: EQLS, 2003

[14] The total time devoted to such activities is considered.

This suggests that the gender division of labour and of responsibilities operates at all life stages, and more consistently with regard to unpaid family work than with regard to paid work. However, there are significant cross-cluster differences in the amount of women's unpaid family work. The differences most likely stem from a lower average quality of housing and different availability of household appliances in the NMS and CC3, which render housework more time intensive, and probably also more arduous (see also Whelan and Maître, 2004; Fahey, Maître and Whelan, 2005; Domansky and Ostrowska, 2004 and 2005).[15]

As shown in Figure 8,[16] household status plays a crucial role in determining the amount of time devoted daily to family work, for both men and women. Moreover, cross country differences are generally greater for men than for women.

In all country groups, un-partnered children (either sons or daughters) living with their parents do less than anybody else. At the opposite end, women living with a partner and children perform the longest hours of family work in all country clusters. In the NMS, this includes those who live with their partner and children in an extended household.

Lone mothers perform less family work than women living with a partner and children, in all country groups. One might suggest that absence of a partner reduces the amount of family work required. This explanation, however, may be too partial, in light of the fact that, on average, lone mothers have fewer children than partnered ones. The lower amount of daily family work may be as a result of this. In countries where lone mothers are more present in paid work than partnered mothers, this might account for a lower amount of time devoted to family work.

Living with a partner increases the amount of hours devoted to unpaid family work, for women and for men, although to a different degree in the three country groups. Partnered men perform more daily family work, compared with men living alone, in the NMS and CC3, but only slightly in the EU15. Living with a partner and children increases substantially the amount of family work performed by men in the EU15 and NMS, but diminishes the amount in the CC3; this confirms that, in the latter group of countries, parenting represents a greater gender differentiating factor than in the other two country groups.

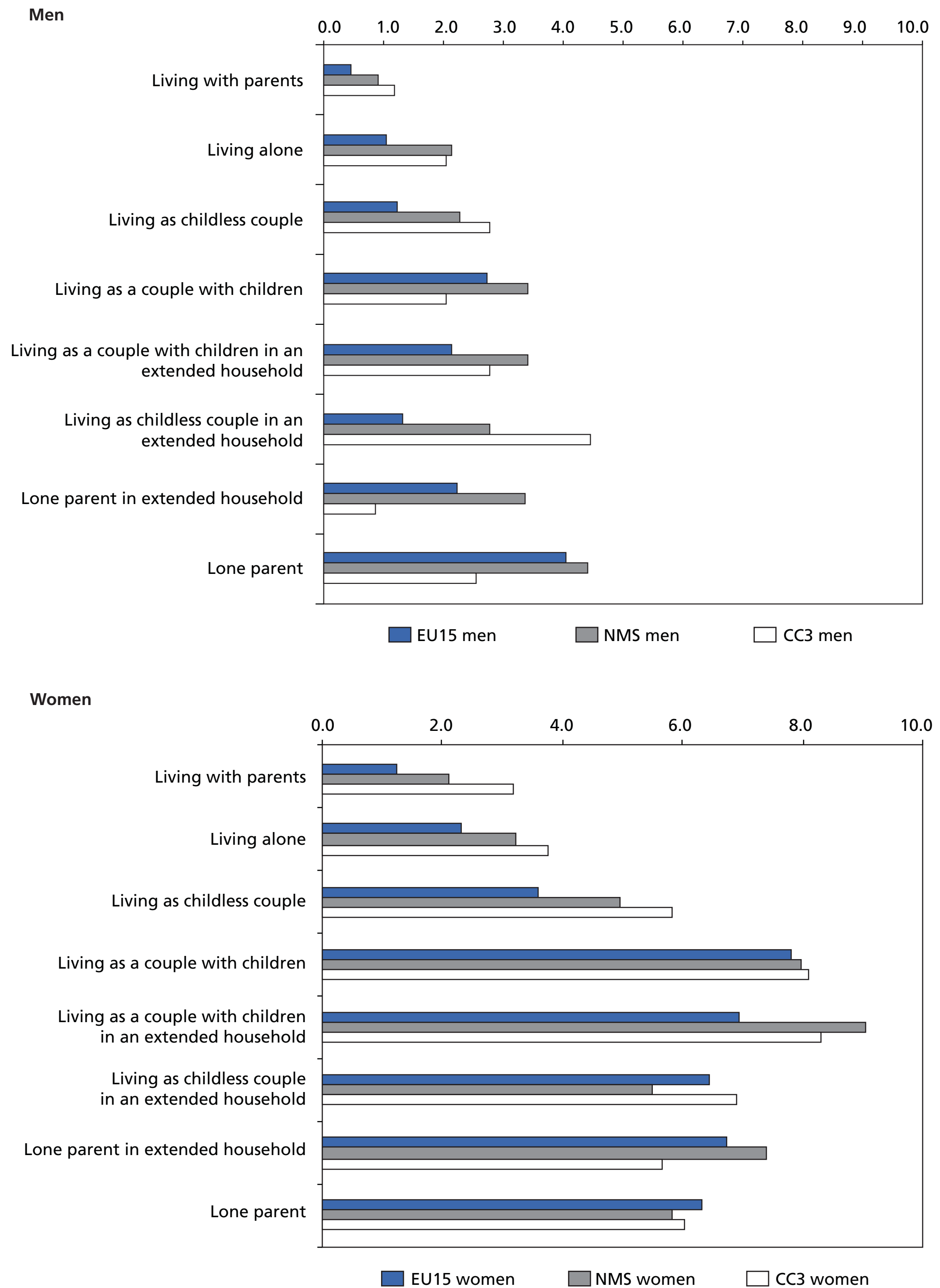
Lone fatherhood has an opposite effect on the amount of unpaid work than lone motherhood has. Lone fathers perform more, not less, family work than partnered fathers both in the EU15 and NMS. The consequence of these opposite trends is that, in the EU15 and NMS, lone fathers become more similar to lone mothers in this respect. This does not occur in the CC3, however, once again confirming the stronger gender differentiating role of parenthood in this group. Moreover, since lone fathers in the EU15 also have longer paid working hours than partnered fathers, they appear to be the men having the longest working day in this country group.[17]

[15] Within each country group, there may be differences depending, not on resources, but on cultural patterns. Country breakdown by household status does not yield statistically meaningful results for all statuses, thus the results of this more detailed analysis are not presented here. However, it must be mentioned that there are countries within the EU15 – such as Denmark, France and Sweden – in which women perform substantially less than average daily family work in all statuses and particularly in that of being a partner with children. In other countries – such as Luxembourg, Ireland, the Netherlands, Germany and Italy – they perform such work for a longer than average time. In the first group, partnered mothers with children carry out on average less than seven hours a day of family work. In the second group, they perform family work on average more than eight hours a day.

[16] In order to make the intra-gender differences visible, a different scale has been used for men and women.

[17] A reminder here is necessary: data refer only to respondents who declared that they perform family work daily. Thus, this group of lone fathers may be a very selective one.

Figure 8 Mean daily hours of unpaid work of men and women, by household status and country group



Note: The unpaid work represents the sum of daily hours that each respondent dedicates to these activities listed in Q37: How often are you involved in any of the following activities outside your paid work: a) Caring for and educating children; b) Housework; c) Caring for elderly/disabled relatives?

The values are referred to the respondents who have indicated the modality 'every day'. Spain, the Czech Republic and Poland are not included in the analysis because of too few cases.

Source: EQLS, 2003

Living in an extended household slightly decreases the amount of family work for women in all household statuses in the EU15, suggesting that some degree of sharing family work between women is in place. However, in the NMS, an extended household actually increases the amount of family work for women living with a partner and children, though it reduces it for childless women living with a partner. In the CC3, the highest beneficiaries of the extended household, in terms of a smaller amount of family work, are lone mothers.

For men, also, the status of living in an extended household differs across countries. In the CC3, it strongly reduces the amount of family work for lone fathers; but it increases the amount of work for childless men living with a partner: precisely those who appear most helped by the extended household in the EU15.

Generally, the extended household seems the least supportive, and even the most demanding, particularly for women, in the NMS.

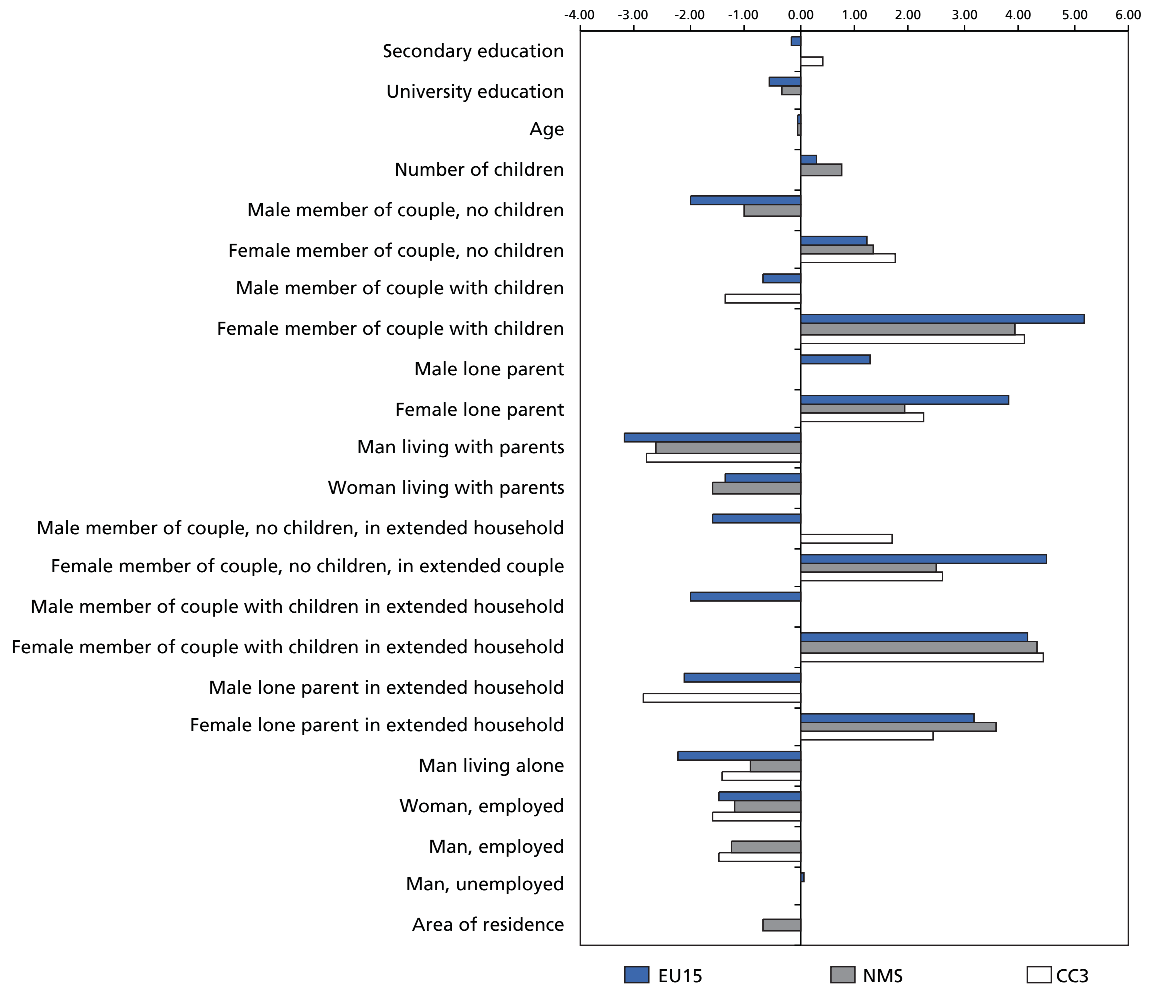
The amount of family work, performed by men and women in various household statuses within extended households in different country groups, suggests that there may be life phase effects. Due to the sub-samples' composition, the extended households may comprise different life phases in the various countries. Furthermore, since this household structure is a small minority in all countries, differences may be somewhat idiosyncratic.

Given the survey restrictions noted earlier, the sample is small in terms of estimating the number of hours devoted to unpaid family work, not only by sex and household status and their interaction, but also for other dimensions, such as age, education or presence in paid work. Moreover, the sample over-represents women, since they are more likely than men to perform housework or care on a daily basis, particularly women with family responsibilities (see Table 5 above).

With these limitations, a model has been estimated, to assess the relative impact, and its direction, of these different elements (see Figure 9). Compared with the simple calculation of hours devoted to unpaid work shown above, this analysis allows measurement of the relative weight of each element, as well as the combination of sex and household status, and sex and employment status. It also helps to understand better what makes the most difference in each country group.

The differential impact of household responsibilities on men and women is symmetrical to that obtained when looking at the impact of these responsibilities on presence in paid work. However, the gender differences within the same household status appear greater and clearer with regard to unpaid work than with regard to paid work. This suggests that it is easier, or culturally more legitimate, for women to enter the 'male' roles of paid work than for men to enter the 'female' roles of unpaid family work. Thus, gender arrangements remain skewed and equality difficult.

Figure 9 Hours of daily unpaid family work: Impact of various factors in each group; with interaction between sex and household, and sex and employment status



Multiple OLS Regression model, un-standardised coefficients. Model summary: Dependent variable: hours of daily unpaid family work (unpaid work represents the sum of daily hours that each respondent dedicates to these activities: a) care for children; b) housework; c) care for elderly or disabled people). Numbers valid EU15: 8,786, NMS: 2,900, CC3: 2,542. Regressor-adjustment EU15: 0.340, NMS: 0.299, CC3: 0.293. Constant EU15: 4.413, NMS: 5.939, CC3: 4.590. Reference categories: gender in interaction with household (woman alone); education (none and primary together); sex in interaction with employment status (woman not in paid work), income level (lowest quartile), size of residence area (rural). All coefficients in the figure are significant (p value <= 0.05). Not significant (at p <= 0.05) in all groups: high and medium income quartiles. The cases of the German sample with inconsistencies between income data and other life standard variables are not included in the analysis. Spain, the Czech Republic and Poland are not included in the analysis because of too few cases for Q37 and Q38.

Source: EQLS, 2003

Single men perform substantially less family work than single women in all country groups, though they do more in the EU15 than in the NMS. Also, men – and to a lesser degree women – living as 'children' in their parents' household perform less family work than single women and than men and women in other household positions in all three country groups. This indicates that adult children contribute little to this part of the family–work system and are consumers, rather than providers, of family work.

Being a partner reduces the correlation between being a man and the amount of unpaid family work performed daily by men in the EU15 and NMS; it has no meaningful impact in the CC3. Fatherhood experienced within a couple relationship causes a further reduction of the male gender impact in the EU15 and, to a lesser degree, in the CC3. However, only in the EU15 does lone fatherhood have a clear positive impact on the amount of family work performed by men, and only if they live by themselves with their children.

The positive impact of having a partner, and even more of having children, on the amount of family work performed daily by women is much greater in the EU15 and CC3 than in the NMS. In the latter countries, a combination of long paid working hours and long average hours in unpaid family work may reduce the range of variation due to household status. In this country group, in fact, the impact of the household status is generally lower than in the other two groups. In the EU15, living in an extended household as a mother, with or without a partner, slightly reduces the impact of having children for women, probably because they can share part of the family work with other women. In the NMS and CC3, it increases the positive impact. This confirms the interpretation offered above, that in these two country groups, the extended household is a buffer against unemployment or underemployment rather than a resource that frees up time – particularly women's time – for participation in paid work. In the case of men, when there is an impact of living in an extended household, it is always negative, but in one case. Thus, the extended household appears to be more organised along gender lines with regard to unpaid work than the nuclear one.

Holding a paid job is significantly and clearly negatively related with hours spent daily performing family work for women in the EU15, and for both men and women in the CC3 and NMS. In the EU15, not being in paid work has a positive effect on men's provision of family work, although the effect is smaller than that of having children.

The number of children has an impact on hours of family work only in the EU15, again possibly because of the longer reference hours in the other two groups and particularly in the NMS. In the NMS, living in an urban area has a negative impact on hours of family work, possibly because of better housing conditions and easier access to services.

Overall, household status seems to have a larger impact for both men and women on the hours devoted to family work in the EU15 than in the two other groups. But women with children in the NMS have the longest hours of unpaid work than anybody else.

Balancing paid work with family life

A study performed by the European Commission, on the basis of Time Use Surveys in 13 countries (including EU15 and NMS countries), signalled that: 'men spend on average at least one hour per day more than women do on gainful work/study, while women devote at least one hour more than men do to domestic work. In addition, if the average total time of gainful work/study and domestic work per day is considered, the working time of women is somewhat higher than that of men in Belgium, Finland and France (from 20 minutes to more than 30 minutes). It is even higher in Estonia, Hungary and Slovenia (one hour approximately), and it is virtually equivalent in Sweden, the United Kingdom, Denmark and Norway' (European Commission 2003c, p. 4). The EQLS data generally confirm this trend, qualifying it more finely with regard to gender, country and household

circumstances. In particular, the data confirm that decisions concerning participation in paid work, hours worked in paid work, as well as those concerning unpaid family work, are taken from a household, not only individual, perspective. That is, they are part of an overall family–work system.

The EQLS findings also add new insights. First, they confirm that the household status impacts on all three aspects of the system: whether one is in paid work, for how many hours, and how much time one devotes to family work. This impact differentiates men and women, particularly with regard to paid work, but it also differentiates among women and among men. Men with family responsibilities, on average, work for pay more than those without such responsibilities. This differentiates them greatly from women, who do the opposite (with the significant exception of lone mothers in some countries). At the same time, men with family responsibilities also do a greater amount of daily family work than other men and, in some cases, than women living alone. Sharing the responsibilities for a household is thus both a differentiating and an assimilating factor in the way men and women deal with paid and unpaid work.

Second, distinct family–work systems are developed in the three country clusters, owing to the interplay between labour market conditions (average working time, availability of part-time jobs, level of wages), housing conditions, and prevalent gender models.

In the EU15, a pattern emerges in which there is a clear gender division of labour, particularly when men and women set up a household together and have children. In this case, women tend to have shorter paid working hours and longer hours of family work, compared with other women, while men have longer paid working hours than other men. Men also spend more time in family work. To some degree, having a family in the EU15 involves a process both of differentiation and of similarity between men and women. Further, in the EU15, both paid and family unpaid working hours are shorter than in other parts of Europe, for men and women. Within this cluster, it is on average less difficult than elsewhere to strike a viable work–family balance at an individual level as well as to develop a family–work system where there is space for both worlds, and possibly for something else as well. This apparently balanced picture has its costs, particularly for women (but also children) in terms of financial security in cases of separation and in old age. It is far from balanced, either at individual or household level, when mothers work full time outside the home. Within this overall picture, important cross-country differences emerge, due to men and women's varying length of paid and unpaid working time.

In the CC3 too, a clear gender division of labour is in place, to a greater degree than in the EU15. These are the only countries in which fatherhood does not seem to involve any re-negotiation of men's presence in family work (actually, fathers do less than childless men living with a partner); where women's participation in paid work is lowest; and, generally, by having a family together, men and women most clearly distinguish their responsibilities and areas of activity. It seems that this distinction is already clear before the formation of new families, in so far as men and women's behaviours with regard to participation in paid and unpaid work can also be distinguished among un-partnered and childless young people. In these countries, the traditional work–family system pattern, based on a sharp gender division of labour, remains firmly in place. This presents, of course, the same and even higher risks – for women and children, particularly – as mentioned with regard to the EU15, as a lower portion of women in the CC3 are in paid work.

In the NMS, the situation appears more complex, as well as potentially more stressful in terms of household time budget. Hours of paid work are longer than in the EU15 for both women and men. Furthermore, when they have children, women do not reduce their hours of paid work as much as women in the EU15 do (especially if they are lone mothers). Therefore, the gender division of labour appears less imbalanced than in the EU15, not due to men substantially changing their participation in family work when they have family responsibilities, but to women keeping on the amount of time they devote both to paid and unpaid work with household status. Overall, however, men and women with family responsibilities have a very heavy paid and unpaid workload in these countries, and their households are likely to suffer from severe time shortage.

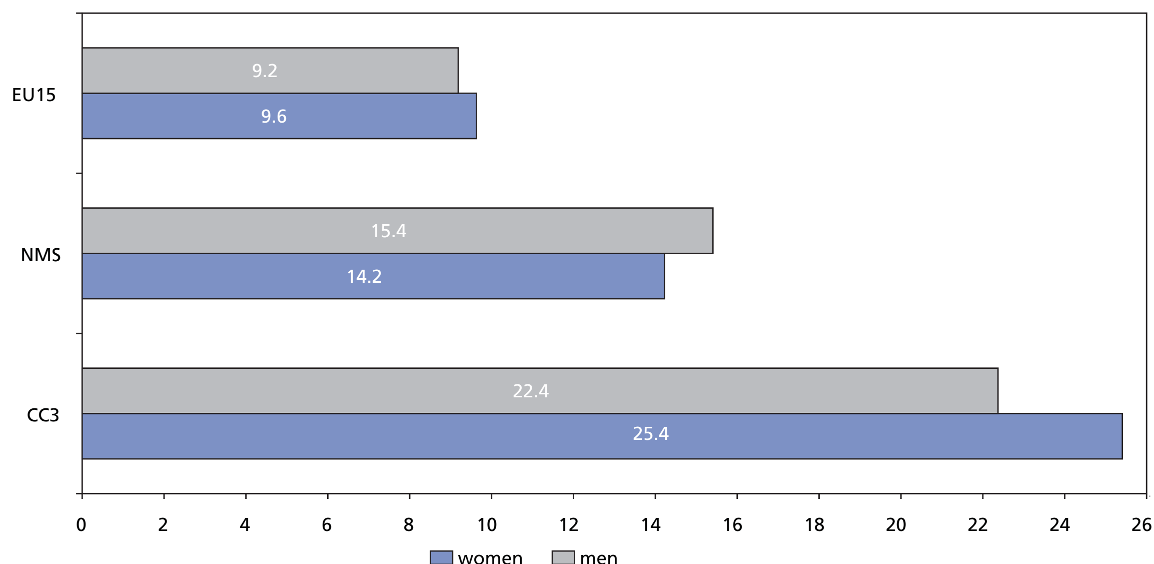
In all three country groups, but particularly in the NMS, lone parent households seem to strike a very difficult time balance. Their family–work system has few human resources among whom to redistribute the necessary paid and unpaid work. Both lone fathers and lone mothers seem overstretched, although they combine paid and unpaid work differently, possibly because they can count on different outside resources. From the literature, it is known that lone mothers can count – more often than lone fathers – on income support from the fathers; lone fathers, in addition to having generally older children, can count more often than mothers on caring and housework from kin as well as from the market.

Somewhat surprisingly, adult children contribute little to the work–family system, although they may be its beneficiaries. Un-partnered adult children living at home are less financially autonomous than those who live by themselves or form a new family, either because they are in education or because they are out of work. Analysis of data, not presented here, indicates that only men in the middle and mature ages (35–64 years), who still live with their parents, are as likely as those who live in different kinds of households to be in paid work, and thus possibly to contribute to their parents' household. Nevertheless, this number is small. Adult children living at home with their parents also seem to contribute little to the unpaid part of the family–work system.[18] This system, therefore, seems to be a matter that is dealt with mainly by and between partners and parents, with little involvement of adult children. Only when the household is extended, do other family members seem to be involved in shaping the way income and care demands are balanced within it, although in different ways in the three country groups. It is clearly a financially supportive resource in the case of unemployment and under-employment, particularly in the NMS and CC3. It partly reduces the amount of unpaid work of women with children in the EU15, but not in the NMS and CC3. It substantially reduces the amount of family work of men everywhere.

These distinct patterns of balancing the family–work system in dealing with the demands of paid work and family work – and particularly in the overall time required to fulfil them – go a long way in explaining the different degree to which men and women experience difficulties in reconciling work and family obligations in the three country groups, as shown in Figure 10.

[18] Analysis not shown here, given the small numbers involved, suggests that older children living with their parents make a significant contribution to the unpaid work part of the family–work system.

Figure 10 Difficulties in fulfilling family responsibilities several times a week, by sex and country group (%)



Q13b: How often has each of the following happened to you during the last year? It has been difficult for me to fulfil my family responsibilities because of the amount of time I spend on the job. Categories: Several times a week, several times a month, several times a year, less often, never.
Source: Keck, 2004

Overall, men and women in the EU15 experience, on average, the least difficulty in reconciling work and family time, given a partial gender division of responsibilities and comparatively shorter working hours both in paid and unpaid work, compared with the other two groups. The greatest difficulties are found in the CC3, where both paid and unpaid work require very long hours, thus partly offsetting the ‘benefits’ of a clear gender division of labour. In the NMS – where the gender division of labour is less sharp than in the other two groups, but where working hours are long, both in paid and family work – men declare more difficulties than women. Their overall working day is bound to be very long when they have family responsibilities.

In this perspective, the findings concerning the experience of difficulties in fulfilling family responsibilities by those who are in paid work and have a family of their own, either as a couple or as lone parents, are interesting and somewhat complex to interpret (see Table 6).[19] In the first place, lone parents in almost all countries perceive these difficulties most often, compared with all other parents. Second, the presence of children clearly increases the frequency with which difficulties in fulfilling family responsibilities are experienced, for both men and women living with a partner in the EU15 and CC3, but only for men in the NMS. In the latter group, the experience of difficulties actually decreases for mothers. Third, working fathers living with a partner perceive more difficulties than working mothers do in the EU15 and NMS, but not in the CC3.

[19] In order to have statistically numerous sub-samples, respondents declaring that they experience difficulties in fulfilling family responsibilities ‘several times a week’ and ‘several times a month’ have been considered together. Even so, in some countries the sub-samples are quite small, thus the data must be interpreted with caution.

These findings, and particularly the last one, suggest that time is not the only factor in the perception of adequately fulfilling one's own family responsibilities. There are also culturally shared expectations about what these responsibilities imply: providing income, or providing care and time for relationships. When income needs and/or the male breadwinner model prevail, one might feel perfectly adequate in fulfilling family responsibilities through providing income/being a reliable earner. However, when family obligations include, for men also, performing some degree of housework and caring, men may perceive some kind of difficulty in fulfilling them. Apparently, this is what happens in the EU15 and NMS, but not in the CC3. This suggests that, in this third cluster, the traditional gender division of labour and responsibilities is more firmly in place in practical arrangements than in the other two groups. Culturally in these countries, such a division is also likely to be regarded as more legitimate and proper.

Table 6 Perceived difficulties of employed persons in fulfilling family responsibilities, by sex, household status and country group (%)

Household status	Women	Men
	Several times a week/a month	Several times a week/a month
	EU15	
Living alone	21	26
Living as a childless couple	25	25
Living as a couple with children	27	32
Lone parent	37	39
	NMS	
Living alone	29	29
Living as a childless couple	39	43
Living as a couple with children	35	50
Lone parent	46	46
	CC3	
Living alone	46	33
Living as a childless couple	46	44
Living as a couple with children	50	48
Lone parent	62	33

Q13: How often has each of the following happened to you during the last year: b) It has been difficult for me to fulfil my family responsibilities because of the amount of time I spend on the job? HH3c: Now thinking about the other members of your household: what is this person's relationship to you? *Note:* Percentages refer to all respondents who indicated 'several times a week' or 'several times a month' on Q13. Chi-square is significant for all groups.

Source: EQLS, 2003; percentages

One might hypothesise that difficulties are greater when children are very young, since their caring demands are more intensive. The analysis of the difference in perceived difficulties in fulfilling family responsibilities by parents of young children, compared with all those in employment, shows mixed results (see Table 7). Within each group, with the exception of mothers in the NMS, parents of young children declare more often than other workers that they experience difficulties in fulfilling their family responsibilities. Differences are slightly greater for mothers in the EU15 than for any other country group of mothers or fathers of young children. This is at first sight an unexpected finding, since working mothers in the EU15 have shorter paid and unpaid working hours than working mothers in the other two groups. The explanation lies in the high degree of

difficulty experienced by women (but also men) generally in the other two groups and particularly in the CC3, where over a fourth of all working women and about half all working mothers experience difficulties in fulfilling their family responsibilities (see Table 7). Thus, the reference difficulty threshold is higher to begin with in these clusters; having a small child does not add much to it. In the EU15, however, having a small child does differentiate the situation of mothers from that of other women, because of the lower reference threshold. Nonetheless, they still experience difficulties less often, not only than mothers of young children, but also than working women generally in the CC3 and NMS.

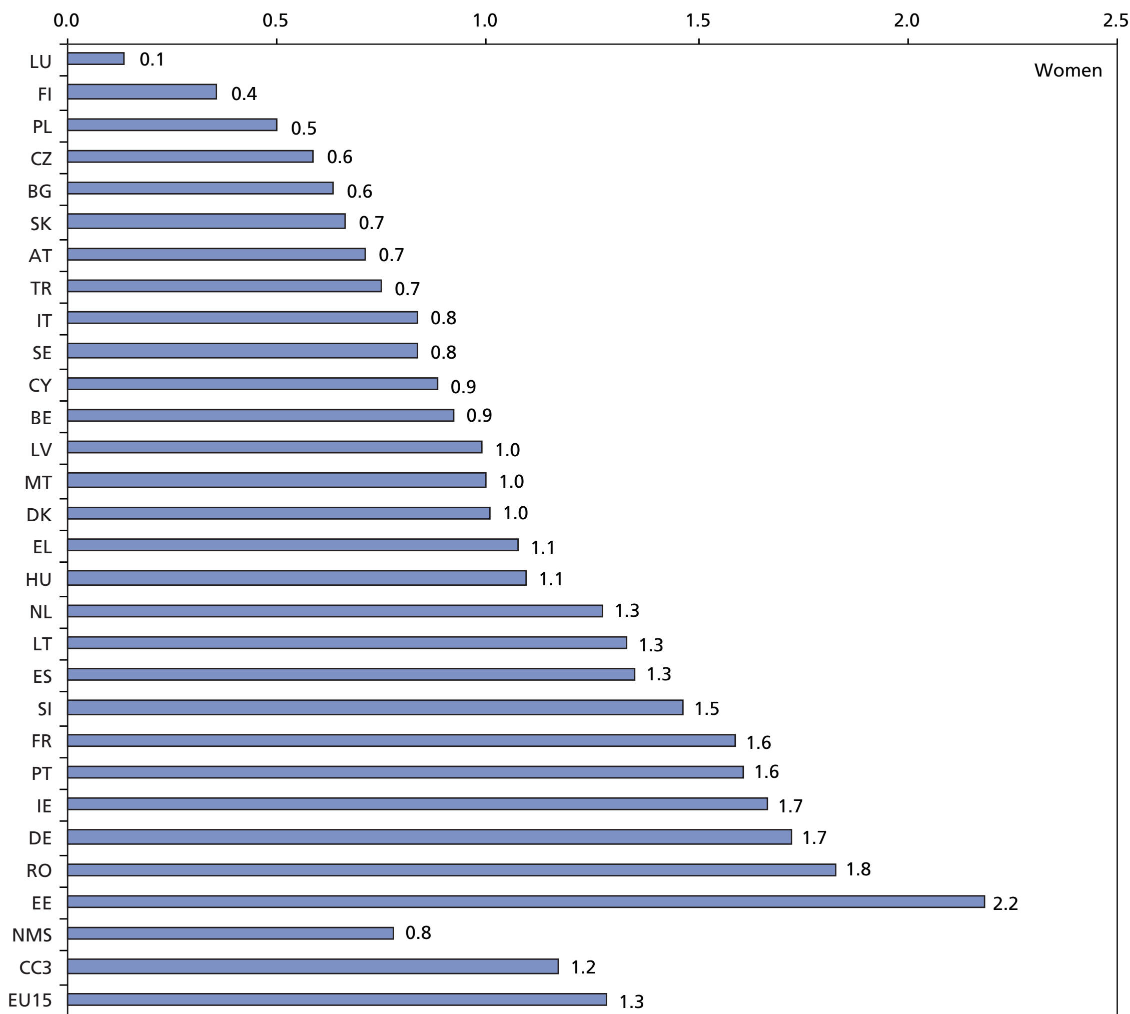
The reference thresholds of fathers living in different country clusters are also different. However, in this case, fathers of young children in the EU15 show the lowest increase, further distancing themselves from fathers in the other two groups. Figures 11 and 12 show how this complex dynamic manifests itself at national level.

Table 7 Difficulties fulfilling family responsibilities: Ratio of working parents with children younger than four years to all other employed persons, by sex and country group

Cluster	Total working women (%)	Working mother with children younger than four years (%)	Ratio	Cluster	Total working men (%)	Working father with children younger than four years (%)	Ratio
Women	Several times a week/month			**Men**	Several times a week/month		
NMS	36	28	0.8	**EU15**	27	29	1.07
CC3	47	55	1.2	**NMS**	43	47	1.09
EU15	26	33	1.3	**CC3**	44	48	1.09

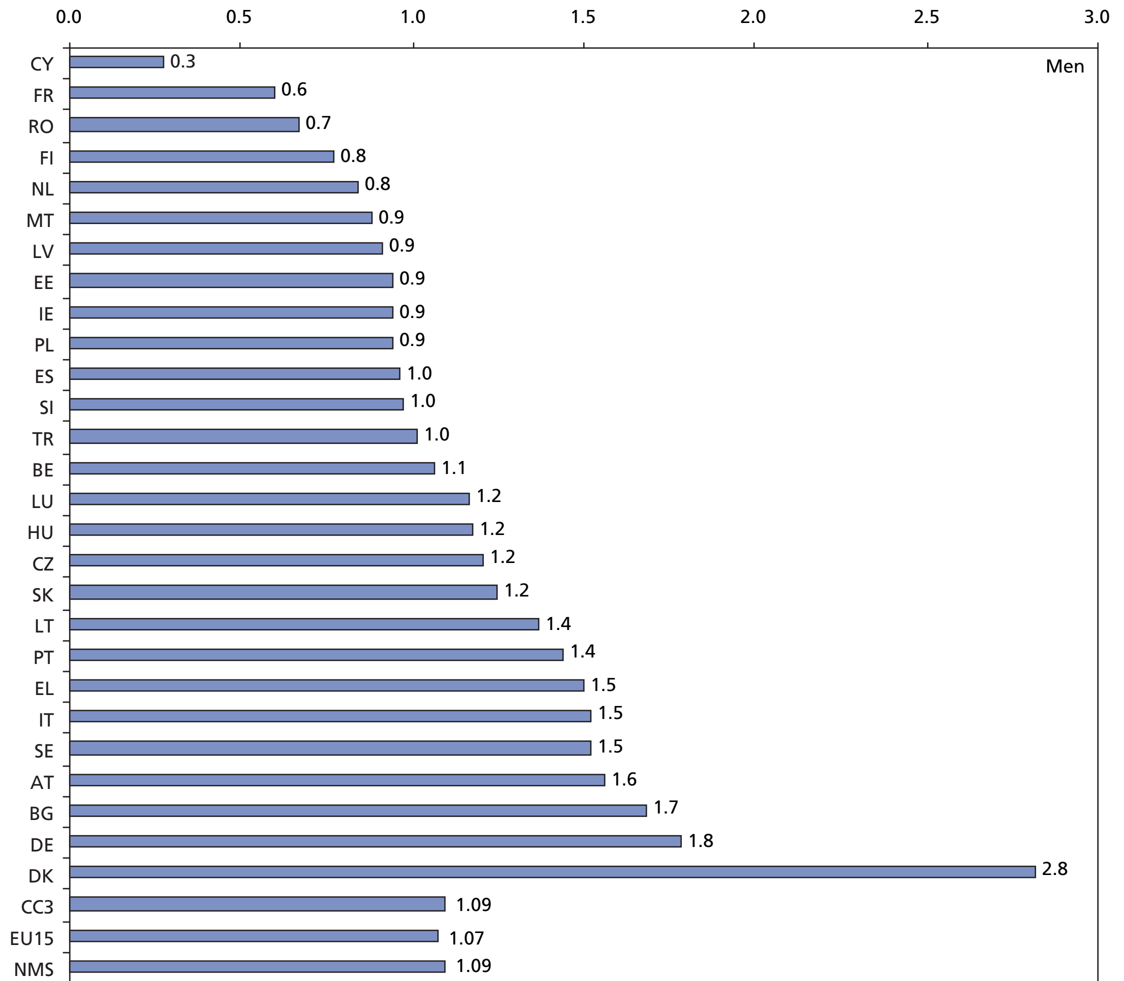
Q13: How often has each of the following happened to you during the last year: b) It has been difficult for me to fulfil my family responsibilities because of the amount of time I spend on the job?
Note: The percentages refer to all respondents who answered 'several times a week' or 'several times a month'. In the EU15, the data for the UK are missing because of too few valid cases.
Source: EQLS, 2003; percentages

Figure 11 Difficulties fulfilling family responsibilities: Ratio of working mothers with children younger than four years to all other employed women, by country and country group



Q13b: How often has each of the following happened to you during the last year: b) It has been difficult for me to fulfil my family responsibilities because of the amount of time I spend on the job? Answers: 'several times a week' and 'several times a month'. *Note:* the figure shows the ratio of working mothers with children younger than four years to the total average of employed women reporting that they have difficulties fulfilling their family responsibilities several times a week or month because of the time they spend working. The UK data are missing because of too few valid cases.
Source: EQLS, 2003

Figure 12 Difficulties fulfilling family responsibilities: Ratio of working fathers with children younger than four years to all other employed men, by country and country group



Q13b: How often has each of the following happened to you during the last year: b) It has been difficult for me to fulfil my family responsibilities because of the amount of time I spend on the job? Answers: 'several times a week' and 'several times a month'. *Note:* the figure shows the ratio of working fathers with children younger than four years to the total average of employed men reporting that they have difficulties fulfilling their family responsibilities several times a week or month, because of the time they spend working. The UK data are missing because of too few valid cases.

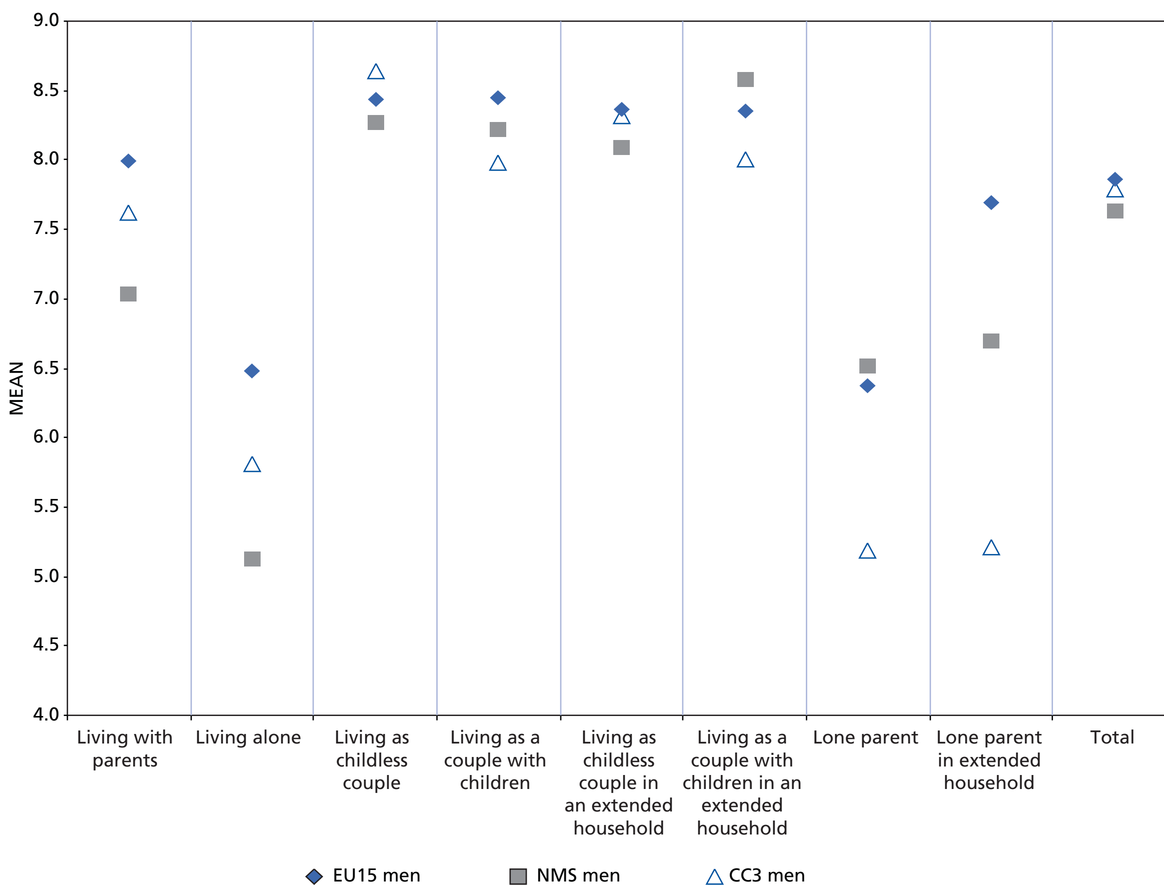
Source: EQLS, 2003

Gender differences in satisfaction levels

To what degree do difficulties and tensions in balancing paid work with family life impact on satisfaction with family life itself? Of course, work–family systems and work–family balances are a crucial, but not the only, factor in determining the degree of satisfaction with one's own family life. Other factors are as important, such as the quality of relationships with one's own parents, or children, or partner. These are dimensions which have not been explored in the EQLS. However, it may be interesting to test whether the conditions which have proved the most crucial in defining

the work–family balance – such as gender and household status, as well as the country (or country group) of residence – have some statistically meaningful relationship with individuals' satisfaction with their family life (see Figures 13 and 14).

Figure 13 Family life satisfaction, by household status: Men

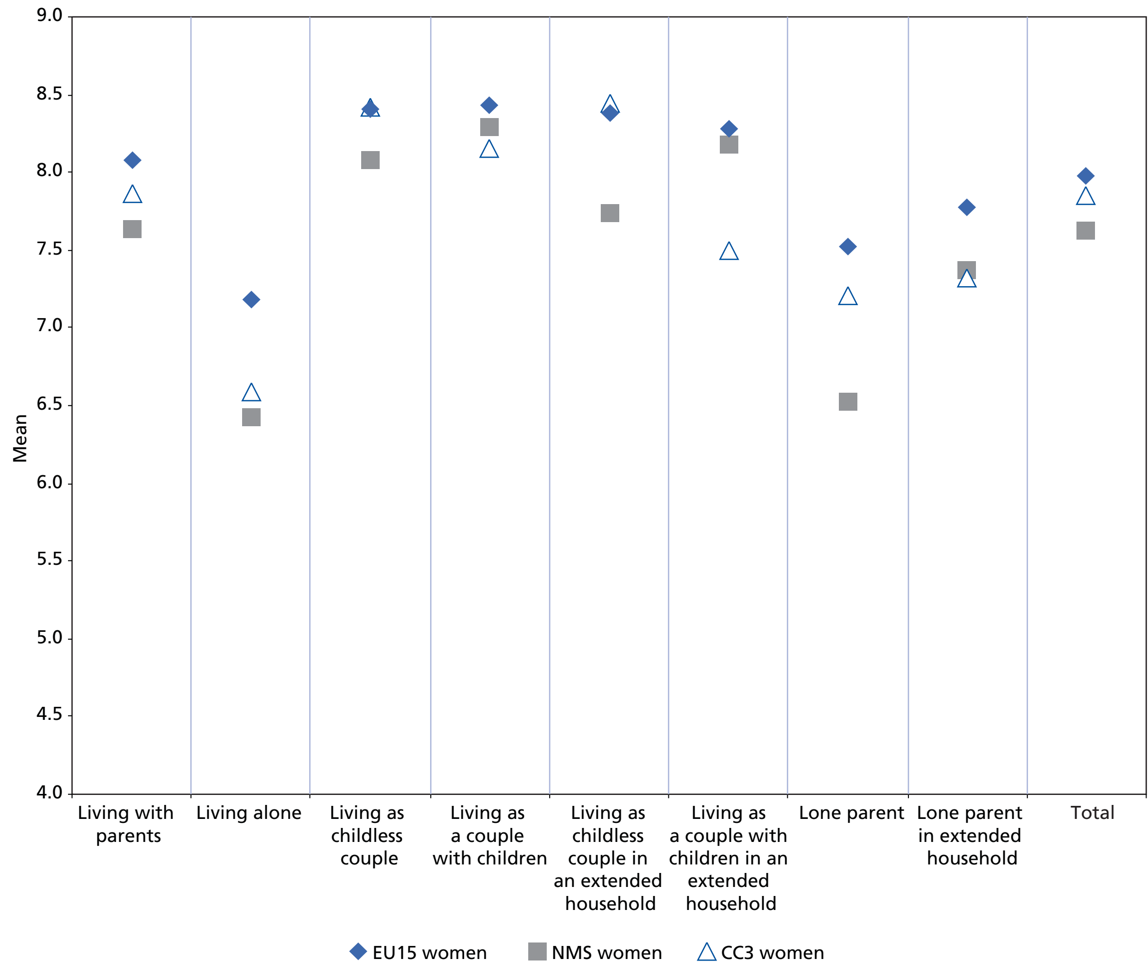


Q41: Could you please tell me, on a scale of 1 to 10, how satisfied you are with each of the following items, where 1 means you are very dissatisfied and 10 means you are very satisfied: e) Your family life; g) Your social life?
Source: EQLS, 2003; mean

Given the longer paid and unpaid working days, and on average more difficult working conditions, it is not surprising that, overall, men and women express a lower degree of satisfaction with their family life in the NMS and CC3 than in the EU15. However, although individuals with family responsibilities, and particularly with young children, perceive the greatest difficulties in reconciling work and family life, these difficulties do not result in linear differences in satisfaction with one's own family life. Not surprisingly, given the difficulties they experience in balancing their multiple responsibilities as providers and carers, lone parents – and particularly lone fathers, especially in the CC3 – whether they live alone with their children or within an extended household, are the least satisfied with their family life in all country groups, among respondents having family responsibilities. Both men and women living with a partner, with or without children, are the most satisfied, particularly if their household is nuclear. Their satisfaction decreases slightly, particularly for women (and especially in the CC3 and NMS) if they live within an extended household. Overall, this situation appears less emotionally satisfactory and supportive than the

nostalgia of past times portrays. The high satisfaction of couples, notwithstanding their balancing difficulties, confirms Durkheim's (1897) intuition of the protective role of partnership with regard to psychological well-being.

Figure 14 Family life satisfaction, by household status: Women



Q41: Could you please tell me, on a scale of 1 to 10, how satisfied you are with each of the following items, where 1 means you are very dissatisfied and 10 means you are very satisfied: e) Your family life; g) Your social life?
Source: EQLS, 2003; mean

Gender differences in satisfaction with one's own family life are intertwined in complex ways with household status and country group of residence. The lowest satisfaction is expressed by subgroups of men: by those living alone in all three country groups, but particularly in the CC3 and NMS, and by CC3 lone fathers. Among women, the least satisfied are those living alone and lone mothers, particularly in the NMS, though they are not as dissatisfied as men in corresponding circumstances. This is at first surprising, since lone mothers are more likely to have financial difficulties than lone fathers. They are also more likely than anybody else to experience difficulties in fulfilling their family obligations. With regard to women living alone, they are more likely to be older than men in the same condition. Again, Durkheim's suggestion that the protective role of partnership is greater for men than for women could be of some help here. Without a female partner, men have more difficulty in experiencing a satisfactory family life because they miss the

emotional and practical support of her family work. This suggestion is also supported by studies on the types of support that are exchanged within a couple. They indicate that men rely on women for psychological and emotional support more than vice versa (e.g. Rubin, 1983; Hinde, 1984; Belle, 1982). This suggestion may also help to understand why, generally, cross country and cross household position differences in feeling satisfied with one's own family life are greater among men than among women.

Working status of couples

Dual-worker couples are a specific, and fairly recent, pattern of developing a family–work system. They also constitute the ideal model of household arrangements implicit in much of European employment and equal opportunity policies. However, this arrangement puts the whole system under tension as, in theory at least, it requires a rebalancing of all the work – paid and unpaid – for and within the household. In this section, couples, or rather individuals living with a partner, will be the object of analysis. The aim is to detect: a) what human capital (education) and other circumstances favour their being dual (paid) workers rather than one (paid) worker; b) whether the status of dual-worker couple affects the gender division of labour within the household, particularly with regard to unpaid family work.

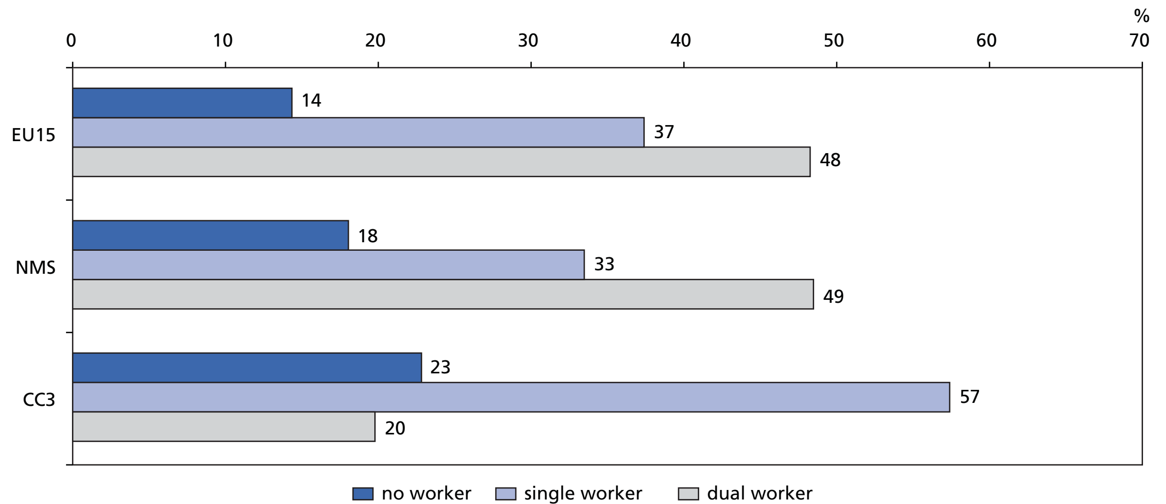
Before starting the analysis, it is necessary to show the distribution of couples on the basis of their paid working status (dual worker, single worker, no worker) in the three country clusters and within each of them. Only 18–64 year old respondents living as partners in a couple are included.

Figure 15 indicates that there are significant differences in the incidence of the three types of couples across the country clusters. The EU15 and NMS have the same percentage of dual-worker couples; but, in the NMS, there is a higher percentage than in the EU15 of no-worker couples. The CC3 have a very low – less than half that in the EU25 – percentage of dual-worker couples, and a higher percentage than in the NMS of no-worker couples.

The proportion of couples in which neither partner is in paid work is significant (between 14% and 23%) in all three clusters. According to the European social indicators, they represent instances of jobless households. Some caution is necessary, however, in interpreting this. Particularly in the EU15, a number of these no-worker couples might involve persons who have retired early from work, especially in the 50–65 age group. Moreover, if the respondent is a woman (and therefore less likely to be in the labour force, particularly in the 50–65 age group), her partner may very well be older, and in some cases already at retirement age. Nonetheless, this explanation does not account for all no-worker couples and for all cross-country cluster differences. At least a quota of the no-worker couples, including those in the 50–65 age group, represent a jobless household in a very difficult situation. The partners are too old to be easily accepted by prospective employers, notwithstanding measures aimed at active ageing and at lengthening work-life beyond the present retirement age. Moreover, while in most EU15 countries, no-worker couples of working age who are poor are entitled to some kind of income support, in others[20] no such support is available, and individuals and households are left to their own and their kin network resources.

[20] For instance, in the EU15, it is the case in Italy, Greece, and partially in Portugal and Spain.

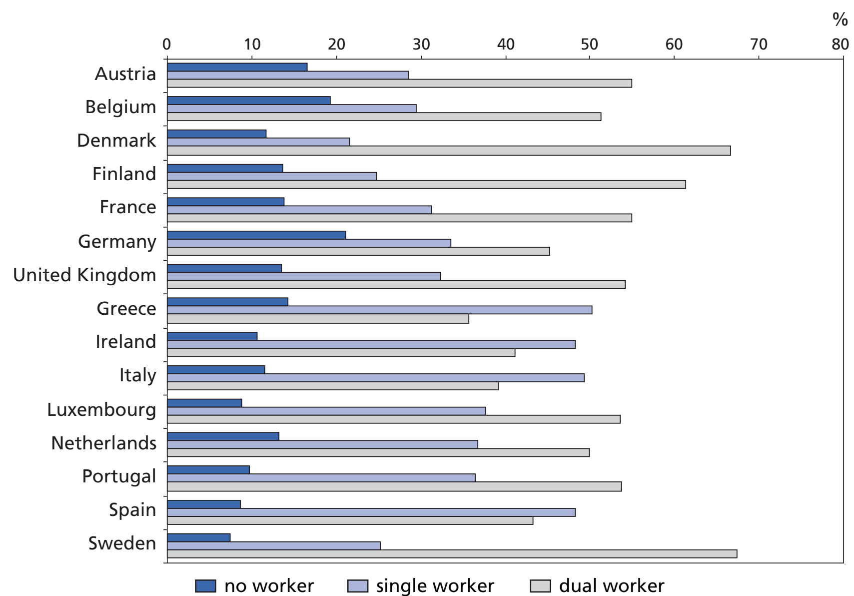
Figure 15 Employment status of couples, by country group (%)



HH2: Looking at this card, could you tell me your principal economic status? HH3: Now thinking about the other members of your household, starting with the oldest. What is this person's relationship to you? What is this person's principal economic status? *Note:* For this analysis, respondents were selected who were living in a couple, with or without children. In the 'dual-worker' couples, the respondent and his/her partner are in paid work. In the 'single worker' couples, only the respondent or his/her partner is in paid work. In the 'no worker' couples, neither of the partners is in paid work.
Source: EQLS, 2003.

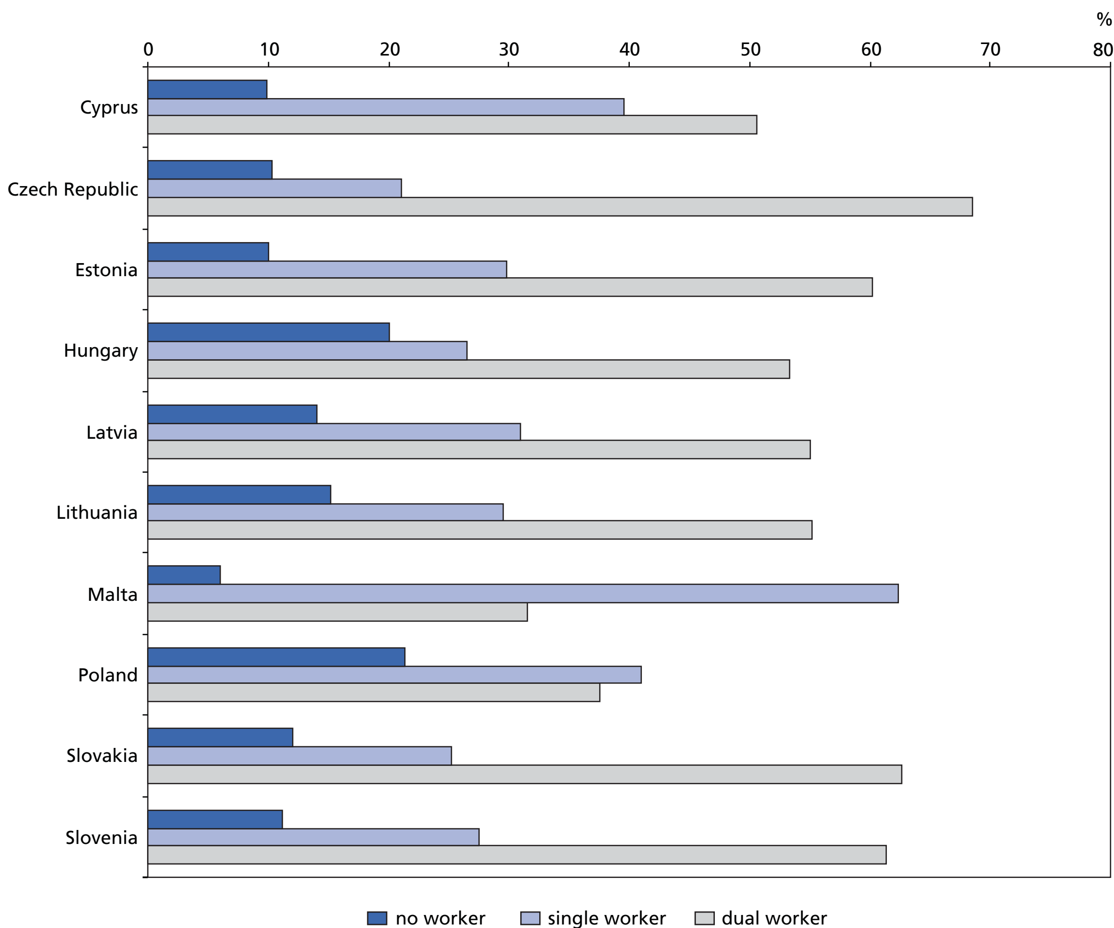
Figures 16–18 show the distribution of the various types of couples, according to their working status in each country within groups. Unfortunately, it is not possible to assess whether these couples comprise two full-time workers or 'one and a half' workers or two part-time workers. Working time data, in fact, are available only for the respondents, not for their partners.

Figure 16 Employment status of couples, EU15 (%)



HH2: Looking at this card, could you tell me your principal economic status?
HH3: Now thinking about the other members of your household, starting with the oldest. What is this person's relationship to you? What is this person's principal economic status?
Source: EQLS, 2003

Figure 17 Employment status of couples, NMS (%)

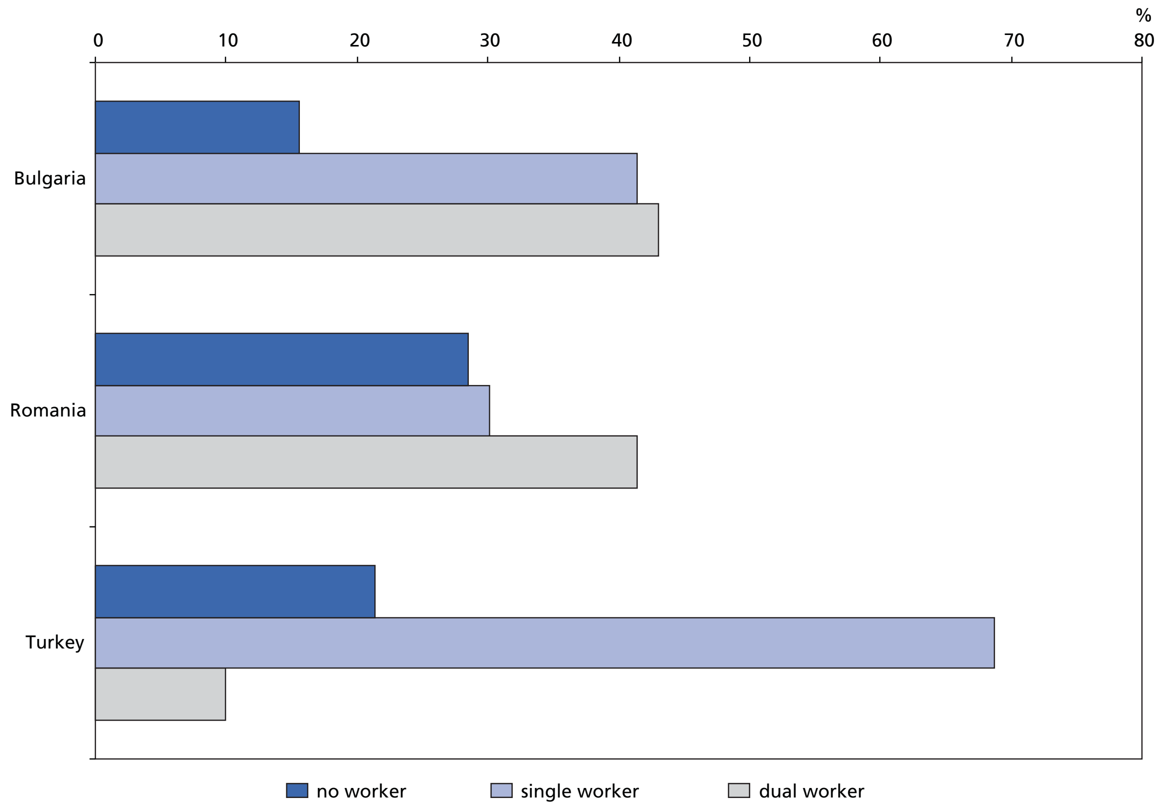


HH2: Looking at this card, could you tell me your principal economic status?
HH3: Now thinking about the other members of your household, starting with the oldest. What is this person's relationship to you? What is this person's principal economic status?
Source: EQLS, 2003

Within the EU15, following the pattern of women's labour force participation in these countries (see European Commission, 2002 and 2003a), the smallest number of dual-worker couples is found in Greece, followed by Italy, Ireland, Spain and Germany. In all of the other EU15 countries, over half of couples are dual-worker ones, indicating that this has become the prevalent couple arrangement. As expected, the highest percentage is found in the Scandinavian countries.

In the NMS, Poland and Malta are the only countries where dual-worker couples comprise less than half of all couples. This finding is somewhat surprising for Poland, given the high women's labour force participation in that country during the socialist regime. Within the NMS group, Poland, together with Hungary, presents a substantial percentage of no-worker couples. The Czech Republic, Estonia, Slovenia and Slovakia are near to the Scandinavian situation with regard to the incidence of dual-worker couples; but they have a higher incidence of no-worker ones. All of the other countries have a proportion of dual-worker couples of at least 50% or over.

Figure 18 Employment status of couples, CC3 (%)



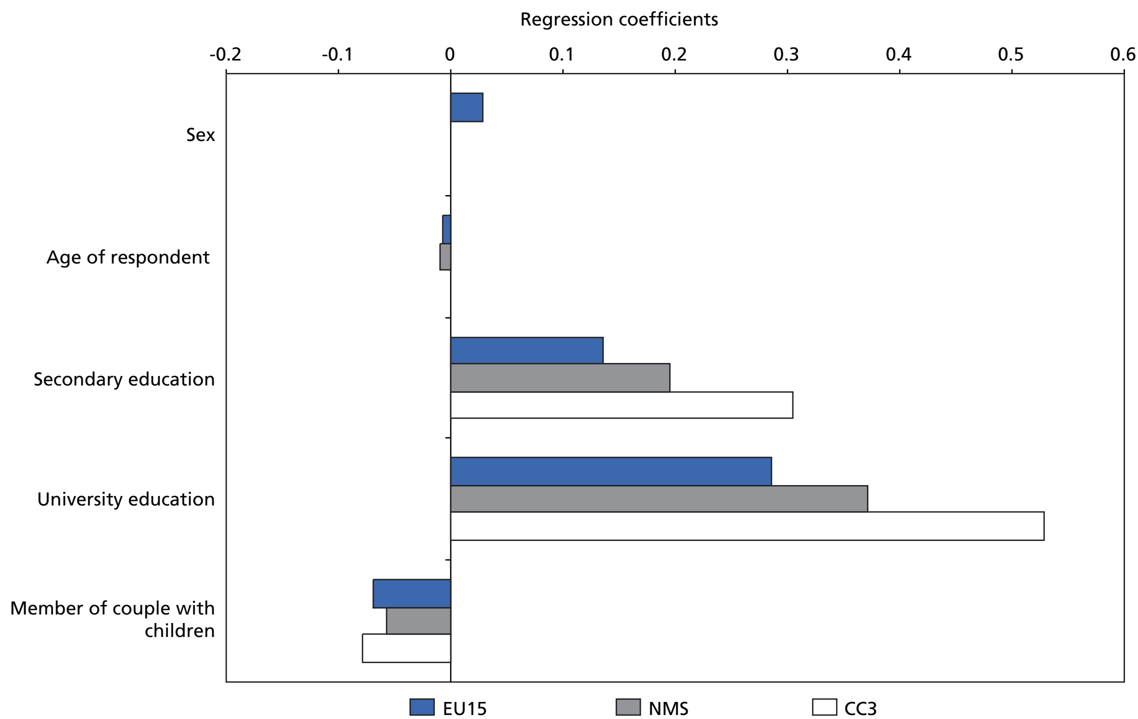
HH2: Looking at this card, could you tell me your principal economic status?
HH3: Now thinking about the other members of your household, starting with the oldest. What is this person's relationship to you? What is this person's principal economic status?
Source: EQLS, 2003

As expected, the low quota of dual-worker couples in the CC3 is mostly due to the weight of Turkey in this group. The other two countries, which come from a socialist regime tradition, have percentages near to those of Germany and Spain. The CC3 countries also present high percentages of no-worker couples.

In order to understand what circumstances favour the forming of a dual-worker couple in each country group, regression analysis has been applied to the sub-sample of couples living in a household of their own, with or without children (9,828 cases – see Figure 19). First, the impact of the respondents' sex, age, education and presence of children was analysed. Then, among those who have children, the impact of social class and of children's age was analysed.

In all three country groups, education is the single dimension which has the most positive impact on the probability of belonging to a dual-worker couple. The positive impact is highest in the CC3, suggesting that in those countries, dual-worker couples are a distinct (high) social class pattern. Having children has a negative impact, because of its unfavourable effects on the likelihood that women are in paid work.

Figure 19 Belonging to a dual-worker couple: Impact of sex, age, education and having children

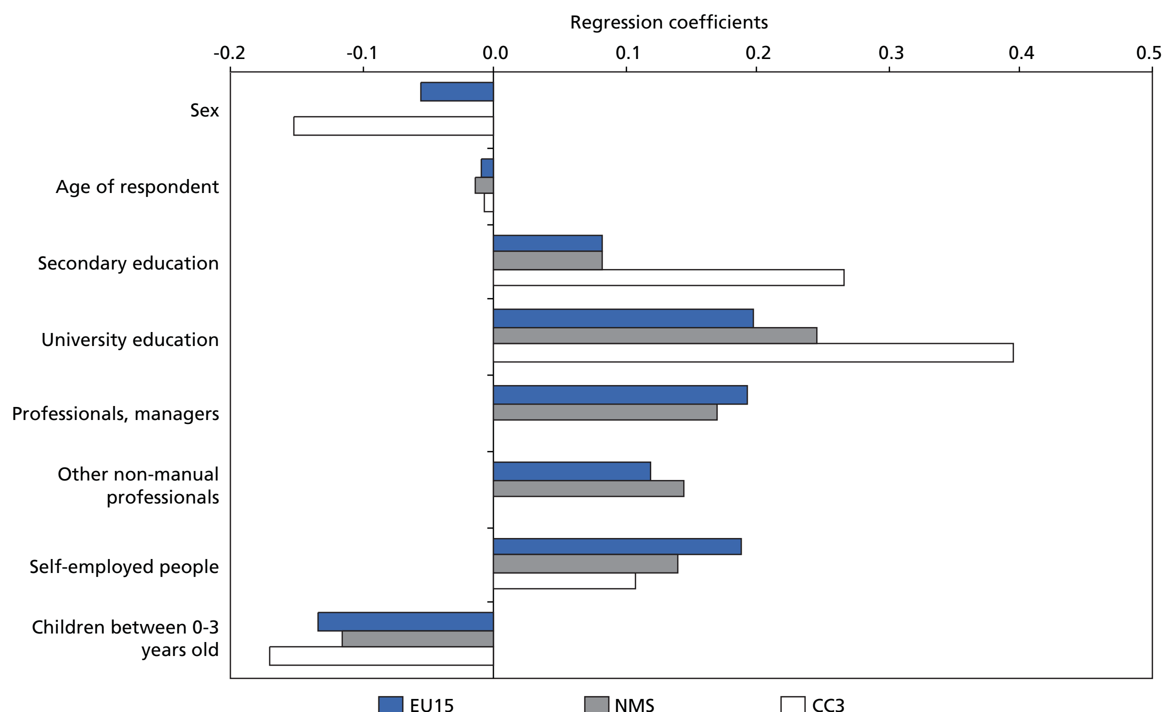


Note: Linear probability model; Multiple OLS hierarchical regression model; Un-standardised coefficients (see footnote 9). Model summary: valid number EU15: 5,680, NMS: 3,029, CC3: 1,119. Regressor-adjustment EU15: 0.070, NMS: 0.095, CC3: 0.235. Constant EU15: 0.728, NMS: 0.867, CC3: 0.134. Reference categories: sex (woman); education (none and primary together); having children (member of couple without children). Selected respondents up to 65 years old included. All coefficients in the figure are significant (p value = 0.05).
Source: EQLS, 2003

The crucial role of education appears to lie in the access it gives to managerial and professional positions, and more generally to non-manual professions. In all country groups, in fact, these are the positions which are positively related with belonging to a dual-worker couple. Self-employment shows a similarly positive impact. This might stem from at least two distinct characteristics of self-employment itself. First, in many cases, it represents a situation in which the couple cooperates in a family enterprise in commerce, and particularly in farming. Second, self-employment for many women has been the route into the labour market. It is also often supported by national and EU equal opportunity policies, which encourage and partially offer a financial support to women setting up their own small enterprise.

The positive impact of holding a managerial job on the chances of belonging to a dual-worker couple is further illustrated in Table 8, which shows the partners' professional status on the basis of the respondents' status.

Figure 20 Belonging to a dual-worker couple: Impact of sex, age, education and occupational class, and children's age



Note: Linear probability model; Multiple OLS hierarchical regression model; Un-standardised coefficients (see footnote 9). In this hierarchical regression, the order is specified in which the independent variables must be entered into the model. Thus, first occupational class, then children's age have been introduced. The figure shows the result of this two-step process, with all independent variables in the order in which they have been inserted into the model. All coefficients in the figure are significant (p value = 0.05). Model summary (first step): valid number EU15: 3,000, NMS: 2,181, CC3: 543. Regressor-adjustment EU15: 0.081, NMS: 0.103, CC3: 0.172. Constant EU15: 0.718, NMS: 0.832, CC3: 0.332. Model summary (second step): valid number EU15: 3,000; NMS): 2,181, CC3: 543. Regressor-adjustment EU15: 0.090, NMS: 0.108, CC3: 0.187. Constant EU15: 0.869, NMS: 0.950, CC3: 0.492. Reference categories: sex (woman); education (none and primary together), occupational status of respondent (skilled and unskilled workers together); children's age (children over three years old). Selected respondents up to 65 years old included.
Source: EQLS, 2003

While a relatively high education and professional status impact positively on belonging to a dual-worker couple, the presence of children up to three years of age has a strongly negative impact – more so in the EU15 and CC3 than in the NMS. In fact, three is the age at which opinions on the child's welfare – concerning whether having a working mother has a negative impact – are at best ambivalent and show strong cross-country differences, as indicated by the latest European value survey (see Halman, 2001). According to this study, Italians, Greeks, Austrians and Maltese are by far the most concerned, with over 80% of respondents declaring that a pre-school child is likely to suffer if his/her mother works. The percentages are around 70% in Poland, Estonia, Lithuania and Latvia, and slightly lower in Germany, Hungary and Slovakia. All Europeans seem divided with regard to the impact of mothers' paid work on their pre-school children's welfare. The exceptions are Denmark and, to a lesser degree, Sweden and Ireland, where the percentage of those concerned about the negative impact of the mothers' work on pre-school children's welfare is relatively small, at under 40%. This indicates that most Europeans feel a predicament in this regard; and they perceive it as mainly, if not exclusively, a mother's, not a father's problem. The attitude present in

some of the former Communist block countries is worth noting. Notwithstanding a long tradition of women's work, the majority of Polish citizens and those of the Baltic countries feel that children are likely to suffer because of their mothers' paid work. The conditions of paid work in these countries (long hours), together with reduced childcare services following the post-transition restructuring, may be partly responsible for this concern.

Table 8 Professional status of single and dual-worker couples, by respondent's occupational status and country group (%)

Workers – Members of couple (18–65 years)	Respondent's occupational status											
	Professionals, managers		Other non-manual professionals		Self employed		Skilled workers		Non-skilled workers		Farmers	
	Occupational status of couples											
Cluster	Single worker	Dual worker	Single worker	Dual worker	Single worker	Dual worker	Single worker	Dual worker	Single worker	Dual worker	Single worker	Dual worker
EU15	20	80	19	81	30	70	38	62	30	70	27	73
NMS	15	85	18	82	23	77	35	65	48	52	17	83
CC3	35	65	42	58	58	42	55	45	69	31	94	6

Question HH2: Looking at this card, could you tell me: b) your principal economic status; d) what was your age last birthday? Question HH3: Now thinking about the other members of your household, starting with the oldest: c) what is this person's relationship with you; d) and what is this person's principal economic status?
Note: Only respondents in paid work and living with a partner have been selected.
Source: EQLS, 2003; row percentages within occupational status groups

Having considered the distribution of dual-worker couples and their characteristics, it is time to question whether this particular household arrangement has an impact on the distribution and amount of unpaid family work, and particularly its distribution between partners. In Chapter 2, the analysis indicated that, although living with a partner tends to increase the amount of time devoted daily to unpaid family work, people engaged in paid work tend to perform less family unpaid work than people not so involved.

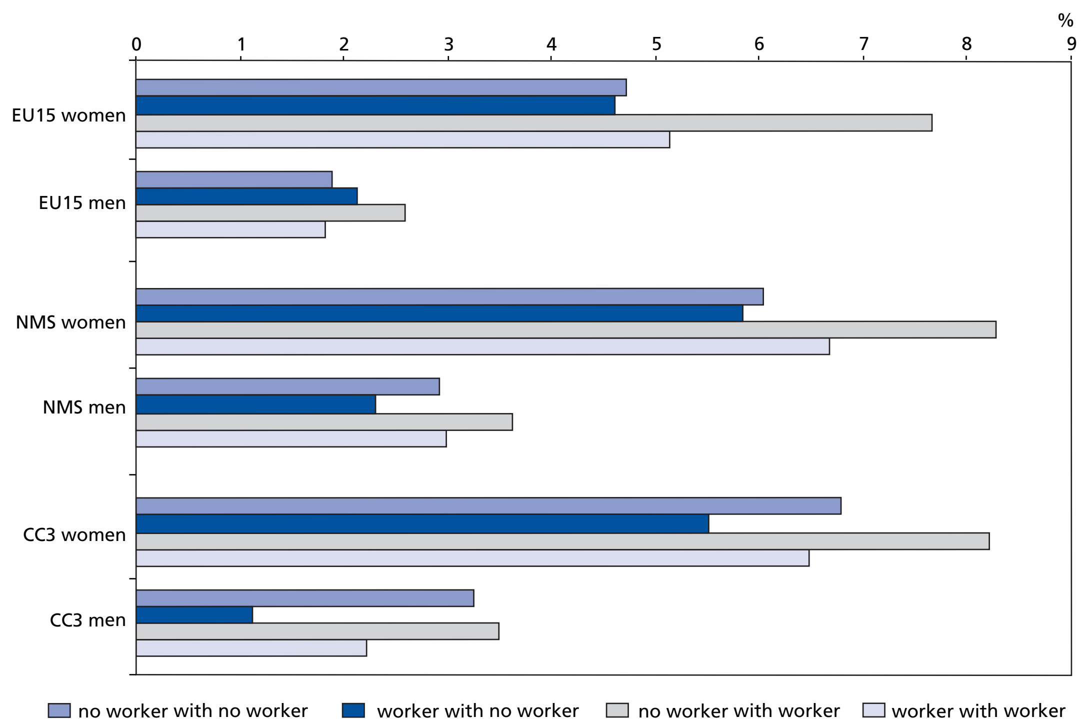
Three questions may be asked with regard to this, namely, whether: a) irrespective of gender, members of dual-worker couples do less family work than those members of single worker couples who are not in paid work; b) within dual-worker couples, the amount of unpaid family work is more equally divided between partners than in single worker couples; c) non-working male partners of working women approach the amount of family work performed by non-working female partners of working men.

The answer to the first question is mixed (see Figure 21 and Table 9). As expected, given the negative impact of being in paid work on the daily amount of family work, as already discussed, women who are partners in a dual-worker couple, on average, perform less daily family work than non-working female partners of a working man. They perform more family work than the female non-working partners of a non-working couple. The male partners of working women do not seem to meaningfully increase their amount of unpaid family work.

The answer to the second question is negative: in dual-worker couples, women perform less family work, but their partners do not compensate for this. Rather than a redistribution of family work within the couple, there is an overall reduction of its amount. Redistribution is more likely to occur in couples in which women are the sole workers. In each country group, in fact, working female partners do the smallest amount of daily family work when they are the sole worker in the couple.

The explanation for this is contained in the answer to the third question: non-working male partners of working women do more – between half an hour and an hour a day – family work than any other men.[21] However, they are far from approaching the amount of family work done, not only by women in the reverse situation, but also by women who are the sole workers in the couple. In fact, the latter devote, on average, more than four hours a day to family work (more in the NMS and CC3 than in the EU15). At most, non-working male partners of working women devote about three and a half hours (again, more in the NMS and CC3 than in the EU15). Redistribution, therefore, is at best partial. Family work, more than paid work, seems to be the most gendered component in the family–work system.

Figure 21 Amount of unpaid family daily work, by sex, the respondent's and partner's employment status, and country group



Q38: How many hours are you involved in caring for and educating children, housework, caring for elderly/disabled relatives? HH3: Now thinking about the other members of your household, starting with the oldest. What is this person's relationship to you? What is this person's principal economic status?

Note: All respondents living with a partner, only respondents who declared performing the above activities daily have been selected. Spain, the Czech Republic and Poland are not included in the analysis because of too few cases for Q37 and Q38.

Source: EQLS, 2003; mean

[21] Only Cyprus marks an exception, as non-working male partners of non-working women do slightly more family work than other men. In any case, this sub-sample of men is quite reduced.

Table 9 Amount of unpaid family daily work, by sex, the respondent's and partner's employment status, country and country group

Members of couple (18–65 years)	Women				Men			
Countries	No worker with no worker	Worker with no worker	No worker with worker	Worker with worker	No worker with no worker	Worker with no worker	No worker with worker	Worker with worker
	Mean of hours of daily unpaid family work							
Austria	5.2	6.0	7.6	6.0	1.2	1.5	3.1	1.5
Belgium	5.5	2.1	6.8	5.7	2.0	2.0	2.9	2.4
Denmark	2.8	2.4	4.1	4.8	1.7	1.8	1.8	2.3
Finland	3.4	6.5	4.1	5.4	2.3	1.4	1.5	2.8
France	2.8	4.3	5.0	3.2	0.5	1.9	3.4	1.4
Germany	5.0	5.8	8.4	5.5	2.9	1.8	2.4	1.2
Greece	6.0	4.6	8.8	5.8	1.8	1.1	2.0	1.8
Ireland	6.6	3.7	9.1	6.7	2.0	2.0	5.9	2.3
Italy	6.2	4.5	9.0	7.0	1.5	2.6	2.0	2.6
Luxembourg	7.4	5.4	11.8	8.4	3.9	3.1	4.1	3.1
Netherlands	4.3	3.4	7.1	5.7	2.5	2.1	3.8	2.5
Portugal	6.2	6.2	8.6	5.9	1.6	1.7	1.3	1.9
Sweden	2.5	3.3	6.0	4.7	2.1	4.2	4.0	3.1
United Kingdom	6.1	3.1	7.3	3.9	1.8	3.1	2.1	1.7
Cyprus	5.3	5.4	6.7	5.0	1.7	0.9	0.2	1.5
Estonia	6.5	4.8	6.4	5.8	3.7	4.2	9.9	2.6
Hungary	6.0	5.4	8.9	7.4	2.8	2.0	3.1	3.2
Latvia	5.2	4.2	7.7	4.7	3.6	2.0	2.9	2.5
Lithuania	6.1	6.4	7.1	5.9	3.5	2.6	4.4	2.5
Malta	5.5	6.2	8.8	5.6	1.8	1.8	3.3	1.9
Slovakia	6.0	6.7	8.6	7.1	2.9	2.8	3.4	3.4
Slovenia	5.8	5.8	8.7	6.5	1.7	2.5	1.5	3.4
Bulgaria	6.9	5.4	8.6	5.1	2.4	2.5	3.4	2.1
Romania	9.2	6.0	11.1	8.4	7.6	4.0	8.5	3.3
Turkey	5.6	4.5	7.9	5.0	1.0	0.7	1.3	0.7
EU15	4.7	4.6	7.7	5.1	1.9	2.1	2.6	1.8
NMS	6.0	5.8	8.3	6.7	2.9	2.3	3.6	3.0
CC3	6.8	5.5	8.2	6.5	3.3	1.1	3.5	2.2

Q38: How many hours are you involved in caring for and educating children, housework, caring for elderly/disabled relatives? HH3: Now thinking about the other members of your household, starting with the oldest. What is this person's relationship to you? What is this person's principal economic status? *Note:* Among all respondents living with a partner, only respondents who declared performing the above activities daily have been selected. Spain, the Czech Republic and Poland are not included in the analysis because of too few cases for Q37 and Q38.
Source: EQLS, 2003; mean

The country groups' averages, however, include quite different country specific situations, as shown in Table 9 above, suggesting that different gender arrangements and behaviour may be at play. Within the EU15, in Belgium, Ireland, the Netherlands and Sweden, non-working partners of

female breadwinners do devote a little more time than the latter to family work. To a larger degree, the same occurs in Estonia in the NMS and Romania in the CC3, where non-working male partners devote much more time than female sole breadwinners to family work. In Denmark, Finland, Italy, Cyprus, Hungary and Slovenia, men do more family work when they belong to a dual earner couple.

Table 10 Perception of fairness in share of housework, by occupational typology of couples (%)

Country	Occupational typology of couples											
	No worker with no worker			No worker with worker			Worker with no worker			Worker with worker		
	Q39: Attitude towards share of housework											
	More than your fair share	Just about your fair share	Less than your fair share	More than your fair share	Just about your fair share	Less than your fair share	More than your fair share	Just about your fair share	Less than your fair share	More than your fair share	Just about your fair share	Less than your fair share
	Men											
EU15	19	51	30	17	62	22	14	50	36	14	51	34
NMS	10	66	23	11	72	17	4	54	42	5	60	35
CC3	17	31	52	12	37	51	17	15	68	10	43	47
	Women											
EU15	39	55	6	41	54	5	40	47	13	39	54	6
NMS	36	61	3	43	53	4	41	55	5	34	62	4
CC3	60	31	8	77	18	5	36	50	14	39	47	15

Q39: Do you think that the share of housework you do is: more than your fair share, just about your fair share, less than your fair share? HH2d: Could you tell me your principal economic status? HH3: Now thinking about the other members of your household: c) what is this person's relationship to you; d) what is this person's principal economic status? *Note:* Sub-sample of respondents living as member of couple with or without children. Chi-square is significant for all clusters.
Source: EQLS, 2003; row percentages within employment status types of couples

Do the members of the couple perceive the gender imbalance in family work as fair? Perceptions of fairness/unfairness are crucial for the well-being of a couple, as well as of each partner. Slightly more than half of all European women and men who are partners in a couple perceive it as fair; or rather, they believe that they do 'just about their fair share of housework' (see Table 10). However, a substantial minority of women (44% in the whole sample of women living with a partner) believe that they do more than their fair share, while 36% of men living with a partner state that they do less than their fair share. Interestingly and somewhat counter-intuitively, the most dissatisfied are not women who do both paid and unpaid work, but women who are partners in a male breadwinner household. These women work longer unpaid hours and belong to the most traditional family–work system pattern, based on a strict gender division of labour. Interestingly also, among the male categories, a higher proportion of sole workers within a couple perceive that they do less than their fair share. Thus, male breadwinner couples are those in which both men and women perceive more often that there is a gender imbalance in unpaid work in their household. In the CC3, the large majority of partners in a male breadwinner couple share this perception of unfairness. In the EU15 and NMS, couples in which women are the sole earners also have a relatively high perception of unfairness. However, in this case, the unfairness is perceived by a substantial quota of women, and is quite reduced among the men.

These results are somewhat unexpected. In pure general equity terms, one would expect that women in paid work would be more resentful than women not in paid work, of the unequal share of family work they bear. Yet, to some degree, they confirm the finding that unpaid family work is the most persistently gendered item of the family–work system. Perceptions of fairness/unfairness, in fact, depend not only on objective dimensions (number of hours worked, income perceived through paid work and so forth), but also on subjective dimensions, such as models of justice, as well as models of gender and gender relations.

The higher perception of unfairness in the gender division of family work in male breadwinner couples may depend more on the fact that women and men perceive 'too much family work' as the impediment to women's participation in paid work rather than on the imbalance itself. Throughout Europe, including the CC3, women increasingly expect to be in paid work. Thus, when their family obligations are too heavy, or when labour market conditions are such that they cannot take a paid job, they resent their exclusive family work. Men too accept some blame for leaving their partners alone in facing family work demands.

When women are in paid work, family work becomes a sensitive issue in the couple and in the negotiations within it. It involves the allocation of time and resources, and also gender models, ideas and norms concerning adequacy and so forth. In this perspective, the female breadwinner couples are in the most delicate position. Not surprisingly, in these couples, a substantial proportion of women perceive their family work share as unfair. However, the proportion of men in these couples who believe that they do less than they should is the lowest among all men. Because these couples break the male gender model as breadwinner, men in them (and some women also) think that they have made enough allowances and cannot be expected to go 'all the way': transforming themselves into the main homemaker. However, their relationship can be exposed to many, more or less hidden, tensions.

These factors are indirectly confirmed by the divergent relationships that may be found between perception of fairness in the division of family work and satisfaction with family life. In the EU15 and CC3, the only statistically meaningful relationship concerns the slightly lower satisfaction expressed by women without children who state that they do less family work than their fair share[22]: 7.8 points compared to an 8.4 average in both country groups. In the CC3, women with children who report that they do less than their share are less satisfied than those reporting that they do more than, or just about, their fair share. There are no differences for men in the EU15. In the CC3, the least satisfied are fathers who declare that they do more than their share. In the NMS, however, childless men and women in couples, who perceive that they do more than their share, express the least satisfaction with their family life: respectively, 7.3 compared to an 8.1 average, and 6.8 compared to 7.5. This would suggest that, in the NMS, where the gender division of family work is less asymmetrical than in the other two clusters, gender models might also be more under tension, or less shared, thus causing dissatisfaction when one perceives himself/herself as the 'most exploited' in the couple. On the contrary, in the CC3, and to a lesser degree in the EU15, dissatisfaction is more often expressed when respondents perceive that they are not living up to the traditional gender division of labour.

Within family work, caring for children may be a very time demanding task. It may also be the most satisfying. Moreover, recent studies suggest that fatherhood is the dimension of male gender

[22] The analysis of the variation indicates that these differences between means are significant.

identity that is changing the most, particularly among the younger groups of fathers and among dual-worker couples (see Hobson, 2002; Knijn, 1987). The EQLS data allow an exploration of the degree to which the partner's working status affects the father's presence in childcare.[23]

Table 11 How often fathers take care of their children, by their partners' employment status (children under 16), by country group (%)

Man in a couple, with children <16	Partner's employment status							
	Partner not in paid work				Partner in paid work			
	Take care of children				Take care of children			
Cluster	Every day	Three or four times a week	Almost twice a week	Less often/never	Every day	Three or four times a week	Almost twice a week	Less often/ never
EU15	78	6	9	8	78	9	5	8
NMS	73	10	10	8	80	10	5	6
CC3	33	15	18	34	46	14	14	25

Q37a: How often are you involved in caring for and educating children?
HH3: Now thinking about the other members of your household, starting with the oldest. What is this person's relationship to you? What is this person's principal economic status?
Source: EQLS, 2003; layer percentages

The data confirm other research findings: the mother's working status affects positively the father's presence in the provision of childcare, in all country groups. They also show cross-group differences. Irrespective of the mother's working status, fathers are less present in the provision of childcare in the CC3 than in the EU15 and NMS, confirming the overall greater gender division of labour in the first cluster. However, the mother's working status has the greatest impact on the father's behaviour in the CC3, in terms of frequency and daily amount of care, followed by the NMS. Overall, fathers in the NMS whose partner is in paid work are the greatest childcare providers among European fathers. Fathers in the CC3, whose partner is not in paid work, are the least providers.

Table 12 Number of hours fathers devote each day to caring for their children (under 16), by their partners' employment status and country group

Man in a couple, with children <16	Partner's employment status	
	Partner not in paid work	Partner in paid work
Cluster	How many hours a day: caring for and educating children?	How many hours a day: caring for and educating children?
EU15	3.2	3.6
NMS	3.1	3.8
CC3	2.4	3.2

Q38a: How many hours are you involved in caring for and educating children?
HH3: Now thinking about the other members of your household, starting with the oldest. What is this person's relationship to you? What is this person's principal economic status?
Note: Only for respondents who care for children every day.
Source: EQLS, 2003; mean

[23] All fathers of children up to 16 years old are included. Answers are available only for fathers who are also respondents. This reduces the sample, but has the advantage of giving the fathers' assessment of their performance, which is not common in studies on the gender division of labour within the household. Overall, more mothers than fathers in the sample declare that they perform childcare daily (and the difference is greater when children are under four). Among parents who do it daily, mothers devote more hours than fathers do to childcare (Saraceno and Olagnero, 2004).

Conclusion

This discussion of the different work–family arrangements within couples may be summarised as follows:

The likelihood of forming a dual-worker partnership is greater among better educated people, and those in higher professional positions, than among the lower educated in a manual profession. These two conditions – being educated and having a reasonably well paid job – partly offset the constraining labour market participation effect on women of having children and of a persistently imbalanced gender division of family work. This persistence, moreover, suggests that gender models are more deeply entrenched with regard to family (traditionally women's) work than with regard to (traditionally men's) paid work. Thus, increasing women's labour market participation seems to result in an increase, or a different balance, of the total workload of women with family responsibilities, rather than in a redistribution of the total workload between the couple. However, exceptions to the general pattern of a strongly gender imbalanced allocation of family work, either in the case of female breadwinner couples or in that of dual earner ones, suggest that some redefinition of gender arrangements might be developing in this field.

This outcome is reflected only partly in the subjective perception of fairness/unfairness with regard to the division of family work. The substantial proportion of women and men who perceive that women bear an unfair share of this work might indicate both an area of tension within households and also processes of redefinition of gender arrangements.

The constraining effect of the presence of small children on their mother's presence in paid work raises questions on two counts: with regard to the gender division of labour in relation to care; and with regard to conceptions of the needs of children, of what is perceived as adequate childcare. It also raises the issue of the presence and quality of alternative forms of care, and the way they interact with patterns of understanding the needs of children.

Finally, the suggestion found in literature that, due to the increasing but socially imbalanced, participation of women in the labour market, there is a growing polarisation between 'work (and income) rich' and 'work (and income) poor' households, seems to be confirmed by the EQLS data in the 28 European countries. Nonetheless, the proportion of 'work rich' but 'income poor' households, particularly in the NMS, should not go unnoticed.

Financial situation of the household 3

A household's financial situation is dictated by many different factors: the number of paid workers and their ratio to the total number of household members, their professional position (i.e. their wages), the availability of public or private transfers, the availability and cost of required services (childcare, school, health, transportation, etc), and housing costs. Some of these are covered in a different report (see Fahey, Maître and Whelan, 2005). Here, the focus will be only on those aspects of the household economy that are dependent on household arrangements between genders and between generations.

Main income provider

Dual-worker couples are just one, possibly the most widespread, instance of multiple earner households. In the EU15, 43% of all households of 18–65 year old respondents have two or more members in paid work. In the NMS, the percentage is higher at 50%; in the CC3, it is lower at 36% (see Whelan and Maître, 2004). At the opposite end, respectively 19%, 17% and 24% of households do not have any worker. This percentage is much higher in one-person households, which include at least a proportion of older people, particularly older women.

Even when there is more than one income provider, there may be a main one, and the other(s) may be secondary one(s), in that their income provides only a fraction of the total household income. Main income providers in the household may be partners, or may be parents. Un-partnered children of any age, and particularly daughters, who live with their parents are less likely than others to be in paid work. Even when in paid work, they may also still partly depend on their parents' income; or they may not contribute substantially to the household income. In previous chapters, the economically protective role of the extended household emerged. Of course, parents may still support children living on their own, fully or partially, such as students. The reverse can also be true: in the case of older people, the main providers may be adult children.

The issue of financial exchanges and support across household boundaries will be addressed in Chapter 4. This chapter focuses on two different and distinct issues: first, whether the sex of the main income provider makes a difference in terms of overall household income and household financial security; second, whether it makes a difference in terms of household income if the second earner is the partner or another family member.

Among female respondents up to 65 years of age who are in paid work, around 40% identified themselves as the main income providers in their household in Europe – slightly more in the EU15 than in the NMS and CC3. This compares with 80% of male respondents who are the main providers (less so in the NMS than in the other country groups). This finding suggests that most dual-earner couples in Europe are what Lewis (2003) has defined as 'one and a half' earner couples: either because women are more likely to work part time, particularly in the EU15, or because their hourly wages are lower.

Throughout Europe, when the main income provider in the household is a female, the likelihood that the household is in the lowest income quartile is comparatively higher than when the main provider is a male respondent (see Figure 22). This helps to explain the finding that women are more likely to live in deprived households than men in all country groups (see Whelan and Maître, 2004). The higher vulnerability of female respondents' households may be explained, on the one

hand, by the well-known gender gap in wages (European Commission, 2002) and, on the other, by the higher presence of elderly women living alone who are likely to have lower pensions, and of lone mothers. The latter's households are likely to be financially weaker single worker households than those where the single worker is a man. ECHP data, for instance, indicate that the risk of poverty is highest among single parent households (35% for the EU15, excluding Germany), most of which are headed by women (European Commission, 2003a, 2003b).

Table 13 Role in contributing to the household income, by sex and country group (%)

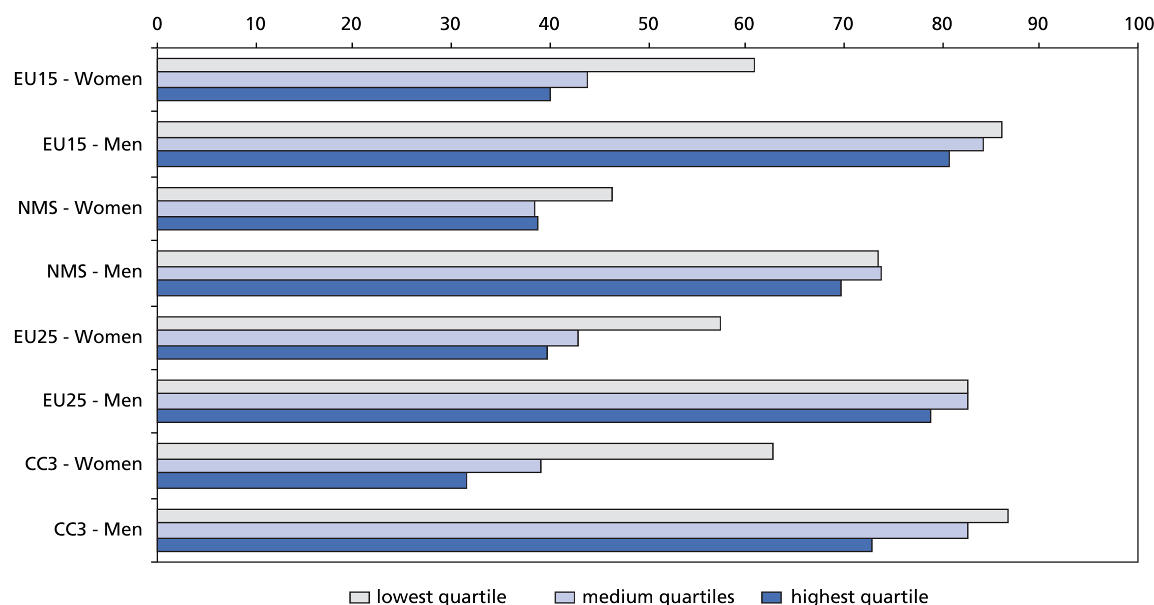
Workers (18–65 years)	Women			Men		
	Q14: Are you, in your household, the person who contributes most to the household income?			Q14: Are you, in your household, the person who contributes most to the household income?		
Country clusters	Yes	No	Equally	Yes	No	Equally
EU15	41	50	9	81	14	5
NMS	39	48	13	73	19	8
CC3	39	50	11	80	17	3

HH2d: Could you tell me your principal economic status? Q14: Are you, in your household, the person who contributes most to the household income? Chi-square test: significant ($p < 0.05$) for all clusters. *Note:* Respondents in paid work only. The cases of the German sample with inconsistencies between income data and other life standard variables are not included in the analysis.
Source: EQLS, 2003; row percentage within sexes

If being the main or sole income provider in the household protects women and their households from financial vulnerability less than in the case of men, sharing the household income does not offer a sound protection either. In this case, women's command over household income is indirect and mediated by their relationship with the main income provider. Thus, their unpaid family work – particularly when they have children, or care for frail elderly relatives – weakens their command over income, even if it contributes to the household's overall well-being (see also Daly and Rake, 2003). This weakened command over household resources, in turn, has an impact, not only on their personal pension wealth (Ginn et al, 2001), but also on their financial chances, if they have to leave or break up the household in which they live.

This is an exemplary instance of the limitation of using only the 'equivalised' household income to assess the resources accruing to an individual: a common practice in assessing household and individual poverty, suggested also by the recent work on social indicators (see Atkinson et al, 2002) and by the proposed EU social indicators. Adult household members not in paid work or having direct command only over a fraction of household income, even if they share it equally or according to their needs, are more vulnerable than main or sole income providers to changes in the generosity of the latter or in their relationship with them. This is true also for adult children of both sexes. In the case of female spouses/partners/main caregivers, this is the outcome of their being engaged in unpaid family work, thus of their contributing to the family–work system and the household economy and welfare.

Figure 22 Distribution in income quartiles of households, where the respondent is the main income provider, by sex and country group (%)



Q14: Are you, in your household, the person who contributes most to the household income? Q65: Using this card, if you add up all of these income sources (for all household members), which letter corresponds with your household's total net income, that is the amount that is left over after taxes have been deducted? *Note:* the percentages are calculated on the sub-sample of respondents who are main income providers. This analysis has selected only 18–65 year old respondents living with a partner. The cases of the German sample with inconsistencies between income data and other life standard variables are not included in the analysis.
Source: EQLS, 2003

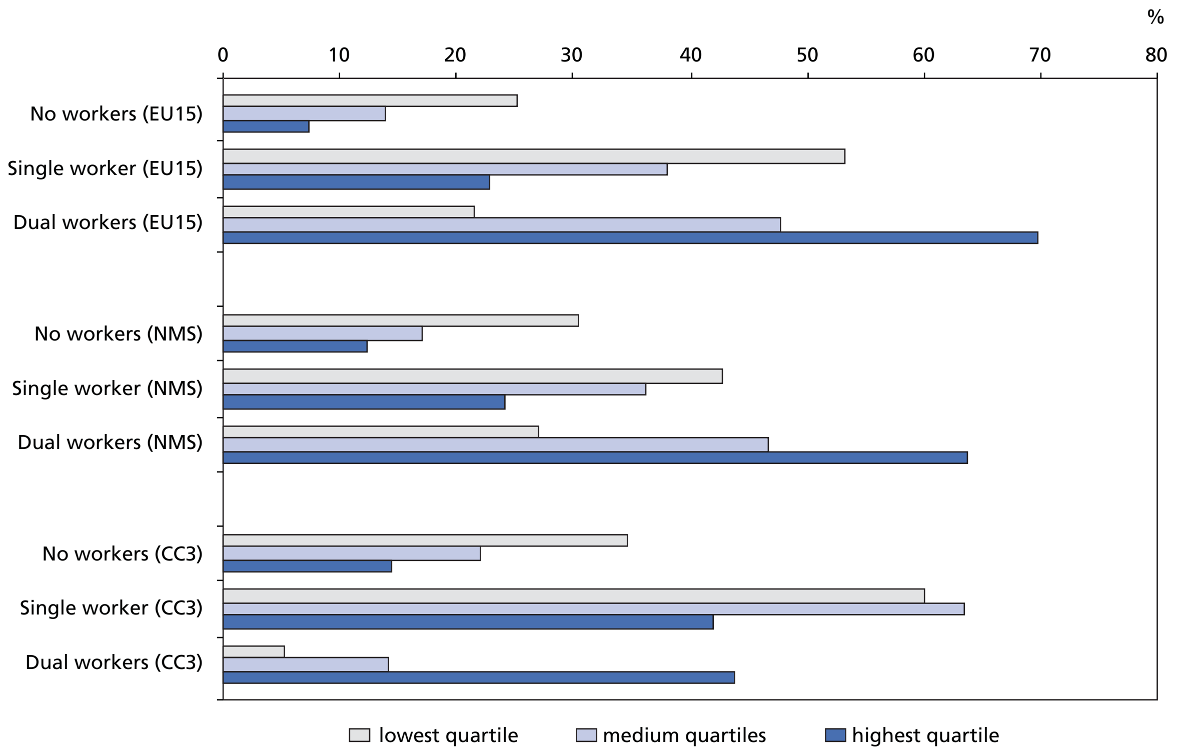
Dual-worker couples

The number of workers per household is a rough indicator of greater or lower financial vulnerability. However, it may be the result of two opposite situations. On the one hand, it may be that more people in the household must be in paid work in order to make ends meet, because individual incomes are too low. On the other hand, the well off can absorb more than one earner per family working outside the home because they can earn good money with relatively shorter hours than those who are worse off.

Dual-worker couples – with or without children – in all country groups are the best protected from experiencing low income: not only because there are two incomes, but also because, as mentioned, dual-worker couples are more frequent among those who are better educated and hold a managerial job. As Figure 23 indicates, they are over-represented in the highest quartile and under-represented in the lowest within each group. The reverse is true for no-worker couples, confirming that these appear to be the most financially vulnerable. At the same time, the presence of a proportion of dual-worker couples in the lowest quartile is a reminder that dual-worker partnering may also arise from sheer necessity. The latter case is most visible in the NMS and CC3. It further confirms the findings (Whelan and Maître, 2004; Fahey, Maître and Whelan, 2005) that, in these countries, the financial situation of households is generally much worse than in the EU15, even

among the middle classes. In the NMS, the proportion of all household types – even dual-worker couples – falling into the lowest income quartile is greater than that found among no-worker couples in the EU15. Dual-worker couples in the CC3 do reach above that level, suggesting the possibility that, in these countries, and particularly in Turkey, being a dual-worker couple is a specific high-class pattern of living.

Figure 23 Employment status of couples, by household income and country group (%)



Q65: Using this card, if you add up all of these income sources (for all household members), which letter corresponds with your household's total net income, that is the amount that is left over after taxes have been deducted?
Note: This analysis has selected only respondents aged 18–65, living with a partner. Percentages are calculated within each income quartile. The cases of the German sample, with inconsistencies between income data and other life standard variables, are not included in the analysis.
Source: EQLS, 2003

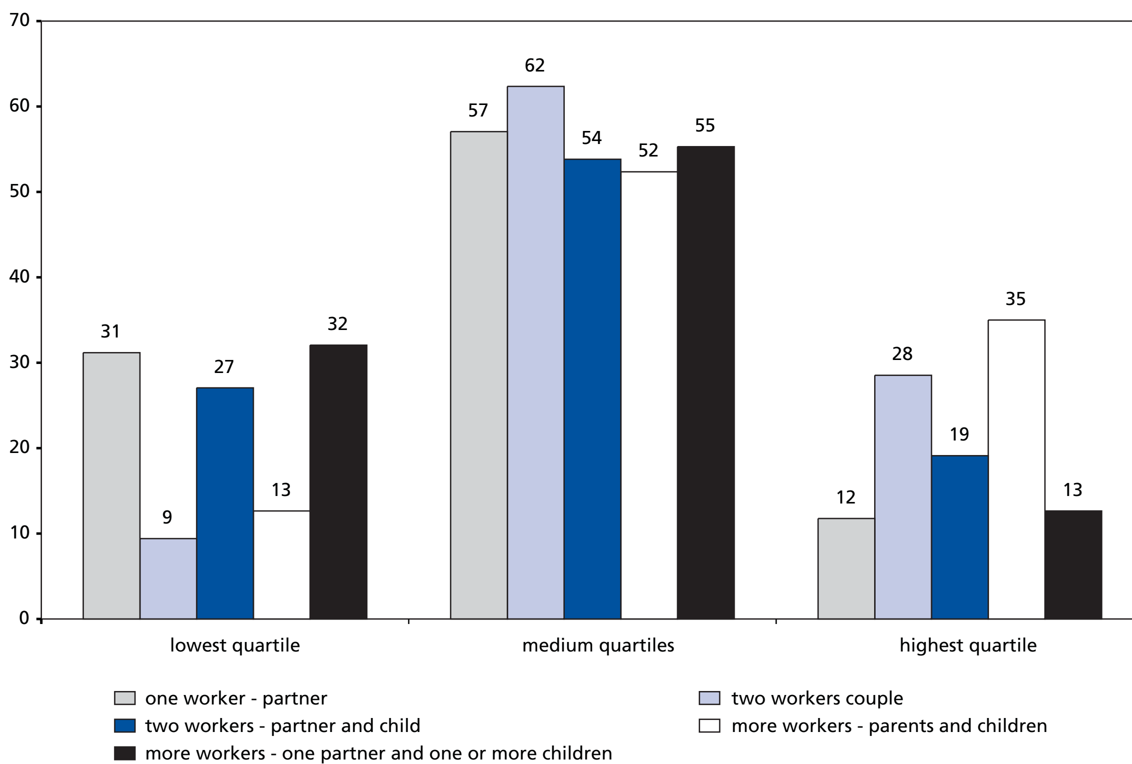
That dual-parent/dual-worker couples are better protected from low income conforms with all research indicating that the best protection from poverty for children is that both parents are in paid work (see e.g. Immerval, Sutherland and de Vos, 2001). Is this simply the consequence of two adults being in paid work, or is it specifically because both partners are in work? Some research findings suggest that the protection from poverty is clear only when the second earner is a spouse/partner (see e.g. Sarasso, 2004).

The EQLS data offer the opportunity to explore this at a cross-country level. As Figures 24–26 indicate, there are grounds to support the thesis that the household role of the second worker is not irrelevant in defining overall household income. Households where both partners are in work are least likely to be in the lowest income quartile, not only compared with households in which there is only one worker, but also with households in which the second or more worker(s) are not the partners within the couple. Adult children who are working, in other words, add to the

household economic welfare to a lesser degree than working mothers. This finding, however, should be interpreted with caution. Households including working children may be located in the lower social strata. That is, living with one's parents, as an adult working child, may be the outcome of necessity. Thus, while dual-worker couples may be more often concentrated in the upper part of the social stratification, dual or more worker households, where the second (or even first) earner, is not a couple's partner may be more often concentrated at the lower end. Another aspect is that children are less likely than partners to share their income within the household. They may contribute partly to the expenses, but not fully relinquish their income to the shared pool of resources.

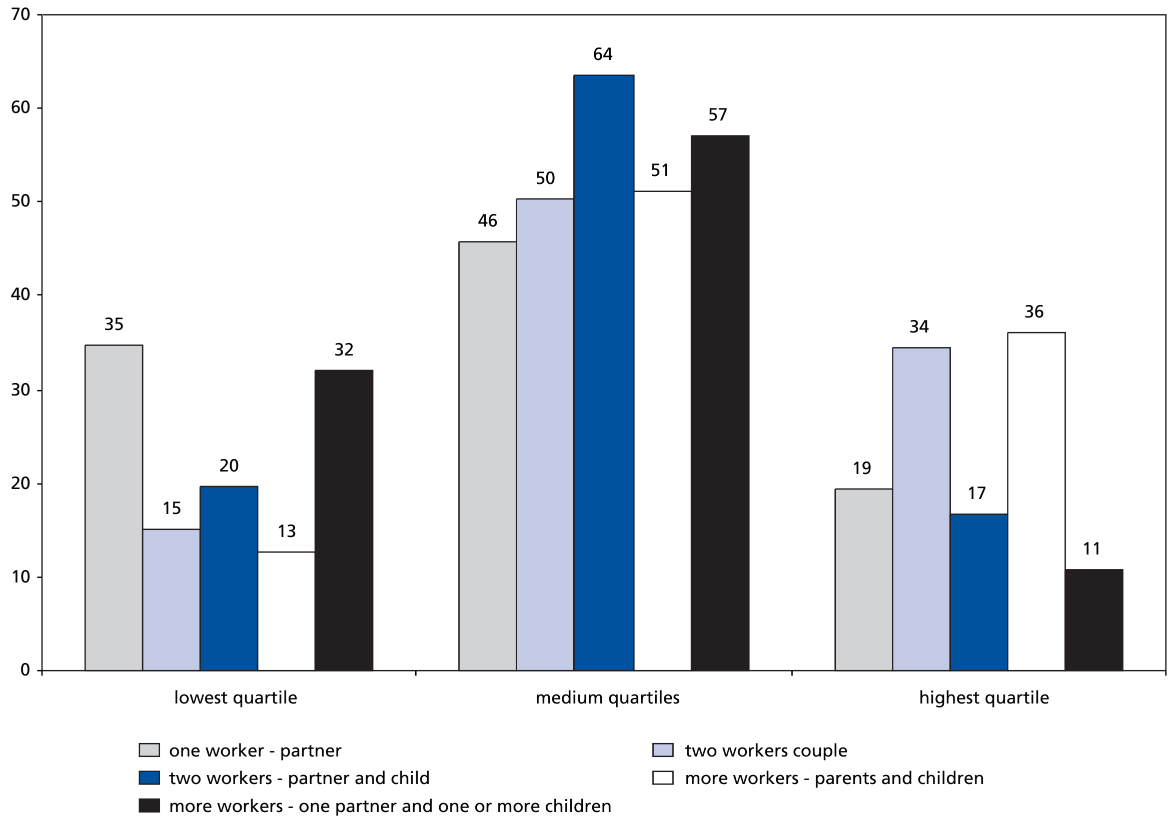
In any case, these data add further weight to the argument that encouraging women to work, even when they have family responsibilities, not only protects them financially: it also financially protects and strengthens their households.

Figure 24 Income level of respondents living as member of a couple with children in a nuclear household, by number and type of workers in the household, EU15 (%)



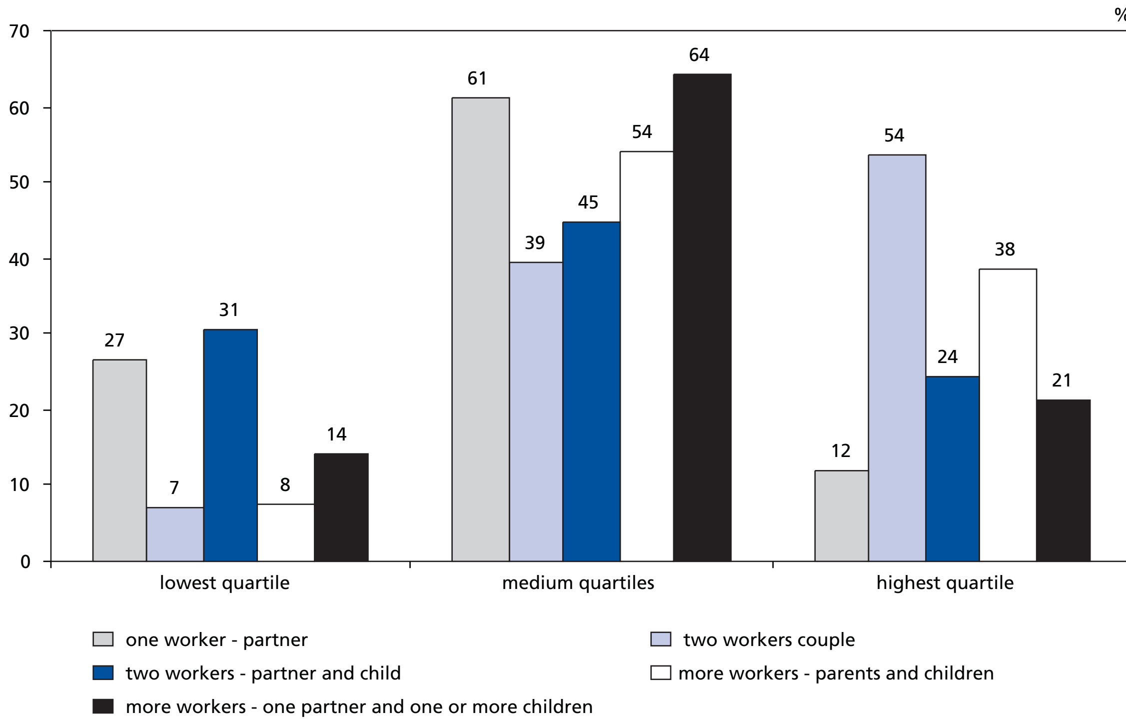
Q65: Using this card, if you add up all of these income sources (for all household members), which letter corresponds with your household's total net income, that is the amount that is left over after taxes have been deducted?
Source: EQLS, 2003

Figure 25 Income level of respondents living as member of a couple with children in a nuclear household, by number and type of workers in the household, NMS (%)



Q65: Using this card, if you add up all of these income sources (for all household members), which letter corresponds with your household's total net income, that is the amount that is left over after taxes have been deducted?
Source: EQLS, 2003

Figure 26 Income level of respondents living as member of a couple with children in a nuclear household, by number and type of workers in the household, CC3 (%)



Q65: Using this card, if you add up all of these income sources (for all household members), which letter corresponds with your household's total net income, that is the amount that is left over after taxes have been deducted?
Source: EQLS, 2003

Importance of support for social integration

4

Sociologists from a wide range of sub-fields have pointed out the relevance of social networks in supporting and constraining individual strategies (Hurlbert, Haines and Beggs, 2000, p. 598).

Among social networks, family ones represent a crucial – often the main – source of material support, as well as of social integration and sense of belonging. Nevertheless, research indicates that this vital role of family membership and support may have a different impact on the capability of individuals to be fully integrated in society and to lead a full social life. It depends on sex and age primarily, and also on the position in and access to other forms of social networks and support (e.g. Gallie and Paugam, 2002).

The strong reliance of young people in Mediterranean countries on family support is a crucial asset in entering adulthood, in the face of weak public or institutional forms of support and of market options. However, this causes a trade-off between autonomy and support (e.g. Olagnero and Meo, 2001). The vital support and integrative role families seem to play with respect to unemployed people in Mediterranean countries (Gallie and Paugam, 2002) certainly protects them from isolation, but may not protect them from a feeling of failure (Boehnke, 2004). It may simply hide social isolation at a wider level. Relying only on family, kin and a restricted circle of people may, in fact, be an indicator of an inability (lack of opportunity) to rely on a wider and more diversified set of options and resources. Lack of family support may be a critically negative condition. Exclusive or prevalent reliance on family support may have a constraining impact on quality of life. Thus, the ability of individuals and households to achieve or maintain a good quality of life greatly depends on the degree to which they are inserted in family and social networks, and on the quality and variety of these networks.

The indicators available in the EQLS allow the reconstruction of only partial segments of the overall system of sociability. Nevertheless, some main connections may be investigated:

- between individual/household resources and insertion in different spheres of sociability;
- between patterns of insertion in spheres of sociability, and capabilities/feelings about the chance of attaining a good quality of life.

Spheres of sociability

According to Paugam and Russel (2000, p. 244), the strength of social links can be described through, what they define as, the three spheres of sociability: primary, secondary and tertiary.

- The primary sphere involves immediate family and household relations.
- The secondary sphere concerns interactions with neighbours, and encounters with friends and relatives outside the household.
- The tertiary sphere relates to participation in organisational and associative life.

These three spheres may be grasped in the EQLS data, respectively through the indicators of living with somebody else (primary sphere), contacts (secondary sphere) and participation in associative life (tertiary sphere). They represent an increasing degree of social engagement. In their turn,

relationships of (informal) support are indicators of the degree to which these spheres of sociability constitute actual forms of social capital (Coleman, 1990). According to Coleman, social capital should be understood as social relationships that are activated in favour of somebody, in order to obtain goals that otherwise would not be easily achievable.

The sociological literature does not give a unanimous definition of support. However, most analyses agree that:

- support implies 'social transactions whose aim, as perceived by the receiver or as intended by the supplier, is to assist the individual in coping in everyday life and particularly as a response to critical situations' (Pierce, Sarason and Sarason, 1990, p. 173; Thoits, 1984);
- support improves resilience and protective factors (the counterpart to vulnerability and risk factors, connoting successful adaptation to challenges and adversity), encompassing both personal and social resources (Moen, 1997);
- on account of its being embedded in social relations, support may always be understood as social support, i.e. a '…general resource put at the disposition of an individual by his network of kin, friends and acquaintances, to help him cope with both everyday problems and moments of crisis…' (Walker, Wasserman and Wellman, 1993, p. 71). Social support in this meaning is primarily an informal resource. In other words, it does not involve professional or institutional intervention;
- engaging in a support relationship increases sociability and trust in others. In fact, it does involve the risk of lending or donating something which might otherwise be used for oneself; but it is usually performed paying attention to the conditions of reciprocity, thus to the individual characteristics of recipients (Degenne and Lebaux, 1997, p. 141);
- support provided by social, and especially family, networks in case of need is anything but automatic, or taken for granted (Finch and Mason, 1993; Attias Donfut, 2000).

The strategic relevance of support in the analysis of quality of life is apparent, considering that it draws on both the availability of a network and the ability of individuals to activate it in case of need.

The EQLS questionnaire provides data on two different dimensions of informal support:

- the concrete experience of giving/receiving material support (Q62/Q63);
- expectations concerning the ability to receive support, differentiated by type of need and sources of support (Q36).

Experience and expectations focus on different dimensions of quality of life. The former testifies that a network does exist and operates. The latter is an indicator of trust in one's own network, thus of the feeling of being socially included.

Table 14 summarises the distribution of the different levels of social relationships (living with others, contacts, participation, expected support) in the three country groups. They will be analysed in detail in the following sections.

Table 14 Spheres of sociability, by country group (%)

% of people	EU15	NMS	CC3
Living with others	74	85	91
Keeping in contact (face-to-face) with family	65	65	47
Keeping in contact (face-to-face) with friends	78	65	59
Participates in voluntary activities	17	9	4
Participates in political activities	13	7	6
Experience of support received from anyone not living in the household	9	18	21
Experience of support provided to anyone not living in the household	19	26	39
Support expected mainly by family	64	72	68
Support expected mainly by others	19	13	15

HH1: Including yourself, can you please tell me how many people live in this household? Q34: On average, thinking of people living outside your household, how often do you have direct (face-to-face) contact with: a) any of your children; b) your mother or father; c) any of your friends or neighbours? Q23: Over the past month, have you: a) attended a meeting of a charitable or voluntary organisation; b) served on a committee or done voluntary work for a voluntary organisation? Q24a: Over the past year, have you attended a meeting of a trade union, a political party or political action group, attended a protest or demonstration, or signed a petition? Q36: From whom would you get support in each of the following situations: a) If you needed help around the house when ill; b) If you needed advice about a serious personal or family matter; c) If you were feeling a bit depressed and wanting someone to talk to; d) If you needed urgently to raise €1,000 (in the CC3 and NMS: €500) to face an emergency? Q62: In the past year, did your household give regular help, in the form of either money or food, to a person you know not living in your household (e.g. parents, grown-up children, other relatives, or someone not related)? Q63: In the past year, did your household receive regular help, in the form of either money or food, from a person you know not living in your household (e.g. parents, grown-up children, other relatives, or someone not related)?
Note: 'Living with others': people not living alone are included; 'Keeping in contact' includes the modalities of Q34: 'More than once a day', 'Every day, or almost every day', 'At least once a week'; 'Support expected mainly by family' and 'Support expected mainly by others' refer to those who: a) indicate family or others as source of support (Q36) three out of four times; b) indicate family or others as an alternative to 'nobody' at least two out of four times. Only respondents to every item of Q36 are included. 'With experience of support received from anyone not living in the household': respondents answering yes to Q63. 'With experience of support provided to anyone not living in the household': respondents answering yes to Q62. 'Participant to political activities': respondents answering yes to item 'a' of Q24; 'Participant to voluntary activities': respondents answering yes to item 'a' or 'b' of Q23.
Source: EQLS, 2003; percentages

More people live alone in the EU15 than in the other two country groups. Partly, this is because of the higher incidence of extended households in the latter, which reduces the likelihood that older people live alone when their partner dies. Another reason is the different patterns of entering adulthood and forming a family, as described in Chapter 1. However, in the EU15, the fact that more people live alone does not result in fewer contacts with family outside the household. Actually, these contacts are less frequent in the CC3 than in either the EU15 or NMS. Overall, the family (resident and close) emerges as the main sphere of sociability throughout Europe. Nevertheless, friends (the secondary sphere) also play an important role, although more so in the EU15 and less in the CC3. Social participation, as defined through the two indicators of participation in voluntary and political activities, appears to be reduced throughout Europe, more so in the NMS and CC3 than in the EU15. As indicated by the findings of the European Value Study, 2000, and the European Social Survey, 2002/2003, cross-country, and not only cross-group, differences are substantial in this field.

Overall, a picture of relatively strong integration in social networks emerges, with family networks playing a crucial role. Family, together with non-family, exchanges shape solidarity to a much larger degree than participation in the public sphere does.

Tables 15–16 highlight the complex interplay between frequency and kind of contacts and social integration, as indicated by the perceived ability to obtain support, with particular regard for contact with family. Face-to-face contact with family seems to play a crucial role, particularly in the EU15, in promoting trust in the availability of financial support. In the NMS, the variation of support perceived as obtainable from family, by those who have frequent contact with kin, compared with that perceived by those who have looser contacts, is lower than in the EU15. This could mean that, in the NMS, ability to keep contact with family does not necessarily overlap with ability to get financial support.

Table 15 Perceived ability to obtain financial support, by frequent face-to-face family contact and country group (%)

Frequent face-to-face family contact and ability to obtain family/other support	Infrequent family contact		Frequent family contact	
	EU15	NMS	EU15	NMS
Support from family	57	50	76	64
Support from others	28	26	15	21
No support	15	24	9	15
Total	100	100	100	100

Q36d: From whom would you get support if you needed urgently to raise €1,000 to face an emergency (in CC3 and NMS: €500)? Q34: On average, thinking of people living outside your household, how often do you have direct (face-to-face) contact with: a) any of your children, b) your mother or father? *Note:* Frequent contact face-to-face includes the modalities of Q34: 'More than once a day', 'Every day, or almost every day', 'At least once a week'. The modalities 'children' (Q34a) and 'mother and father' (Q34b) have been added together. Percentages referred to individuals asking support by frequency of contacts. Chi-square is not significant for CC3.
Source: EQLS, 2003; column percentages

In the case of expected moral support, in the NMS, there is a lower degree of variation, among people involved in different kinds of family contacts, in the expectation of obtaining support than in the EU15 (see Table 16). In the latter group, the perceived ability to obtain moral support is less linked to type of contacts than in the case of financial support.

In conclusion, in the EU15, (family) contacts and perceived ability to obtain support seem to be more tightly connected than in other clusters. In the NMS, expecting support from one's own family network is much more loosely coupled than in the EU15.

Different types of informal support

Informal support can be distinguished in: economic help, personal care (including healthcare), practical support (including childcare), and emotional or moral support (Finch, 1989; Finch and Mason, 1993). Through these dimensions, only the strength of social networks and their variation can be assessed, not the mechanisms and intentions with which social support is exchanged.

Table 16 Perceived ability to obtain moral support, by frequency of face-to-face family contact and country group (%)

Frequent face-to-face family contact and ability to obtain family/other support	Infrequent family contact		Frequent family contact	
	EU15	NMS	EU15	NMS
Support from family	43	44	58	55
Support from others	53	50	39	40
No support	4	6	3	5
Total	100	100	100	100

Q36c: From whom would you get support if you were feeling a bit depressed and wanting someone to talk to?
Q34: On average, thinking of people living outside your household, how often do you have direct (face-to-face) contact with: a) any of your children, b) your mother or father? Frequent contact face-to-face includes the modalities of Q34: 'More than once a day', 'Every day, or almost every day', 'At least once a week'. The modalities 'children' (Q34a) and 'mother and father' (Q34b) have been added together. Percentages referred to individuals asking support by frequency of contacts
Source: EQLS, 2003, column percentages

There may be three main conditions in which one may need and receive informal support: crisis, chronic deprivation and routine organisation. In the previous chapters, patterns of dealing with the dual demands of income and care within households and family networks were described, underlying the articulation of households' daily organisation, and the different resources embedded in a complex system of balances. The following sections will focus on material or relational support received, or perceived as available, in case of crisis or emergency.

Giving and receiving material support

Informal support is a social exchange based on the rules of solidarity and reciprocity. Receiving and giving support are thus embedded in the same process of social exchange. The different combinations of receiving and giving support point to different degrees of social inclusion. Thus, different situations can be identified: isolation/closure (neither giving nor receiving), openness/dependence (receiving but not giving), reciprocity (giving and receiving), altruism/self-sufficiency (giving but not receiving).

The EQLS data do not reveal whether regularly giving and receiving material support occurs within the same, or different, relationships. They do indicate to what degree receiving and giving (money or food) on a regular basis overlap (see Table 17), thus offering a rough indicator of degree of social inclusion.

Overall, more respondents have provided support than received it. However, the experience of both receiving and giving support is greater in the NMS, and particularly in the CC3, than in the EU15. Given the lower degree of contacts with persons outside the household and family sphere in this cluster (see Table 14 above), these exchanges are more likely to occur within it.

Reciprocity in material support appears to be a minority experience, since:

a) most people neither give nor receive material support in all three clusters. The experience is more present in CC3, less in EU15;

b) when a flow of support is present, asymmetry between giving (more) and receiving (less) is prominent, especially among men and particularly in the CC3;

c) the degree of overlapping is very low everywhere. The highest degree of overlapping, observable among men in the CC3, amounts to no more than 10% of cases.

In each group, women are (slightly) more supported regularly than men, but no difference exists regarding their giving support. When reciprocity is present, it appears to be affected by gender more in the NMS and CC3 than in the EU15. In particular, women in the CC3 receive and give support regularly, more frequently than women and men in the other two groups.

Table 17 Receiving and giving material support, by sex and country group (%)

Flows of support	EU15		NMS		CC3	
	Women	Men	Women	Men	Women	Men
Only receiving	7	6	12	11	14	10
Only giving	16	16	20	20	29	29
Giving and receiving	4	3	8	5	9	10
Not giving nor receiving	74	75	60	64	48	51
Total	100	100	100	100	100	100

Q62: In the past year, did your household give regular help, in the form of either money or food, to a person you know not living in your household (e.g. parents, grown-up children, other relatives, or someone not related)?
Q63: In the past year, did your household receive regular help, in the form of either money or food, from a person you know not living in your household (e.g. parents, grown-up children, other relatives, or someone not related)?
Note: A new variable has been created, on the basis of answers to Q62 and Q63, in order to calculate the incidence of exclusiveness or overlapping in actions of giving/receiving support.
Source: EQLS, 2003; column percentages

Table 18 Conditions most frequently involved in receiving/giving material support, by country group (%)

Country group	Age	Sex	Household status	Employment status	Income quartiles	Education level	Total
EU15 only receiving	18–24 (13)	Women (7)	Lone parent (15) Lone parent in extended household (10) Living alone (9)	Still studying (17) Unemployed (15) Homemaker (7)	Lowest (7)	Primary (7)	**6%**
EU15 only giving	50–64 (23)	Couple with children in extended household (23) Couple in extended household (22) Couple (20)	Retired (19)	Highest (23)	University (18)		**16%**
EU15 giving and receiving	18–24 (6)	Women (4)	Lone parent (4)	Still studying (5)	Lowest (5)	University (3)	**3%**

Table 18 (continued)

Country group	Age	Sex	Household status	Employment status	Income quartiles	Education level	Total
NMS only receiving	25–34 (17) 35–49 (12)	Women (12)	Lone parent (19) Living alone (16) Couple with children (15)	Unemployed (17) Home-maker (14) Still studying (14)	Lowest (19)	Primary /secondary (12)	**11**
NMS only giving	50–64 (30)		Couple (26) Couple with children in extended household (22)	Employed (22) Retired (21)	Highest (26)	University (26)	**20**
NMS giving and receiving	65 and over (7)	Women (7)	Living alone (7) Lone parent (7)	Home-maker (10) Still studying (8)	Lowest (7)	University (7)	**6**
CC3 only receiving	18–24 (15) 65 and over (14)	Women (14)	Living alone (18) Lone parent (19) Couple in extended household (14)	Unem-ployed (18) Still studying (17)	Lowest (13)	Primary (13)	**12**
CC3 only giving	50–64 (33) 35–49 (29)		Living with parents (39) Couple (35)	Still studying (33) Employed (32)	Highest (45)	University (42) Secondary (30)	29
CC3 giving and receiving	25–34 (12) 18–24 (11)		Couple with children in extended household (13) Living alone (12) Lone parent (11)	Still studying (12) Employed (11)	Highest (11)	University (11) Secondary (11)	**10**

Q62: In the past year, did your household give regular help, in the form of either money or food, to a person you know not living in your household (e.g. parents, grown-up children, other relatives, or someone not related)? Q63: In the past year, did your household receive regular help, in the form of either money or food, from a person you know not living in your household (e.g. parents, grown-up children, other relatives, or someone not related)? HH2b: What was your age last birthday? HH3c: Now thinking about the other members of your household, starting with the oldest. What is this person's relationship to you? HH2d: Looking at this card, could you tell me your principal economic status? Q65: Using this card, if you add up all of these income sources (for all household members), which letter corresponds with your household's total net income, that is the amount that is left over after taxes have been deducted? Q47: What is the highest level of education you completed? *Note:* Modalities of background variables are reported when percentages are above the total in every group. For education level, the modality 'primary' includes 'none' and 'primary level'.
Source: EQLS, 2003; percentages are calculated on the total of every background variable

In general, people who receive support regularly share the following key characteristics: being a woman, living as a lone parent or alone, being out of the labour market, with a low degree of education, and belonging to a low income group. Not surprisingly, they comprise the most vulnerable. No pattern can be found with reference to age, since the receiver is more frequently young in the EU15, an adult in the NMS, while young and old people are almost equally involved in receiving support in the CC3.

The profile of people who give support regularly is more differentiated among groups. In the EU15 and NMS, the provider is mainly older, living in a couple, highly educated, belonging to a high income group, retired (EU15) or employed (NMS). Generally, in these two groups, givers comprise those who have better and more secure financial resources. In the CC3, support givers are less clearly identified. They can be young or elderly, still studying or employed, living with parents or in a couple. The wider incidence of poverty in these countries seems to mobilise a greater degree of sharing across generations and social groups.

It is difficult to distinguish the profile of people who both give and receive support from those who only receive it, especially in the EU15. The age, sex, household position, and employment status are quite close. The main difference is education. The majority of givers/receivers, unlike receivers only, are highly educated.

In the NMS, there is a relative majority of old people among givers/receivers. In the CC3, the giver/receiver, more frequently than elsewhere, belongs to a higher income group. Otherwise, the profile is mixed (both adult and young, still studying and employed, lone parents and couples with children, or people living alone).

Past experience and expectations of support

Table 19 shows to what degree different experiences of regular support shape expectations, with regard to respondents who do not expect to receive any support in case of a financial emergency.

Having received regular support does not necessarily encourage expectations for the future, in case of an emergency, particularly in the case of women in the NMS and CC3. Actually, the reverse seems to be true. The most favourable condition for perceptions of being able to be supported is, in the case of women (and of men in the CC3), to be involved in both giving and receiving. For men, the situation is somewhat different. In the first place, within-group differences are smaller. In the second place, in all three clusters, the condition which acts as the biggest disincentive from expecting support in case of an emergency is, particularly in the CC3 and NMS, that of neither giving nor receiving regular support – i.e. being out of a system of reciprocity.

These asymmetries between actual experience of support and expectations should be interpreted with caution. They refer to different ways of providing/receiving support: on a regular basis, in the case of actual experience; in an emergency, in the case of expectations. Moreover, the experience may also include the provision of food, which is more frequently present in networks where there is little money to circulate and it is easier to share a meal. It is not entirely surprising that those who are supported regularly expect additional help less often than others who are not so dependent on regular material help. They probably know that their support network is already overstretched, and their ‘debt slips’ (Coleman, 1990) cannot accumulate further.

Table 19 People not expecting any financial support, by sex, experience of material support and country group (%)

	Not expecting support					
Experience of (material) support	EU15		NMS		CC3	
	Women	Men	Women	Men	Women	Men
Only receiving	10	12	20	11	27	22
Only giving	12	10	14	15	21	17
Giving and receiving	9	13	13	14	13	16
Not giving nor receiving	11	11	18	19	34	25
Total	11	11	17	17	27	21

Q36: From whom would you get support in each of the following situations: a) If you needed help around the house when ill; b) If you needed advice about a serious personal or family matter; c) If you were feeling a bit depressed and wanting someone to talk to; d) If you needed urgently to raise €1,000 euros to face an emergency (in the NMS and CC3, the reference is €500)? Q62: In the past year, did your household give regular help, in the form of either money or food, to a person you know not living in your household (e.g. parents, grown-up children, other relatives, or someone not related)? Q63: In the past year, did your household receive regular help, in the form of either money or food, from a person you know not living in your household (e.g. parents, grown-up children, other relatives, or someone not related)? *Note:* percentages; Chi-square is significant for all clusters.
Source: EQLS, 2003

Expected support

While information on actual support given and received is limited in the EQLS, it is richer with regard to expected support. It concerns different kinds of needs and different kinds of possible sources of informal support.

Expecting is more than simply hoping. It involves a feeling of trust and confidence. Thus, it may be regarded as a proxy of feelings of inclusion and availability of help.

The kinds of needs for which support may be expected are those arising in critical, or urgent, situations: that is, when the routine of daily life is interrupted or altered by an unforeseen event. Practical support refers to the respondent's perception that he/she can count on somebody's help with housework when the respondent him/herself is ill. Care work is not included in the item. Financial support refers to the perceived ability to obtain financial help in an emergency situation. Emotional support refers to support required in order to cope with psychological or personal problems.

Conditions for expecting support differ, depending on the form of support. Practical support may be more easily asked for and obtained in conditions of spatial proximity; financial support may also be asked for and obtained from a spatial distance. In any case, reciprocity and trust are needed. Asking for and obtaining emotional support requires a different kind of proximity: a feeling of trust and intimacy, which, depending on the circumstances, may be strengthened, but sometimes hampered, by close spatial vicinity.

Table 20 looks at the perceived role of the family as a source of support in any kind of emergency. It confirms the family's central role. However, the country groups differ in the way sources of (perceived) support are combined. In the EU15, people feel they can count on a range of sources.

In the NMS and CC3 (especially for men), the perceived chances of obtaining support rest more with the family.

Table 20 Expected support, by source, sex, country and country group (%)

	Women				Men			
	Source of support				Source of support			
Country	**Supported mainly by family**	**Supported mainly by others**	**Supported by family and others**	**No support**	**Supported mainly by family**	**Supported mainly by others**	**Supported by family and others**	**No support**
Austria	62	16	1	20	66	17	0	17
Belgium	65	18	3	15	63	22	1	14
Denmark	51	24	0	25	60	20	1	20
Finland	47	22	0	30	50	27	-	23
France	56	25	2	18	47	33	2	19
Germany	65	17	1	16	64	17	1	17
Greece	72	14	2	11	72	13	3	12
Ireland	68	18	0	14	56	23	0	20
Italy	67	11	2	21	71	10	1	18
Luxembourg	67	14	3	16	63	17	1	20
Netherlands	66	16	1	18	67	19	1	13
Portugal	76	14	2	8	76	12	2	9
Spain	75	10	2	14	72	10	1	17
Sweden	58	16	1	25	61	17	0	22
United Kingdom	66	16	1	17	62	24	4	11
Cyprus	81	9	2	8	77	12	2	9
Czech Republic	70	13	1	16	61	18	3	18
Estonia	55	25	2	18	51	27	2	20
Hungary	77	10	1	12	77	13	1	8
Latvia	47	34	2	17	47	31	5	16
Lithuania	58	25	1	17	68	15	1	17
Malta	78	4	1	17	74	6	1	19
Poland	74	11	1	14	78	10	2	10
Slovakia	73	12	1	15	70	15	0	15
Slovenia	68	13	1	18	65	13	-	22
Bulgaria	65	21	2	12	52	34	4	11
Romania	75	14	1	10	72	11	2	15
Turkey	70	14	3	13	63	15	2	21
EU15	**65**	**16**	**1**	**17**	**63**	**19**	**1**	**17**
NMS	**72**	**12**	**1**	**15**	**73**	**13**	**2**	**13**
CC3	**71**	**15**	**2**	**12**	**64**	**15**	**2**	**18**

Q36: From whom would you get support in each of the following situations: a) If you needed help around the house when ill; b) If you needed advice about a serious personal or family matter; c) If you were feeling a bit depressed and wanting someone to talk to; d) If you needed urgently to raise €1,000 to face an emergency (in the NMS and CC3, the reference is €500)? *Note:* The modalities 'supported in prevalence by family' and 'supported in prevalence by others' refer to those who: a) indicate family or others as a source for support three times out of four; b) indicate family or others as an alternative to 'nobody' at least two out of four times. 'No support expected from anybody' refers to those who do not indicate anybody to support their needs three or four times out of four. 'Supported from both family and others' refers to those who refer to family and others.
Source: EQLS, 2003; row percentages within sexes

Can specific informal support patterns be distinguished within each group, and can these be related to welfare regime patterns? Each welfare regime can be associated with, not only a different institutional system of providing social security and assistance, but also a specific complex balance through which market, families and state provide resources and constraints for the individual and household well-being, structuring the field of choices and opportunities (e.g. Esping Andersen, 1990; Mayer, 2001, p. 102).

The analysis of the prominence or balance of different sources of informal support by country suggests the virtues, but also limitations, of efforts to trace cross-country differences, mainly with reference to any welfare state typology. Although the role attributed to family solidarity is crucial in distinguishing welfare state, or regime, patterns, family relationships and solidarity may not be simply reduced to this, particularly when informal exchanges are considered. Furthermore, the strength of family solidarity may be combined differently with other kinds of solidarity, depending not only on welfare regimes, but also on the other kinds of social networks available.

The existence of a typical Mediterranean model of family prominence in providing support is observable in the EQLS data in southern Europe: in Greece, Spain, and Portugal, for both women and men. However, in Italy, that model is clearer for men than for women. The 'Mediterranean' pattern of family support is also found in some of the NMS, such as Hungary, Poland, Cyprus, Malta, Romania, Slovakia and Turkey (in the last two countries, more for women than for men).

If a 'Scandinavian model' can be roughly identified through a greater incidence of non-family rather than family networks in providing support, this pattern clearly emerges in Denmark and Finland, especially among women, and to a lesser degree in Sweden. Latvia, Estonia and Bulgaria also show a pattern quite close to that, especially among men. Ireland appears close to this model for men; but it is closer to the Mediterranean one for women.

For central Europe, it is difficult to outline a model enclosing all, or most of, the countries traditionally included in the continental welfare regimes cluster (Esping Andersen, 1990). France, for example, seems nearer to the Scandinavian pattern of support in showing a strong relevance of non-family social ties and in the somewhat reduced role of family.

In summary, while the great centrality of family is uncontroversial, it may be interpreted in various ways. In the EU15, it is a strategic, and not the only, instrument to cope with uncertainty. In the NMS, it points to a vigorous flow of exchanges within strong ties that interlace with other social links. In the CC3, it seems built on an exclusive, somewhat isolated (and possibly isolating) network, with no opening towards other forms of social support.

Forms of support

Family networks appear to be perceived as the main providers of help, even when distinguishing by particular kinds of expected support, especially in cases of practical and financial support (see Table 21). The role of family and kin seems to be more clearly exclusive in the area of practical matters, rather than of moral support.

Table 21 Types of expected support, by country group (%)

Country clusters	Types of expected support											
	Help around the house when ill			Advice about a serious personal matter			Help when you were feeling a bit depressed			Urgently raise €1,000 to face an emergency		
	Family	Other	Nobody	Family	Other	Nobody	Family	Other	Nobody	Family	Other	Nobody
EU15	81	17	2	65	32	3	52	44	4	70	19	11
NMS	90	9	1	75	21	4	53	42	5	62	21	17
CC3	86	11	3	70	24	7	56	40	4	54	22	24

Q36: From whom would you get support in each the following situations? From each situation, choose the most important person: a) Help around the house when ill; b) Advice about a serious personal matter; c) Help when you were feeling a bit depressed; d) Urgently raise €1,000 to face an emergency (in the NMS and CC3, the reference is €500).
Note: The modality 'other' includes the following people: 'work colleagues', 'friends', 'neighbours', 'someone else'.
Source: EQLS, 2003; row percentages within kind of support

Within this general common picture, there are interesting country-group differences. In the EU15, the expected support by the family network leans towards practical and financial matters: family support is very important for practical issues (81%), followed by intervention in economic need (70%), personal troubles (65%), and psychological matters (52%). The perceived risk of not getting support from anybody is higher in the case of financial support (11%).

In the NMS and CC3, the trend is similar. However, in both groups, the family network's ability to support economic emergencies is perceived as weaker than in the EU15. In the NMS, the family is perceived as very important for both practical and personal help (almost 90% and 75% respectively), but it is much lower than in the EU15 with regard to financial matters (62%). In the CC3, the role of the family in supporting economic need is less prominent still (54%). Unsurprisingly, differences in the family's ability to provide financial support between the three country groups somewhat resemble and overlap with differences in financial well-being (see Whelan and Maître, 2004).

Thus, the perceived role of the family as provider of help has a different weight and offers a different coverage in the three country groups. In the NMS and CC3, it appears skewed towards help in kind (unpaid family work) and moral support. In the EU15, it is spread more evenly across different kinds of needs, and is stronger than elsewhere in providing income support.

These differences likely depend, not so much on different understandings of family solidarity, but on the different resources that family networks have to exchange. In the NMS and CC3, households are poorer; thus, kinship networks are also poorer. There is less money to circulate.

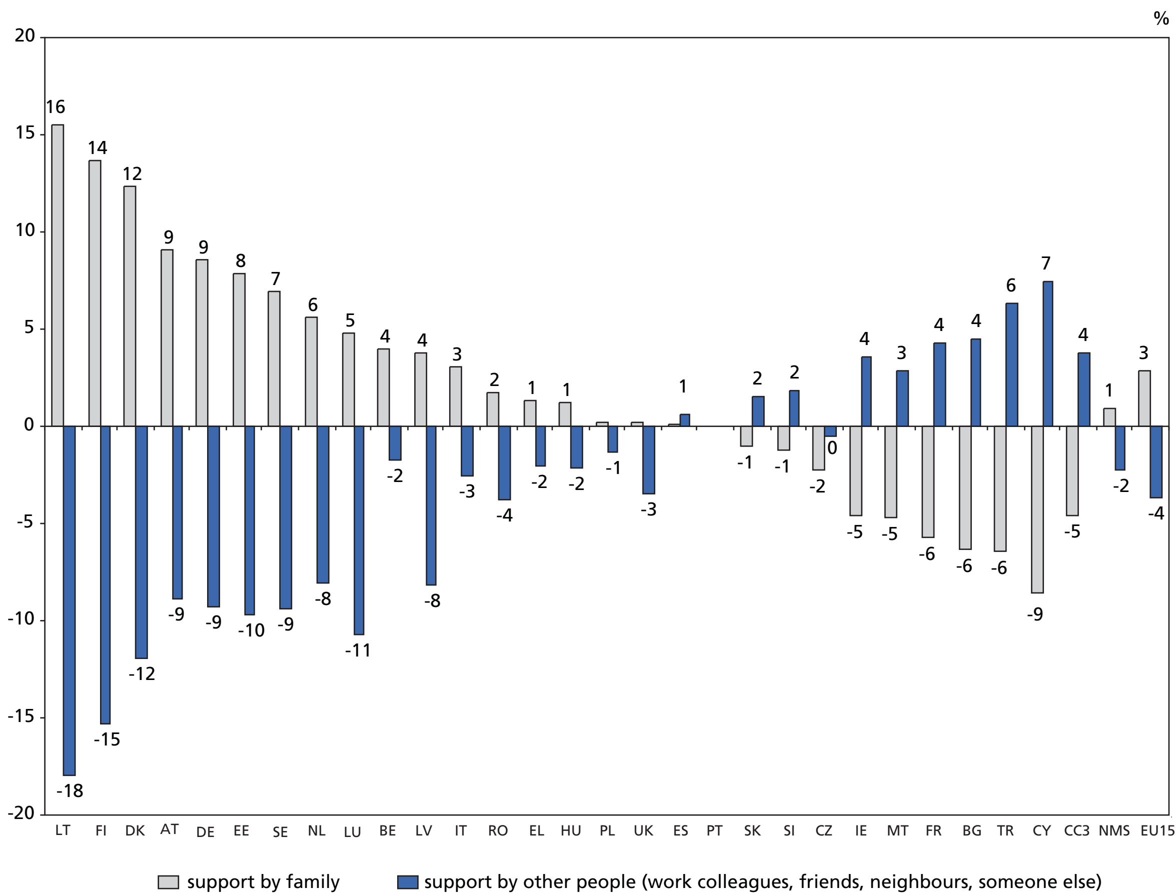
Emotional support

Women rely on their family in the case of feeling a bit depressed, less frequently than men in the EU15 and NMS, but not in the CC3, where they take recourse in family more frequently than do men. There are, however, significant cross-country differences within each group, as detailed in Figure 27, which outlines how much less men perceive they can rely on family or non-family others in case of depression, compared with women. The most evident, and opposite, differences between men and women are shown, on the one hand, in Luxembourg and in some northern countries such as Finland, Denmark and Lithuania, and, on the other hand, in the three candidate countries, but

also in Ireland, Malta, Cyprus and France. Finally, in many areas of central and southern Europe, men and women show fewer differences in the people from whom they expect moral support.

It seems that, in the most individualised welfare regimes, the family more exclusively supports men, compared with women, in case of feelings of depression. The least that can be said is that, contrary to many stereotypes, individualisation of rights and life chances does not necessarily conflict with, nor weaken, family emotional closeness and solidarity.

Figure 27 Expected emotional support from family or other people: Men relative to women



Q36c: From whom would you get support in each of the following situations: c) If you were feeling a bit depressed and wanted someone to talk to? *Note:* The figure shows the relative differences between the source of support of men and women. Negative differences show how much less family or other people support men, compared with women. Positive differences indicate how much less family or others support women, compared with men.
Source: EQLS, 2003

Age differences in patterns of receiving emotional support are expected, due to the intertwining of life course and group effects. In fact, ageing changes an individual's family network substantially, e.g. it is a very different experience for an unmarried child or a grandparent to belong to the same network. At the same time, patterns of balancing family and friends may differ between groups, due to changing cultural patterns.

Data not shown here indicate that, in all three country groups, the trend is clear: the older the age, the higher the likelihood of expecting emotional support from family and not from others. The shift from non-family to family support from the younger to the older age groups is dramatic, especially in the NMS and CC3. The shift occurs at an earlier age in the NMS and CC3 than in the EU15: 60% of respondents aged 50 years old and over in the NMS and CC3 refer to their family when feeling a bit depressed. This percentage is reached in the EU15, only among people who are over 65 years old. The relatively higher importance of family in the NMS and CC3 for mature, not yet old, adults, might be partly explained by the cultural and political history of the former socialist countries, which discouraged people from exposing to strangers one's own vulnerability and lack of trust. The family, in this situation, remained the only relatively secure haven.

Financial support

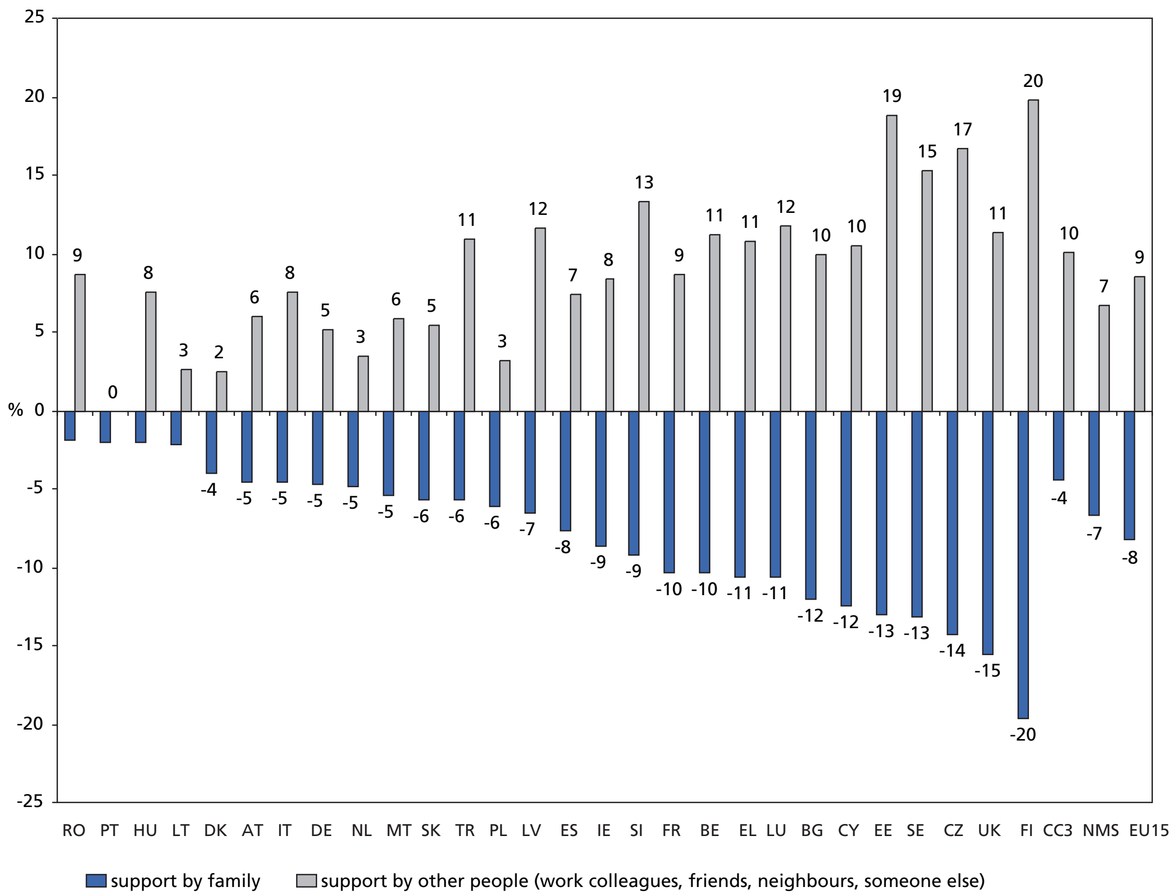
Even more than in the case of emotional support, the still strong perceived role of the family as a provider of financial support (see Table 21 above) contrasts with the widespread stereotypes concerning the weakening of family ties as a consequence of individualisation. The different relevance of family and friends, depending on the kind of need, points to a diversification, rather than a substitution, of the sources of support. This might be taken as an indicator of the widening degree of freedom and a loosening of family patterns of dependence and interdependence. At the same time, intra-country differences in the relative weight of family and friends, or others, might be taken as an indicator of the degree to which the process of individualisation has taken place.

There are substantial gender and cross-country differences in the sources from which financial support is expected, as shown in Figure 28.

Within the general prevalence of family provided support, it clearly emerges that men are relatively less supported by their family and more by non-family others than is the case for women. Two main situations may be detected, however: one in which there is a strong, but symmetrical, gender difference in patterns of help providers. That is, each gender may receive financial support when in need, approximately equally, but from different providers. Moreover, the degree of gender differences in patterns of provision may be as high as 20% or as low as 2%. A second pattern is that of asymmetrical gender differences: either men or women are more able to receive support. There might theoretically be a third pattern, that of no differences, but it is not present in the data.

The highest symmetrical gender differences in patterns of support provision are found in Finland and Greece. Spain, Ireland, Belgium and Luxembourg may also be included in this group since they miss symmetry just by one percentage point. In all these countries, men are likely to receive financial help from their family, in case of an emergency, much less frequently than women. Nevertheless, they are symmetrically much more likely to receive financial help from non-family others. Symmetrical gender differentiated patterns of support may also be detected in other countries, such as Austria, France, Germany, Malta, Lithuania and Slovakia; but differences are more reduced. The asymmetrical pattern is clear in two groups of countries. In one group, comprising the Czech Republic, Estonia, Hungary, Italy, Slovenia, Latvia, Romania, Sweden and Turkey, men 'over-compensate' the reduced support they receive from families with support by non-family others, compared to women. In the other group, including the UK, Denmark, Portugal, the Netherlands, Poland and Cyprus, the balance in sources of expected support is tipped in favour of women.

Figure 28 Expected financial support from family or other people: Men relative to women



Q36d: From whom would you get support in each of the following situations: d) If you needed urgently to raise €1,000 to face an emergency (in the NMS and CC3, the reference is €500)? *Note:* The figure shows the relative differences between the source of support for men and women. Negative differences show how much less men are supported by family/other people, compared with women. Positive differences indicate how much less women are supported by family/other, compared with men.
Source: EQLS, 2003

Overall, in the EU15, these gender differential support patterns seem to help in maintaining a low risk of no support for both men and women. Only 11% in both sub-groups perceive an inability to obtain support. In the NMS as a whole, the percentage is 17% for both men and women. In the CC3, where both men and women perceive the highest risk of not being able to obtain financial support, there is also a clear gender imbalance: some 30% of women feel that they would not be able to receive support in a financial emergency, compared with 21% of men.

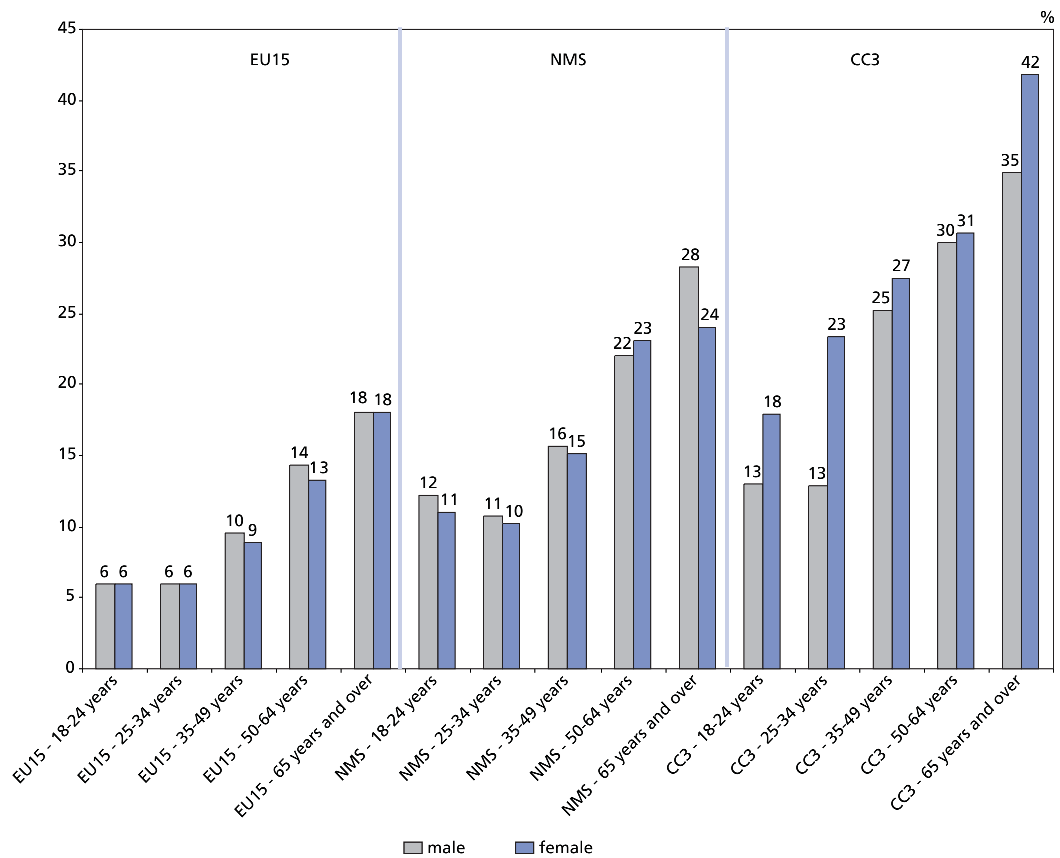
Country differences in gender patterns of financial support are not easy to interpret. What emerges clearly is that both the most individualised and the most family oriented countries seem to provide support to men and women in ways symmetrically different, in cases of emotional and financial support. Families are more likely to be the main providers for men in cases of emotional support; and for women in cases of financial support.

As in the case of emotional support, age differentiates both the degree and patterns of support. Unlike with the case of emotional support, however, in the 28 countries as a whole, financial

support from family networks decreases as age increases; and it is not substituted for by non-family informal support at the same rate. This confirms previous research in more selected contexts (e.g. Lemel, 2000; Fisher, 1982). Thus, in the 28 countries as a group, the risk of lacking financial support in facing an emergency when old concerns the most vulnerable: people aged 65 years old and over. About 20% of these people are not able to receive any support in case of need. Part of the explanation for this is that elderly people, due to the ageing process itself, tend to have smaller and less articulated family and social networks. They do not have parents, colleagues, and often may have lost brothers and sisters.

The distribution of risk of not receiving any financial support is illustrated in Figure 29, by country group, sex and age. Age differences are greater and more systematic than gender ones.

Figure 29 Perceived inability to obtain financial support, by sex, age and country group



Q36d: From whom would you get support in each of the following situations: d) if you needed urgently to raise €1,000 to face an emergency (in the NMS and CC3, the reference is €500)?
Source: EQLS, 2003

In the EU15, where the overall risk of not receiving support is lowest, the perceived risk of not receiving any financial support increases steadily with age. By 65 years, it is three times higher than in the youngest age group. The risk increases more unevenly in the NMS, where, by 65 years old, men perceive this risk slightly less than three times more, and women perceive it about two and a half times more, than the youngest group. The NMS is the only country group in which older women perceive a lower risk than older men, of not receiving any financial support. In the CC3,

the increasing trend is continuous for women, and jumps for men aged 35 years and over. In these countries, by 65 years, both men and women perceive the risk about three times as great as the youngest age group. In these countries, over a third of elderly people are unable to receive support, particularly if they are women.

Looking at single countries, the homogeneous pattern of a higher perceived risk among elderly people of not receiving support becomes somewhat nuanced. Countries differ according to the ages at which people are most exposed to the risk of not receiving financial support by their informal network, when in need. Table 22 presents the countries with the highest values of no support for each age group within each county group.

Table 22 Perceived risk of being financially unsupported, by age group and country, within each country group (%)

Risk is higher (above the mean) For: → In: ↓	Very young (18–24 years)	Young adults (25–34 years)	Adults (35–49 years)	Mature adults (50–64 years)	Older people (65+ years)
	United Kingdom (21)	France (11) Luxembourg (10)	Belgium (17) Portugal (15) France (13)	Portugal (22) France (22) United Kingdom (20)	France (24) Germany (24) Belgium (23)
EU15	6	6	9	14	18
Lowest value	0	1	3	5	4
Highest value	21	11	17	22	24
Mean of distribution	5	5	8	13	16
Standard deviation	5	3	4	6	6
	Latvia (17) Estonia (16)	Latvia (24) Lithuania (17)	Latvia (31) Estonia (31)	Latvia (45) Estonia (42)	Latvia (64) Estonia (46)
NMS	12	10	15	22	26
Lowest value	4	2	4	8	11
Highest value	17	24	31	45	64
Mean of distribution	10	10	15	22	28
Standard deviation	5	6	9	13	15
	Bulgaria (29)	-	Romania (34)	-	Bulgaria (46) Romania (45)
CC3	15	18	26	30	39
Lowest value	14	16	24	25	30
Highest value	29	24	34	37	46
Mean of distribution	20	21	28	33	41
Standard deviation	8	4	5	7	9

Q36d: From whom would you get support if you needed urgently to raise €1,000 to face an emergency (in the NMS and CC3, the reference is €500)? *Note:* The table reports, for every group, the name of the country (or countries) showing the highest score of economic risk (not being supported in case of economic need). The number in the parenthesis represents the percentage of respondents that chose ‘nobody’ to answer the question. The classification of the countries is based on the comparison between the percentage of financially unsupported people in a given age group in each country, and the value of mean and standard deviation in each age group. Countries whose percentages of unsupported people are above the mean value and above the value of standard deviation are included. The term risk is used in a probabilistic sense.
Source: EQLS, 2003; percentages

In all three clusters, some countries, belonging either to Mediterranean or to eastern/central Europe, appear as most unsupportive for one or more age groups. Moreover, they tend to be mostly the same across age groups, although in the EU15, a degree of variation may be noticed. The perceived risk of not being able to obtain any informal financial support of course has a different weight, depending on the existence of other, institutional resources beyond the family network, particularly social security and welfare state ones. Thus, the vulnerability of people in Portugal, Latvia or Bulgaria declaring that they might not ask anybody for financial help may be greater than that of others in France, Britain or Belgium saying the same. However, welfare state arrangements do not always, or not always promptly, cover emergency needs; and having to rely only on them may be as inadequate as having to rely only on informal support.

Influence of social position in getting financial support

So far, only gender and age have been analysed to test whether individual characteristics provide differential access to informal – emotional and financial – support. The following analyses will examine other characteristics, which interact with those two. More specifically, the focus will be on whether and to what degree positions held within specific contexts (the household, education, the labour market, income, urban rather than rural areas) correlate with the perceived capability to obtain support, thus indirectly protecting one's quality of life and social inclusion.

Position in the household

In the EU15 and NMS, there is a large difference between the highest and the lowest percentages of people who may receive support in an emergency according to their household status, especially among men. In the CC3, where the perceived ability to obtain financial support is generally less frequent, the difference is more contained (see Table 23).

Table 23 Financial support expected from family, by sex, household status and country group (%)

Position in the household	Financial support received by family					
	Women			Men		
	EU15	NMS	CC3	EU15	NMS	CC3
Living alone	64	60	50	52	41	50
Living with parents	91	67	64	86	65	64
Couple, no children	77	65	54	68	60	45
Couple with children	81	67	56	68	59	46
Childless couple in extended household	78	74	58	67	61	53
Couple with children in extended household	78	75	59	52	53	47
Lone parent	64	51	60	62	37	73
Lone parent in extended household	72	66	48	73	60	59
People resident with others (Total)	**78**	**66**	**57**	**71**	**60**	**51**

Q36d: From whom would you get support if you needed urgently to raise €1,000 to face an emergency (in the NMS and CC3, the reference is €500)? HH3: Now thinking about the other members of your household, what is this person's relationship to you? *Note:* Percentage of respondents getting support from family in case of economic urgency.
Source: EQLS, 2003; percentages

In the EU15 and NMS, particularly, according to the respondents' perception, the family appears to be selective in terms of financially supporting its members in an emergency. In the EU15, this

asymmetry most favours un-partnered, childless men and women living with parents (supported in 86% and 91% of cases, respectively); it leasts favours women living alone or lone parents (64% supported in both cases), and men living alone or in a couple with children in an extended household (52% supported in both cases). The condition of living in a couple (either with or without other members) seems to be the second enabling condition for obtaining financial support both for women and men in the EU15. In the NMS, the most favourable situation is related to living in an extended household, for women, and to living un-partnered and childless with parents, for men. In the CC3, support from family is expected to flow most towards women living (un-partnered and childless) with parents and towards men who are lone parents.

Overall, living alone appears to have a discouraging effect on expectations of receiving support. Nonetheless, living with others does not always encourage such expectations either.

Table 24 shows how the household status affects the perceived ability of elderly people to obtain support, the age group which is most exposed to the perceived risk. Given the small sub-sample size, data for the CC3 are not statistically meaningful. It should be remembered that a much higher percentage of older men than women throughout Europe live with their partner, and a much higher proportion of older women than men live alone. More elderly people live in extended households in the NMS and CC3 than in the EU15 (see Chapter 1).

Table 24 Sources of expected financial support among older people, by position in the household, sex and country group (%)

Position in the household	Expected financial support			
	Women		Men	
	EU15	NMS	EU15	NMS
Older people living alone				
Expecting support from family	64	70	48	42
Expecting support from others	14	7	25	13
Expecting support from nobody	12	23	27	45
Total	100	100	100	100
Older people living with others				
Expecting support from family	76	66	68	62
Expecting support from others	10	9	18	14
Expecting support from nobody	14	25	14	24
Total	100	100	100	100

Q36d: From whom would you get support if you needed urgently to raise €1,000 to face an emergency (in the NMS and CC3, the reference is €500)? *Note:* column percentages; Chi-square not significant for the CC3. For this analysis, only respondents aged 65 and over have been selected.
Source: EQLS, 2003

Following the general trend, elderly men and women in the EU15, and elderly men in the NMS, are more likely to expect support from family when living with others than when living alone. Men living alone, in both country groups, have much lower expectations of receiving financial support from family than women have in the same household position. Gender differences persist among those living with others, but are smaller, particularly in the NMS. In the case of support expected from non-family others, things are somewhat different. In the EU15, elderly people living alone

compensate the lower expectations with regard to family support, with greater expectations towards non-family members. These expectations are much more frequent among men than among women, confirming the relative disadvantage of the latter in access to non-family resources. In the NMS, where an expected reliance on non-family others is smaller, gender differences are still present, but household status does not seem to make a great difference, as was the case in the EU15. Those living with others seem at a slight advantage in relying on non-family others, confirming the role of strong ties in these countries. Elderly men living alone in the NMS thus appear to be the most vulnerable group.

Education

Higher education favours the activation of both family and non-family financial support, for men and women (see Figure 30). This confirms other research in selected contexts (e.g. Fisher, 1982; Lemel, 2000). In the EU15, having a university degree increases the expectation of obtaining support either from family (for women) or from others (for men). For both men and women, holding a university degree reduces almost three times the perceived risk of not being able to obtain any financial support.

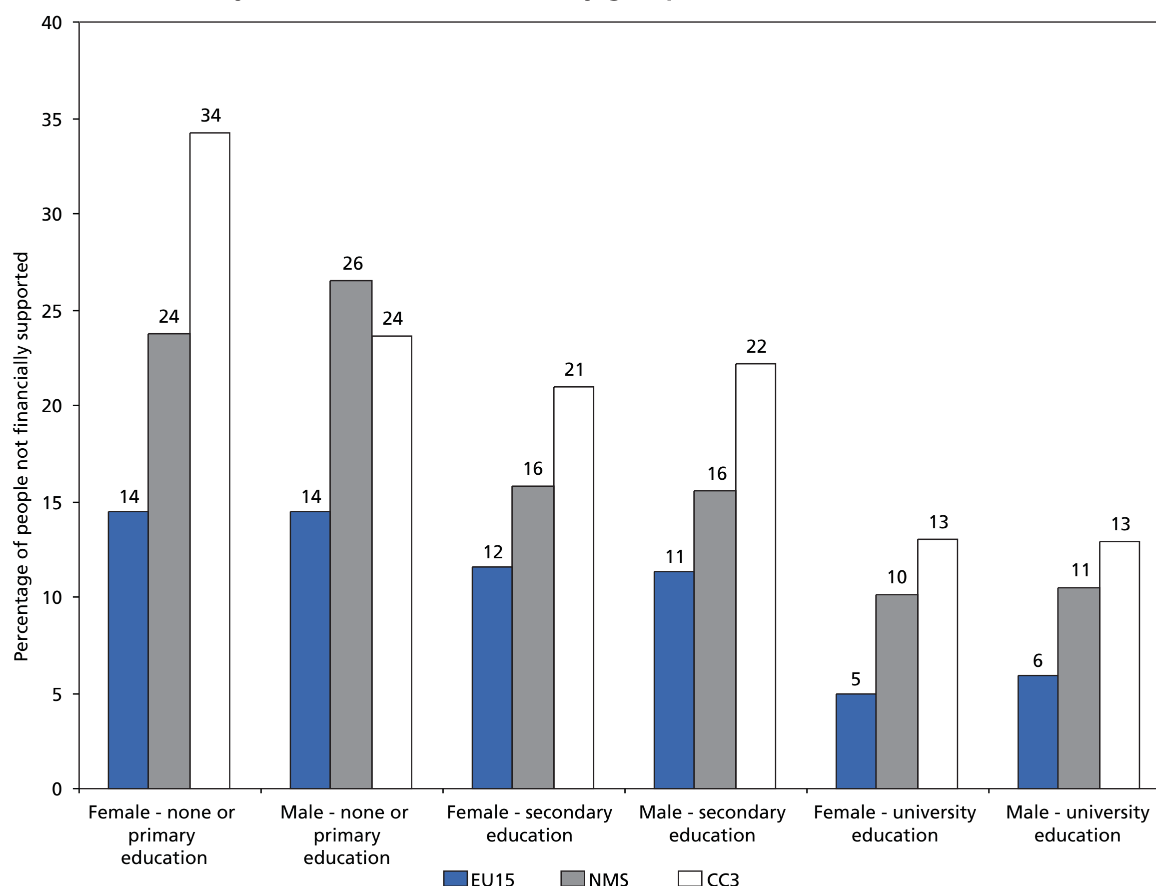
In the NMS and CC3 too, a university degree increases confidence in one's own ability to obtain family and/or other informal financial help. It also substantially reduces the perceived risk of not being able to obtain support in case of an emergency: less than half that perceived by those least educated. Yet, in these two country groups, this perceived risk remains at over 10%, for both men and women, even among the better educated. Furthermore, in the CC3, the interplay between education and gender creates a wider gender gap than in any other country group. Some 13% of highly educated men perceive a risk of not being financially supported by somebody, compared with 34% of women with little education. The gap shrinks, but it does not disappear, even when the level of education is equal: the proportion of women with no or primary education, who do not expect any support (34%), is much higher than that observed among men with the same education (24%). Only at the highest education level do gender differences attenuate, disappearing at university level.

These data seem to confirm the enabling power of high education, particularly for women. It might be simply a social class effect. The better educated, particularly among women, are likely to belong to higher social classes, where financial resources to provide support are more easily available. This of course is true everywhere, but in countries such as the CC3, where poverty is widespread and where women's labour force participation is generally very low, it may have a greater relevance.

Does age reinforce or reduce the positive impact of education on the perceived ability to obtain financial support in an emergency? More specifically, do educated elderly people perceive their ability to obtain support to the same degree as educated young people? Given the small size of the sub-samples, control for age is possible only for men in the EU15. It indicates that the effect of high education is generally stronger among young people than among elderly people in this regard. The proportion of those perceiving this risk among educated people in the 25–34, 35–49 and 65 years and over age groups is, respectively, 1%, 7% and 15%. Interestingly, educated men in their late middle age (50–64 years old) perceive less frequently (5%) such a risk than the older and the younger age groups, with the exception of the youngest one. They also expect, more frequently (35%) than anybody else, to be able to obtain support not only from family, but also from others.

Age and life course effects are likely at play here. Men in this group in the EU15 are at the peak of their work career, and thus well established in relevant non-family networks. At the same time, they have benefited from the traditional welfare state developed during the postwar years and throughout the 1970s. They are probably more likely than any other age group to be on the 'giving' side, both towards elderly and young people.

Figure 30 Percentage of respondents who do not expect any support in case of financial need, by sex, education and country group (%)



Q36d: From whom would you get support if you needed urgently to raise €1,000 to face an emergency (in the NMS and CC3, the reference is €500)? Q47: What is the highest level of education you completed? *Note:* 'None' and 'primary level' have been aggregated.
Source: EQLS, 2003

Employment

The relationship between support and employment is twofold. On the one hand, the ability to obtain support has a buffering role in case of unemployment (see e.g. Bohnke, 2004, p. 9). On the other hand, support is itself the outcome of individual and social conditions enabling one to be socially included. Being in employment is one of these conditions. In this second perspective, the main hypothesis is that, in every country group, employment raises the chance of being able to receive financial support in an emergency, either by family or by others.

There is ample research evidence that unemployment and risk of isolation go together, regardless of the higher amount of time people not in work theoretically have to spend in socialising (Paugam

and Russel, 2000, p. 253). Moreover, although family solidarity maintains a vital role in helping people in difficulty, its capacity to absorb heavy financial and psychological stress, relating to situations such as unemployment (particularly long-term), seems to be limited. Studies performed in France, for instance, indicate that those who experience the most difficulties in the labour market also have the least probability of obtaining support from their families (Paugam, Zoyem and Charbonnel, 1993; Degenne and Lebeaux, 1997).

The relationship between economic risk (no expected support from anybody) and lack of integration in the labour market is clear in the EU15, where unemployment seems most strongly related with low chances of being able to receive financial help in an emergency, either by family or by others (the percentage of unsupported people is slightly higher than 20%). Differences between men and women are negligible.

On the basis of EQLS data, it is not possible to test whether the perceived ability to receive support differs according to length of unemployment. Paugam and Russel (2000), for instance, have argued that, in countries such as Italy, families support long-term more than short-term unemployment. It is possible, however, to see whether different forms of labour contracts (permanent versus fixed-term contract) are linked to a different perceived ability to obtain support. The data offer a mixed response, possibly because people holding fixed-term contracts may occupy different household statuses and belong to different age groups (see Table 25).

Table 25 People expecting to be financially unsupported, by sex, employment status and country group (%)

	EU15		NMS		CC3	
Employment status	**Women**	**Men**	**Women**	**Men**	**Women**	**Men**
	% unsupported					
Employed (permanent contract)	5	7	12	11	22	18
Employed (fixed-term contract or temporary employment)	10	9	13	15	18	20
Unemployed	21	22	20	27	31	28
Retired	18	18	25	27	38	33
Still studying	4	2	8	8	13	6
Homemaker	11	-	16	-	26	-

Q36d: From whom would you get support if you needed urgently to raise €1,000 to face an emergency (in the NMS and CC3, the reference is €500)? Q4: (If respondent is an employee): Is your job… b) on a fixed-term contract of less than 12 months; c) on a fixed-term contract of 12 months or more; d) on a temporary employment agency contract; e) on apprenticeship or other training scheme; f) without a written contract; g) other? *Note:* Percentages of unsupported respondents are calculated within the sub-sample of women or men in each employment status. The modalities listed above in Q4 have been aggregated.
Source: EQLS, 2003; percentages

In the NMS and CC3, retirement plays the most important role in reducing the perceived ability to receive emergency support, making it an undoubtedly less safe condition than in the EU15. This confirms the highest vulnerability of elderly people to no support in the former two groups. In the NMS, this risk affects slightly more men than women (27% compared to 25%). The gender gap is greater in the case of unemployment, a condition less unfavourable for women (20% not expecting support) than for men (27% not expecting support). In the CC3, an opposite trend emerges. Women are constantly more vulnerable to lack of support than men and also than women in other

country groups. However, unlike the situation in the EU15, they are more able to receive financial support when they are unemployed than when retired.

Looking at the type of support that unemployed respondents perceive as available in case of economic need at national level, an interesting clustering of countries emerges, which does not correspond to any prevalent grouping (see Table 26). Finland and Ireland show very low scores of perceived inability to obtain financial support, not unlike Spain, in the case of men. Italy and Finland are very close to each other in protecting women from risk. The UK and Sweden are similar in the low degree of informal protection they provide to unemployed men; and Germany and the UK to that which they provide for unemployed women. Unemployed men from Estonia and Latvia, and Romanian and Estonian unemployed women, appear overall to be the least protected.

Table 26 Countries where unemployed people do not expect to receive financial support, by sex%

Unemployed people		Risk is the lowest for:	Risk is the highest for:
EU15: Men	23	Finland (7), Spain (5), Ireland (4)	United Kingdom (48), Sweden (44)
Lowest value	4		
Highest value	48		
Mean of distribution	21		
Standard deviation	13		
EU 15: Women	21	Finland (4), Italy (4)	Germany (31), United Kingdom (30)
Lowest value	0		
Highest value	31		
Mean of distribution	15		
Standard deviation	9		
NMS: Men	27	Slovenia (0)	Latvia (67), Estonia (65)
Lowest value	0		
Highest value	67		
Mean of distribution	29		
Standard deviation	22		
NMS: Women	20	Cyprus (0), Malta (0)	Estonia (75)
Lowest value	0		
Highest value	75		
Mean of distribution	24		
Standard deviation	23		
CC3: Men	28	-	-
Lowest value	20		
Highest value	57		
Mean of distribution	39		
Standard deviation	18		
CC3: Women	31	-	Romania (56)
Lowest value	22		
Highest value	56		
Mean of distribution	35		
Standard Deviation	19		

Q36d: From whom would you get support if you needed urgently to raise €1,000 to face an emergency (in the NMS and CC3, the reference is €500)? HH2d: Could you tell me your principal economic status? *Note:* Percentage of unemployed respondents getting support from family in case of economic urgency. The country classification is based on the comparison between the percentage of financially unsupported people being unemployed in each country, and the values of mean and standard deviation of the distribution. Countries where percentages of unemployed unsupported people are below (risk is lowest) or above (risk is highest) the mean value, and below/above the value of standard deviation, are included.
Source: EQLS, 2003

The positive influence of employment on expectations of support in case of need is further strengthened in the case of dual-earner couples. Partners in a dual-earner couple are more able to receive support than sole breadwinners (see Table 27), particularly in the NMS and CC3. In these two country groups, in fact, sole breadwinners feel that they can rely on non-family financial support, in case of an emergency, much less frequently than respondents belonging to a dual-earner couple. Thus, although they feel more frequently than dual earners that they can rely on family support, overall, they more often perceive an inability to obtain support in case of emergency.

Table 27 Expected financial support, by couple's employment status and country group (%)

Employment status of the couple	Financial support		
	Support from family	Support from others	Support from nobody
EU15			
Dual workers	76	18	6
Single worker	74	18	9
NMS			
Dual workers	63	29	8
Single worker	64	19	17
CC3			
Dual workers	45	38	16
Single worker	55	22	23

Q36d: From whom would you get support if you needed urgently to raise €1,000 to face an emergency (in the NMS and CC3, the reference is €500)? HH2d: Could you tell me your principal economic status? HH3: Now thinking about the other members of your household: c) what is this person's relationship to you; d) what is this person's principal economic status?
Note: Respondents were selected living as part of a couple with or without children.
Source: EQLS, 2003; row percentages

Income status

Figure 31 shows that, in the EU15, individuals in the highest household income quartile have the highest chance of getting informal financial support: 94% of those who are better off feel able to get support. Being in the lowest quartile decreases this likelihood by about 10 points.

Within the NMS, the risk of no support is relatively high among those in a better economic situation: at least 12% of women and 13% of men among the better off could be without any financial help in case of need. Belonging to a low-income household increases the risk of no support to 22% for women and 25% for men. In the medium income quartiles, women are less likely to receive support: 19% do not receive any support, compared with 14% of men.

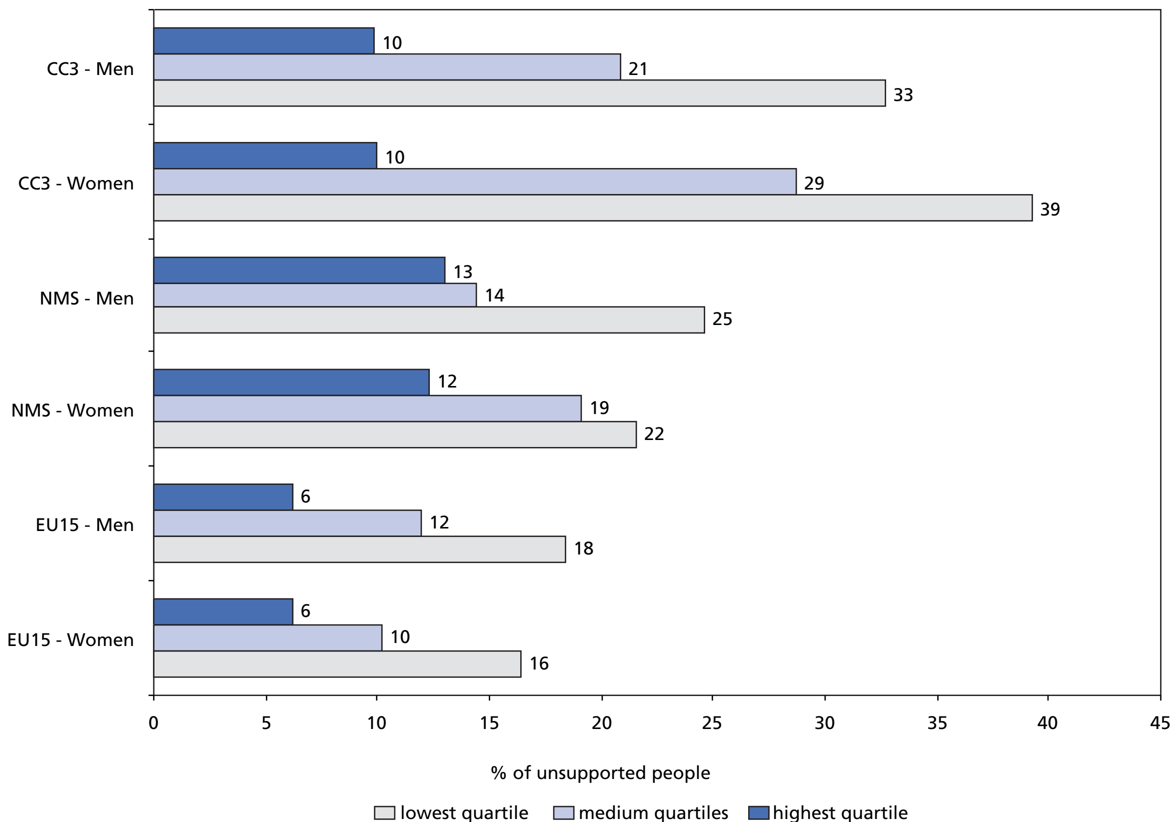
In the CC3, income differences in the perceived ability to obtain financial support are greater. Almost 40% of women belonging to the lowest quartile perceive no chance of getting any support, compared with about 10% of those who are better off. For men, the difference is smaller, but still substantial: 33% of the poorest may not receive any emergency financial support, compared with slightly over 10% among the better off.

Area of living and professional category

Availability of financial support from non-family others seems to be related to urban size. The larger the municipality of residence, the greater the perceived ability to obtain support outside the family.[24]

In the EU15, the incidence of family in expectations of support remains the same (about 70%), irrespective of urban size; but the presence of supporting others rises from 17% to nearly 20% when people live in large cities. However, the connection between living in large cities and being able to rely also on a non-family network is not constant, and sometimes is reversed, in Mediterranean and Scandinavian countries. It is clearer in continental countries, such as Austria, France and Germany. In the CC3, this relationship holds for all three countries. In this group, the widest territorial difference may also be observed. Just under 20% of respondents in a small municipality expect support from non-family networks, increasing to 24% in the case of respondents living in a large city.

Figure 31 Percentage of people who do not expect financial support, by sex, income quartile and country group



Q36d: From whom would you get support if you needed urgently to raise €1,000 to face an emergency (in the NMS and CC3, the reference is €500)? Q65: Using this card, if you add up all of these income sources (for all household members), which letter corresponds with your household's total net income, that is the amount that is left over after taxes have been deducted? *Note:* The cases of the German sample, with inconsistencies between income data and other life standard variables, are not included in the analysis.
Source: EQLS, 2003

[24] No table shown here. Refers only to the EU15 and CC3; Chi-square is not significant for the NMS.

Overall, at least from the perspective of expected financial support, EQLS data seem to disprove the common belief that solidarity is greater when a community is more easily identifiable at local level, and that close networks offer more secure protection than loose ones. On the contrary, they offer some ground to Granovetter's (1974) intuition of the strength of weak ties.

A check on the relationships between size of area of living, professional category and source of expected support, shows that the shift from an exclusively family support pattern to one including also non-family support is partly influenced by professional category (see Table 28).

Table 28 Expected financial support, by size of residence area, occupational class and country group (%)

Support expected from:	Professional/ managerial			Other non-manual			Self employed			Skilled workers			Unskilled workers		
	Small municipalities														
↓	EU15	NMS	CC3	EU15	NMS	CC3	EU15	NMS	CC3	EU15	NMS	CC3	EU15	NMS	CC3
Family	69	66	37	72	61	47	70	69	50	66	60	37	69	57	38
Others	21	24	38	18	26	26	20	23	30	18	20	20	13	19	20
Nobody	10	10	25	10	13	27	10	8	20	16	20	43	18	24	42
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
	Urban areas														
Family	69	61	57	71	62	51	70	68	56	69	56	45	65	57	47
Others	25	24	33	19	22	29	23	19	31	17	24	31	20	17	19
Nobody	6	16	11	10	16	20	7	13	13	13	20	23	15	26	34
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Q36d: From whom would you get support if you needed urgently to raise €1,000 to face an emergency (in the NMS and CC3, the reference is €500)? Q55: Would you consider the area in which you live to be: the open countryside, a village/small town, a medium to large town, a city or a city suburb? *Note:* The modalities 'open countryside' and 'village/small town' are recoded as 'small municipalities'; 'a medium to large city' and 'city suburb' are recoded as 'urban areas'.
Source: EQLS, 2003; column percentages

In the EU15, living in large cities reinforces the chance of obtaining additional non-family support in almost every professional category, albeit with different intensity. It is more evident for unskilled workers, followed by high professional and managerial occupations and self-employed people; it is negligible for other non-manual occupations. Furthermore, large cities seem to protect individuals from the risk of no support more than small towns do; in some cases, non-family networks over compensate the slightly decreasing weight of family help.

In the NMS, the trend observed for the EU15 is not so clear. High-level professionals and managers living in small cities are as able as those living in large cities to command non-family support. Other non-manual professionals, unskilled workers, and self-employed people count on non-family networks more often when living in small than in large cities. Skilled workers experience a reduced role for the family network in large cities. In most cases, the perceived risk of no support for people living in urban areas seems to increase, compared with those living in a rural one, unlike in the EU15. It could be said that, in the NMS, a large portion of both skilled and unskilled workers, and of the lower middle class, tend to keep the exclusive family support pattern, even if living in great urban areas, either out of choice or necessity.

In the CC3, another pattern emerges. Both family and non-family networks very frequently increase their weight in large cities, compared with small ones (except in the case of professional/managerial occupations and unskilled workers).

In conclusion, the analysis developed so far suggests that social support is a social practice dependent on resources of varying availability in each country group, as well as within each country. It is strongly shaped by gender and age and possibly cohort effects, as well as by household and employment status. The thresholds at which individual properties turn into capabilities to obtain support, or buffer the risk of not being able to obtain it, seem to be quite high, especially in the NMS and CC3. They involve being in the highest income quartile, in full employment with a highly qualified professional position and in an urban area, holding a high education degree, belonging to a dual-worker couple, and so forth.

Positive and negative factors in getting support

What is the relative weight of different factors in enabling people to obtain support? Figure 32 shows that the impact of individual, family and structural variables is quite different across groups. The highest scores in the explanatory power of the variables included in the analysis concern the NMS and CC3. This points out a higher degree of differentiation observable in these societies about practices of coping with economic adversity, at least with regard to the variables considered here (sex, age, household position, education, employment, income, size of living area).

In the EU15, the most positive factors include being a lone father in an extended household, followed at some distance by living un-partnered and childless with parents (indirectly confirmed also by the positive impact of young age), and by being the male partner of a childless couple. The most negative factors include being a man living with a partner in an extended household, being unemployed and being retired.

In the NMS, the most positive factor is the same as the most negative in the EU15: being a man living with a partner in an extended household. In this group, other positions in the extended household also have a positive impact on the perceived ability to receive financial support: being a partnered woman with or without children, or being a partnered man with children. The financial solidarity evident in the role of the extended household, in cases of economic difficulties in these countries, is again confirmed. As in the EU15, living as an un-partnered and childless person in the parental household is positively related with the ability to receive help. Moreover, in this group, the positive impact of being a man in a couple, with or without children, is greater than in the EU15 and, in the case of a couple with children, greater also than in the CC3. The positive impact of belonging to the top household income quartile in the case of women is similar to that found in the EU15, but that of university education, again for women, is higher. Symmetrically, the negative impact of belonging to the lowest household income quartile on the chances of a man to receive support is greater in the NMS than in the EU15, although smaller than in the CC3.

In the CC3, the most positive impact on the perceived ability to obtain financial support is that of being a lone father (either living only with his children, or in an extended household). It is followed by being a partner with or without children in an extended household, next by being a male ‘child’ in the parental household, and finally by being a partner, particularly if with children, in a nuclear

household. Women belonging to the medium and highest quartiles of household income level have a greater chance than men at these levels in promoting confidence in one's own ability to obtain financial support. Belonging to the highest income quartile also has a stronger positive effect on men than in the other two groups. Symmetrically, belonging to the lowest income quartile has a stronger negative effect. This suggests that income inequality in this group may have a stronger differentiating impact on informal, as well as formal, financial resources, given the overall higher poverty of informal networks.

These findings confirm the overall picture (see also Fahey, Maître and Whelan, 2005), according to which the poorest people in the NMS and CC3 are much poorer than those in the EU15: in this case, not only with regard to household income, but also with regard to access to informal economic support.

Gender and cross-group differences emerge with regard to the impact of the household status. For all household positions but one, men are more likely than women to perceive that they would be able to receive financial support. Possibly the reason for this is that they are more often in a breadwinner role. The exception concerns men living in a couple in an extended household in the EU15, who are much less likely to perceive that they would be able to receive support than a woman living alone, and comparatively also than anybody else. Lone mothers have no additional chance to receive support compared with a woman living alone, notwithstanding that they are the sole cohabitant parent and often also the breadwinner. The exception here is lone mothers living in an extended household in the NMS.

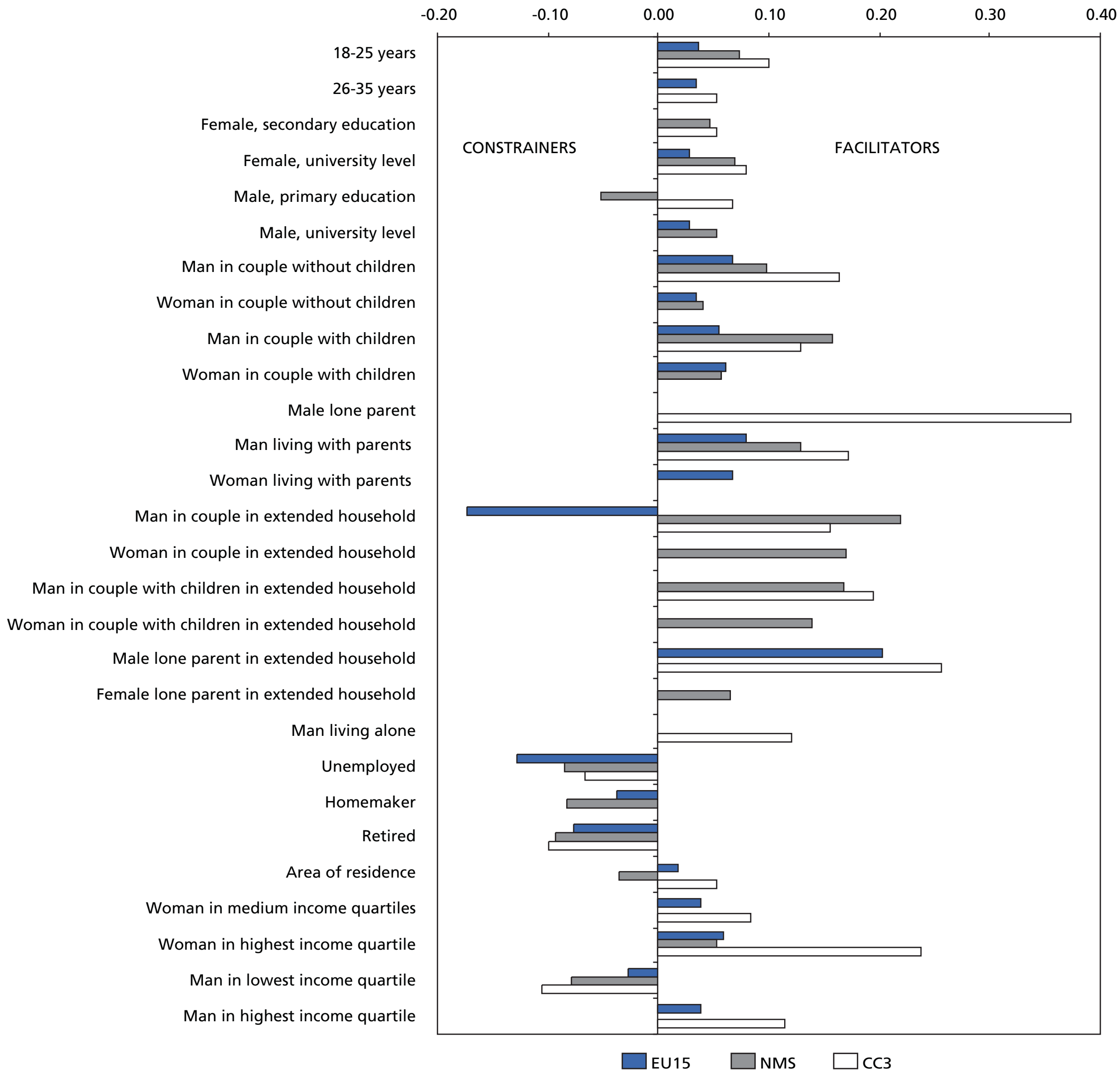
The above findings may be summarised as follows:

a) Unemployment has a stronger negative effect in the EU15 than in the NMS and CC3. This is due, however, to the greater overall vulnerability to lack of financial support in the latter two groups.

b) Individuals in the position of 'children', with no family responsibility of their own, consistently receive more help than individuals living alone, if they are men. However, they compete for this privilege with men having family responsibilities. Among women, differences in household status play a much smaller role, if any. Only women still living as 'children' in their parents' home feel that they can receive financial help more often than women living alone. They share this expectation about as much, or slightly more often, than those with family responsibilities.

c) The role of the extended household, another important bulwark against economic uncertainty, is remarkably more important in the NMS and CC3 than in the EU15, though much more for men than for women, financially at least. Extended households frequently reduce the amount of unpaid family work of women with children in the EU15, but not in the NMS and CC3, where only men with family responsibilities receive help. The findings on financial support in case of emergency confirm this unbalanced gendered picture of support through the extended household.

Figure 32 Expected financial support: Impact of various factors, with interaction between sex and household status/sex and education/sex and income level



Note: Linear probability model; Multiple OLS regression model; Un-standardised coefficients (for details, see footnote 9). Model summary: Dependent variable: being financially supported. Sample size EU15: 9,706, NMS: 6,052, CC3: 2,621; Regressor-adjustment EU15: 0.053, NMS: 0.061, CC3: 0.083. Constant EU15: 0.837, NMS: 0.783, CC3: 0.560.
Reference categories: sex in interaction with education (woman none and primary level); sex in interaction with household status (woman living alone); sex in interaction with income level (woman lowest quartile); size of residence area (rural), occupational status (employed). The cases of the German sample, with inconsistencies between income data and other life standard variables, are not included in the analysis. All coefficients in the figure are significant (p value <= 0.05). The occupational status 'studying', the household status 'woman lone parent', the education 'man secondary level' and the income 'man medium quartiles' are not significant in all clusters.
Source: EQLS, 2003

Social contacts and life satisfaction 5

The frequency of contacts that individuals have with relatives and friends is a well-known basic component of so-called social capital. Nevertheless, they depend on too many situations and local characteristics to be taken, by themselves, as robust indicators of social resources (Coleman, 1988; Barbieri, Paugam and Russel, 2000). Moreover, lacking a longitudinal perspective in the EQLS data, their efficacy in empowering individual and household capabilities (for instance, in getting a job, or in leaving unemployment) cannot be tested. Therefore, the quality of social networks as a dimension of social capital may not be measured. Nonetheless, the variable of contacts can be profitably used as a proxy of the ability of individuals to exit domestic boundaries and enter into relationships with friends, neighbours and other relatives.

The range of sociability one may assess through the EQLS data is mainly limited to family and other informal networks, through the indicator of frequency of encounters and contacts with friends and relatives. Together with support, this indicator represents what Paugam and Russel call: 'the secondary sphere of sociability' (Paugam and Russel, 2000, p. 248).

The EQLS questionnaire included two different questions concerning the intensity of social contacts (with persons living outside the household). One explored the frequency of face-to-face contacts, distinctly with children, parents, friends and relatives (the latter two figures were kept together). Another explored the frequency with which respondents kept contact at a distance: by phone, email or post. In this case, unfortunately, no distinction was made between different figures. Nevertheless, the variable can be used as a general indicator of competence in and attitude to communicating at a distance. In the analysis, face-to-face contacts with family are kept distinct from face-to-face contacts with friends, as they may call for different degrees of intentionality and provide different resources.

Intensity of contacts

Summing up the two ways one can keep contact with relatives or friends (face-to-face and at a distance), a rough index of sociability may be obtained, based not only on proximity and routine with people living nearby, but also on continuity of relations in spite of the distance. Individuals with high scores on both dimensions of sociability – face-to-face and at a distance – are defined as 'fully socialised'. Those who keep frequent contacts mainly at a distance may be defined as 'communicators'. Those who keep frequent contacts mainly face-to-face may be defined 'proximity oriented'. Those who have frequent contacts neither face-to-face nor at a distance may be defined as 'isolated' (see Table 29).

In the EU15, among those who have frequent face-to-face contact with kin[25], no less than 60% (70% in the case of women) can be defined as fully socialised. They have frequent face-to-face contacts with their relatives, and they also frequently interact with friends and neighbours by mail, phone and email.

There is a limited incidence of social isolation, especially for women. More interesting is the low relevance of specialised contact (only face-to-face or only at a distance): in the EU15, no more than 24% report having frequent contacts only at a distance (communicators); and far less (about 8%)

[25] Given the way the questions have been framed, frequency of face-to-face contacts cannot be compared with frequency of contacts at a distance. This is because, in the first question, family and friends are kept distinct, but in the second they are grouped together.

state that they have only face-to-face contacts (proximity oriented). The proximity pattern is far more widespread in the NMS and CC3.

Table 29 Type of contacts, by sex and country group (%)

Type of contacts	EU15		NMS		CC3	
	Men	Women	Men	Women	Men	Women
Fully socialised (frequent face-to-face family (f)/ other (o) contact and frequent email/phone contact with friends or family)	61 (f) 76 (o)	69 (f) 80 (o)	64 (f) 65 (o)	67 (f) 65 (o)	46 (f) 58 (o)	50 (f) 60 (o)
Communicators (frequent contact only by email/phone)	24 (f) 9 (o)	20 (f) 9 (o)	8 (f) 7 (o)	7 (f) 8 (o)	16 (f) 5 (o)	19 (f) 7 (o)
Proximity oriented people (frequent contacts face-to-face only)	8 (f) 11 (o)	7 (f) 8 (o)	23 (f) 22 (o)	22 (f) 22 (o)	28 (f) 32 (o)	21(f) 28 (o)
Isolated people (without contacts)	7 (f) 4 (o)	4 (f) 3 (o)	5 (f) 6 (o)	4 (f) 4 (o)	10 (f) 5 (o)	10 (f) 5 (o)
Total family contacts (f)	100	100	100	100	100	100
Total friends (other) contacts (o)	100	100	100	100	100	100

Q34: On average, thinking of people living outside your household, how often do you have direct face-to-face contact with: a) any of your children, b) your mother or father, c) any of your friends or neighbours? Q35: On average, how often do you have contact with friends or family by phone, email or by post? *Note:* 'Frequent contact face-to-face' includes the modalities: 'More than once a day', 'Every day, or almost every day', 'At least once a week'. 'Frequent contact with friends or family by phone, email or by post' includes the modalities: 'More than once a day', 'Every day, or almost every day', 'At least once a week'. The modalities 'children' (Q34a) and 'mother and father' (Q34b) have been aggregated.
Source: EQLS, 2003; column percentages

Some patterns of contacts seem more clearly affected by gender than others. Among those who have frequent face-to-face contacts with kin, the condition of being fully socialised is more frequent among women in every country group. The asymmetry is more pronounced in the EU15. Communicators (people whose more frequent contacts with friends and relatives are at a distance) are more present among men than among women both in the EU15 and in the NMS, but not in the CC3. Finally, men, rather than women, are more often proximity oriented; that is, they have frequent contacts only face-to-face.

Among individuals having frequent face-to-face contacts with friends (Table 29), the presence of those who are fully socialised increases, reaching 80% of women and 76% of men in the EU15, and between 58% and 65% in the other two groups. Symmetrically, social isolation decreases, but not in the NMS. In this case too, the pattern of contacts seems to be gender sensitive. Isolation is a risk incurred more by men than women; and exclusive face-to-face family contacts are not a prerogative, as might be expected, of women.

Social and labour market integration

Contacts and presence within the labour market

The intensity of social contacts seems to be linked strongly with integration in the labour market (see Table 30).

Table 30 Type of contacts, by employment status, sex and country group (%)

Type of contacts with friends	EU15				NMS				CC3			
	Women		Men		Women		Men		Women		Men	
	Not in paid work	In paid work	Not in paid work	In paid work	Not in paid work	In paid Work	Not in paid work	In paid work	Not in paid work	In paid work	Not in paid work	In paid work
Fully socialised	78	80	73	78	63	69	61	68	59	63	57	59
Communicators	8	10	8	9	7	11	5	9	6	10	4	6
Proximity oriented people	10	7	14	9	26	15	28	17	30	22	34	30
Isolated people	4	3	4	4	4	5	6	6	5	5	4	5
Total	100	100	100	100	100	100	100	100	100	100	100	100

Q34: On average, thinking of people living outside your household, how often do you have direct face-to-face contact with: c) any of your friends or neighbours? Q35: On average, how often do you have contact with friends or family by phone, email or by post? HH2d: Could you tell me your principal economic status? *Note:* Only respondents aged 18–65 years are included in the analysis. (For details about type of contacts, see Table 29.)
Source: EQLS, 2003; column percentages

First of all, there is no remarkable gender effect, except in the EU15. The gap between being or not being in paid work is clearer. However, employment produces relevant differences in type of contacts, especially concerning those who are fully socialised.

Integration in the labour market seems to improve the level of sociability everywhere, both for women and men. It raises the presence of communicators at a distance, and lowers the incidence of those who are involved exclusively in face-to-face contacts (proximity oriented). These variations are more sensitive in the NMS – and to a lesser degree in the CC3 – than in the EU15.

Of course, the strong reduction in face-to-face contact with family and friends could be explained, at first sight, by the fact that people in employment have more time constraints. They have fewer opportunities to allocate time to meet relatives and friends. In other words, it might be an indicator of a work–life balance too skewed towards paid work, leaving little space for other activities and relationships. The data for the NMS – where a work–life balance seems most under stress – confirm this. Generally, respondents in the NMS show the lowest degree of activity in relation to different kinds of contacts. This might be due to their heavy workload and long working day, but possibly also to a general feeling of difficulty in everyday living. However, this would be a simplistic and possibly mistaken interpretation. It is disproved, at least in part, by the higher proportion among employed people – in the NMS and in the other two groups – of those who are fully socialised, that is people who have frequent direct and distant contacts. An alternative explanation could be that being in employment, which increases the range of relationships, also increases the demand for alternative means to keep in contact, when it is not possible to meet.

Contacts and integration into family roles

Family roles strongly shape social life, as they provide resources and constraints by which people make contact with others (relatives and/or friends) – see Table 31.

Table 31 Contacts with friends, by household status, sex and country group (% of fully socialised, by household status)

Position in the household	% Fully socialised					
	Women			Men		
	EU15	NMS	CC3	EU15	NMS	CC3
Living alone	82	65	57	75	52	64
Living with parents	88	82	69	88	80	75
Childless couple	78	59	67	74	57	53
Couple with children	77	66	57	74	64	49
Childless couple in extended household	69	66	52	80	58	51
Couple with children in extended household	67	58	57	69	62	50
Lone parent	81	60	64	67	48	53
Lone parent in extended household	70	54	64	55	48	44
Total	***80***	***65***	***60***	***75***	***64***	***57***
Range of variation (highest – lowest)	***(21)***	***(28)***	***(17)***	***33***	***(32)***	***(31)***

Q34: On average, thinking of people living outside your household, how often do you have direct face-to-face contact with: c) any of your friends or neighbours? Q35: On average, how often do you have contact with friends or family by phone, email or by post? *Note:* The modality 'fully socialised' is selected. (For details about contact types, see also Table 29.)
Source: EQLS, 2003; column percentages

Living un-partnered and childless with parents appears to be the best condition to have a full social life for both women and men in every country group. This may be partly explained by the fact that this household status involves mainly young people. However, it also indicates that remaining in the parental household well into young adulthood does not constrain one's own social life but actually encourages it, since it frees the individual from everyday organisational obligations. The differences between people still in the parental household and those living alone are much greater in the NMS and CC3 than in the EU15. This suggests that, in the former two groups, living alone involves a higher risk of social isolation than in the EU15.

The other household statuses seem to have a less clear – positive or negative – influence on full socialisation across the country groups. They seem to make a larger difference for men than for women, particularly in the NMS and CC3. This may indicate that, in these countries, men are more exposed to a household effect than women, with regard to contacts; it could also imply that gender has a stronger homogenising role for women than for men. For example, the high level of homogeneity registered in the CC3, among women reporting low rates of full socialisation, suggests that in these countries women are generally more at risk of isolation. Their household position matters little in increasing or lowering this risk.

Participation to voluntary activities

Data (see Table 32) suggest that there is a slight positive relationship between being in face-to-face contact with family and friends, and participating in a voluntary organisation. Apparently, membership in a wider and differentiated circle of persons, not limited to family, and a use of free time not linked only to family activity, favours an individual's willingness to spend time in social participation. This relationship is clear in the EU15. However, in the NMS and CC3, intensity of face-to-face contact with family seems, instead, to reduce availability for voluntary work.

Table 32 Participation in voluntary activities, by frequency of face-to-face contact with parents or children and with friends, and by country group (%)

	Face-to-face contacts with parents or children				Face-to-face contacts with friends			
	Low frequency		High frequency		Low frequency		High frequency	
	Attended meeting/ did voluntary work		Attended meeting/ did voluntary work		Attended meeting/ did voluntary work		Attended meeting/did voluntary work	
	No	Yes	No	Yes	No	Yes	No	Yes
EU15	83	17	82	18	86	14	82	18
NMS	88	12	91	9	93	7	90	10
CC3	94	6	96	4	96	4	95	5

Q23: Over the past month, have you: a) attended a meeting of a charitable or voluntary organisation; b) served on a committee or done voluntary work for a voluntary organisation? Q34: On average, thinking of people living outside your household, how often do you have direct face-to-face contact with: a) any of your children, b) your mother or father, c) any of your friends or neighbours? *Note:* Chi-square is not significant for EU15 (contacts with children or parents) and for CC3 (contacts with friends). The modalities 'children' (Q34a) and 'mother and father' (Q34b) have been added together.
Source: EQLS, 2003; row percentages within frequency of face-to-face contacts

Family and non-family contacts

Satisfaction with social or family life is highly sensitive to cultural norms and values. It may happen that the least satisfied are not those who, on the basis of objective indicators, have the worst family or social conditions, but simply those who, for some reason, are more critical of existing norms and practices. Equally, the most satisfied may not be those who have a better life, but those who adhere more easily, or are more resigned, to existing norms and practices. Findings on satisfaction must always be read with caution, particularly in periods and situations of cultural and behavioural change, which do not affect to the same degree, and at the same time, all social groups and all countries.

It is well-known that satisfaction with family life is always higher than satisfaction with social life (see Boehnke, 2005). What is of interest here, therefore, is the degree to which this difference is present across country groups and in different social circumstances. In particular, the question arises whether differences in informal networks affect family and social life satisfaction.

Family contacts and satisfaction with family life

Not surprisingly, in every group, isolated people reveal themselves as the least satisfied with family life, while the most satisfied are found among fully socialised individuals. These relationships are very strong and statistically confirmed.

Proximity oriented people are the second most satisfied in the EU15 and NMS; this position falls to communicators in the CC3 (see Table 33). Variation in satisfaction for family life, according to type of contacts, is greatest in the NMS (1.6 point difference between the highest and the lowest scores), followed by the EU15 and CC3 (1.1 point difference).

Table 33 Family life satisfaction, by contact type and country group

Cluster	Contact type (contacts with family)					Bonferroni's test: difference of mean (*=significant; p value = 0.05; N.S.=not significant)					
	Fully socialised (FUL)	Communicators (COM)	Proximity oriented people (PRO)	Isolated people (ISO)	Total	FUL-COM	FUL-PRO	FUL-ISO	COM-PRO	COM-ISO	PRO-ISO
EU15	8.2	7.6	7.9	7.0	8.0	*	*	*	*	*	*
NMS	7.9	7.4	7.7	6.3	7.7	*	*	*	N.S.	*	*
CC3	8.2	7.9	7.6	7.1	7.9	N.S.	*	*	N.S.	*	N.S.

Q34: On average, thinking of people living outside your household, how often do you have direct face-to-face contact with: a) any of your children, b) your mother or father? Q35: On average, how often do you have contact with friends or family by phone, email or by post? Q41: Could you please tell me on a scale of 1 to 10 how satisfied you are with each of the following items, where 1 means you are very dissatisfied and 10 means you are very satisfied? e) Your family life. *Note:* Analysis of variance (ANOVA) was made, using Bonferroni's Test. The purpose of this kind of analysis is to test for significant differences between means; (see Iversen and Norpoth, 1976). The modalities 'children' (Q34a) and 'mother and father' (Q34b) have been added together.
Source: EQLS, 2003; means

Not surprisingly, these findings suggest that face-to-face family contacts are associated with satisfaction with family life. However, satisfaction with family life is not limited to those who restrict their contacts to face-to-face and family contact. Rather, in many cases, it seems to be enhanced by variety in the form of contacts (face-to-face and at a distance), which enables keeping in contact also with those family members who do not live nearby, and who for some reason cannot be met frequently.

Social contacts and satisfaction with social life

Regarding contacts with friends, social isolation is negatively correlated with satisfaction. Full socialisation is the type of sociability most strongly interrelated with satisfaction. Differences affect the relative position of the other two types of contacts: proximity oriented people and communicators (see Table 34).

In the EU15, contacts of proximity and at a distance (communicators) contend for reaching the second best score in social life satisfaction. In the NMS, proximity oriented people hold the second rank, while in the CC3, communicators clearly report the second highest degree of social life satisfaction.

As far as the CC3 are concerned, the role played by the pattern of communicators in ensuring a reasonably good level of satisfaction, both with family and social life, suggests that the centrality of close family ties, crucial for support, may be less exclusive in determining overall well-being as indicated by levels of satisfaction.

As with satisfaction with family life, the greatest variation in life satisfaction, on the basis of type of contacts, is observed in the NMS (1.9 point difference), followed by the CC3 (1.5) and EU15 (1.2). These figures seem to confirm the greatest impact of social differentiation in the NMS underlined above, when discussing patterns of financial support. It seems to affect not only

perceptions concerning the availability of support, but overall satisfaction with family and social life.

Table 34 Social life satisfaction, by contact type and country group

Cluster	Contact type (contacts with friends)					Bonferroni's test: difference of mean (*=significant; p value = 0.05; N.S.=not significant)					
	Fully socialised (FUL)	Communic-ators (COM)	Proximity oriented people (PRO)	Isolated people (ISO)	Total	FUL-COM	FUL-PRO	FUL-ISO	COM-PRO	COM-ISO	PRO-ISO
EU15	7.5	6.8	6.8	6.3	7.3	*	*	*	N.S.	*	*
NMS	6.7	5.2	5.7	4.8	6.3	*	*	*	*	N.S.	*
CC3	6.3	5.7	5.2	4.8	5.8	N.S.	*	*	N.S.	*	N.S.

Q34: On average, thinking of people living outside your household, how often do you have direct face-to-face contact with: c) Any of your friends or neighbours? Q35: On average, how often do you have contact with friends or family by phone, email or post? Q41: Could you please tell me on a scale of 1 to 10 how satisfied you are with each of the following items, where 1 means you are very dissatisfied and 10 means you are very satisfied: g) Your social life? *Note:* See Table 33.

Source: EQLS, 2003; means

Finally, the gap between satisfaction with family life and satisfaction with social life varies meaningfully across country groups, as a cross reading of Tables 33 and 34 indicates. It is greater in the CC3 (2.1 points) and NMS (1.4) than in the EU15 (0.6). This suggests a greater discontinuity, or even a gap, between the two spheres in the former two country groups than in the EU15. In the former socialist countries, this may be partly due to an actual historical discontinuity in the public sphere causing ambivalence and conflicts in expectations and possibly also a degree of disaffection.

Satisfaction with social life

Groups differ not only in level of satisfaction, but also in their concentration around the mean. In the EU15, the distribution of cases is more concentrated around the mean (standard deviation = 1.9 for women and 2 for men) than in the CC3 (2.6 and 2.5 for women and men respectively) and NMS, where there is the widest dispersion (2.9 and 2.9). This shows that there are variations in social life satisfaction within the groups. Household status may be one of the differentiating elements (see Table 35).

In the EU15, the degree of satisfaction of women and men at the aggregate level is very close. The household status makes a 1.3 point difference at most, for both men and women. Living in the parental household enhances satisfaction for both men and women; being a lone parent reduces it. Living in an extended household has a beneficial impact on men's satisfaction, but not on women's.

As in the EU15, the degree of satisfaction with social life among women and men is quite similar at an aggregate level in the NMS. However, in this group, household status makes a greater difference, for both men and women. The most satisfied are those still living with parents, the least satisfied are single parents living alone with their children – with a difference of almost two points.

Table 35 Social life satisfaction scores, by household status, sex and country group

Household status	EU15	NMS	CC3
Women			
Living with parents	7.9	7.5	6.5
Living alone	7.0	5.8	6.0
Living as childless couple	7.4	5.9	6.0
Living as a couple with children	7.4	6.0	5.3
Living as childless couple in an extended household	7.3	6.0	6.6
Living as a couple with children in an extended household	6.7	6.1	5.0
Lone parent	6.8	5.5	5.1
Lone parent in extended household	6.7	5.7	5.0
Total	7.3	6.1	5.6
Men			
Living with parents	7.8	7.7	6.7
Living alone	6.9	5.8	6.1
Living as childless couple	7.5	6.0	6.6
Living as a couple with children	7.5	6.0	5.3
Living as childless couple in an extended household	7.8	6.1	6.7
Living as a couple with children in an extended household	7.2	6.5	5.8
Lone parent	6.5	5.8	4.8
Lone parent in extended household	7.2	6.1	4.2
Total	7.4	6.4	6.0

Q41g: Could you please tell me on a scale of 1 to 10 how satisfied you are with your social life, where 1 means you are very dissatisfied and 10 means you are very satisfied? HH1: Including yourself, can you please tell me how many people live in this household? HH3c: Now thinking about the other members of your household, starting with the oldest, could you please tell me what is this person's relationship to you?
Source: EQLS, 2003; means

In the CC3, levels of satisfaction of women and men are more dissimilar than elsewhere. Moreover, differences among men on the basis of household status are greater than among women, reaching 2.5 points in the case of the most satisfied – those still living in the parental household – and the least satisfied – lone fathers in an extended household. The latter are the least satisfied with social life in an enlarged Europe.

Are the findings concerning the relationship between household position and satisfaction with social life consistent with those between household status and perceived availability of support? Which household positions are more likely to be both inclusive and satisfying?

Table 36 indicates, for every group, which household status occupies the same (or very near) ranking position for expected financial support (see Table 23), and for satisfaction with social life (see Table 35). The aim of the analysis is to compare the ranking of household statuses, not of single individuals.

Table 36 Household statuses with the highest consistency between expected support and satisfaction, by sex and country group

Household status	EU15	NMS	CC3
		Women	
Living with parents	❇	❇	❇
Living alone			
Couple, no children			
Couple with children	❇		
Childless couple in extended household			
Couple with children in extended household		❇	
Lone parent		▲	
Lone parent in extended household	▲		▲
		Men	
Living with parents	❇		❇
Living alone			
Couple, no children	❇		
Couple with children	❇		
Childless couple in extended household		❇	
Couple with children in extended household			
Lone parent			
Lone parent in extended household			

Note: Positions are obtained from ranking cases according to the distribution of support and satisfaction, as shown in Table 23 and Table 36. The symbol (❇) indicates households in the first or second rank on both scales (highest scores on financial support and satisfaction). The symbol (▲) indicates households in the last or second last rank (7 or 8) on both scales (lowest scores on financial support and satisfaction).
Source: EQLS, 2003

For women in the EU15, the degree of consistency is moderate. Support and satisfaction are very high for those living with parents and in couples with children. Support and satisfaction are very low for women living as lone parents in extended households.

For women in the NMS, the gap between support and satisfaction is narrower than in the EU15. Living with parents is the household status which sees the highest degree both of expected support and of satisfaction with social life. High perceived ability to obtain support and satisfaction are also found among those living with children in extended households. The lowest degrees of expected support and of satisfaction are found in the category of lone parents.

Women in the CC3 show the highest level of inconsistency between expectations of support and satisfaction. For example, women living alone, or in childless couples, are among those who perceive, to a lesser degree, that they would be able to obtain financial support. However, they show high levels of satisfaction.

For men in the EU15, the highest degree of consistency concerns those who live in childless couples, as they report high scores on both scales of support and satisfaction. Differences in the scales of support and satisfaction mainly manifest themselves in moderate levels of satisfaction,

combined with reduced expectation of receiving support (experienced by those living alone or in a couple with children in extended households).

Men in the NMS show consistently higher levels of satisfaction than of expected support for the various types of household status. Living in childless couples in extended households is the only case where high expectations of support match the high satisfaction with social life.

For men in the CC3, the degree of inconsistency is remarkable: the highest scores in expected support and satisfaction are found among men living with parents. The lowest scores in satisfaction are found among those belonging to the groups with the highest expectations of support (lone parents, and couples with children living in extended households). The highest scores of satisfaction are found among men belonging to the category of childless couples in extended households. They are among those with the lowest expectations of being supported.

The relationship between family status, need of support, and satisfaction with social life is quite complex and difficult to disentangle. Nevertheless, one clear finding does emerge: in every group, living un-partnered and childless with parents is the best condition, or one of the best conditions, to reach good levels both of support and satisfaction with social life.

Beyond that, different ways of balancing support and satisfaction with social life emerge, at least in individual expectations. One pattern, more frequent in the EU15, is based on the centrality of the couple with children, living on their own. Another pattern, more frequent in the NMS, shows that living in extended households (with or without children) is the best condition for expecting both support and satisfaction with social life. The extended household seems to provide not only contingent help, but also structured resources for organising daily life and planning the future, although more so for men than for women. A third pattern, more frequent in the CC3, underlines the advantages of living alone or without children. Children and other family obligations seem less compatible with a satisfactory social life, possibly because of the very time-consuming workload they imply in these countries, but also because of prevalent norms concerning family obligations. However, these are only hypotheses, which can be suggested but not tested, with the data available.

In conclusion, and as remarked in other chapters of this report, the centrality of the family remains a crucial feature in enhancing individual quality of life and social integration. Nevertheless, in some cases, there is evidence that family networks and membership may hold some ambivalence and tensions with regard to both of these dimensions.

Main conclusions 6

Balance and strain in European work–family systems

The EQLS data generally confirm other research findings that decisions concerning participation in paid work and hours worked, as well as those concerning unpaid family work, are taken from a household, not only an individual, perspective.

The EQLS findings also add new insights. First, they confirm that the household status impacts on all three aspects: whether one is in paid work, and for how many hours, and how much time one devotes to family work. This impact differentiates men and women, particularly with regard to paid work, but it also differentiates between women and between men. Men with family responsibilities, on average, work for pay more than those without such responsibilities. This differentiates them greatly from women, who – in the EU15 and CC3, but not in the NMS – do the opposite. Men with family responsibilities also do a greater amount of daily family work than other men and, in some cases also, than women living alone. Sharing the responsibilities for a household is, thus, both a differentiating and an assimilating factor in the way men and women deal with paid and unpaid work.

In the EU15, a pattern emerges in which there is a clear gender division of labour, particularly when men and women set up a household together and have children. In this case, women tend to reduce their paid working hours and increase their hours of family work, while men increase their paid working hours. However, men also increase their family work. Moreover, in the EU15, both paid and family unpaid working hours are shorter than in other parts of Europe, for both men and women. This somewhat balanced picture has its costs, particularly for women in terms of financial security in case of partnership break up and in old age. Moreover, at an individual or household level, it is far from balanced when mothers work full time.

In the NMS, the situation appears more complex, as well as potentially more stressful in terms of household time budget. Hours of paid work are longer than in the EU15 for both women and men. Furthermore, when they have children, women do not reduce their hours of paid work as much as women in the EU15. The gender division of labour appears less skewed than in the EU15: this is not so much because men change substantially their participation in family work when they have family responsibilities, but because women change relatively less, than in the EU15, the amount of time they devote both to paid and unpaid work. Overall, however, men and women with family responsibilities have a very heavy paid and unpaid workload in these countries, and their households are likely to suffer from time shortage.

In the CC3, a clear gender division of labour is in place, to a greater degree than in the EU15. This result, however, owes greatly to the statistical weight of Turkey in the sample. In Turkey, women's participation in paid work is the lowest in Europe; and the negative impact of partnership and motherhood for women's employment is highest. This presents the same and even higher risks – for women and children particularly – as pointed out with regard to the EU15, in so far as a lower number of women in the CC3 are in paid work. Bulgaria and Romania are more similar, in this respect, to the NMS and particularly to the former socialist countries within them. Nonetheless, both men and women in these countries are likely to have the longest paid working hours in Europe. Women in the CC3 also have, on average, among the longest unpaid family work hours in Europe.

In all three country groups, but particularly in the NMS, lone parent households seem to strike a difficult time balance. Their family–work system has few human resources among whom to redistribute the required paid and unpaid work.

Throughout Europe, women's labour force participation is increasing; and in a substantial portion of households, women with family responsibilities are in paid work. This enhances the economic well-being of households and protects women and children from poverty in case of partnership break up. However, gender divisions continue to be persistent and substantial in the division and amount of unpaid family work, although there are meaningful country specific differences. In fact, family work continues to be allocated disproportionately to women within a couple, irrespective of their, and their partner's, working status. Increasing women's labour force participation increases their total workload, if no changes occur in other parts of the family–work system: men's use of time, paid working hours, availability of social care services.

Gender divisions and imbalances persist also in the control over economic resources. This results in a greater financial vulnerability for women and children, and also in a differential economic protection offered by the main income provider in the household, depending on his/her sex. Dual-worker couples, in fact, offer the best protection, no-worker couples the least protection, and one-worker couples fall somewhere in between. When the single worker is a woman, the household is more likely to be economically weak.

In all three groups, but particularly in the NMS and CC3, education seems to play an important role in giving access to means of dealing with the household needs of income and care. On the one hand, it impacts on the likelihood that women are in paid work, even if they have family responsibilities. On the other hand, in countries where paid working hours are very long, education gives access to jobs with shorter hours.

Finally, the EQLS data seem to confirm the suggestion found in literature that – due to the increasing, but socially skewed, participation of women in the labour market – there is a growing polarisation between 'work (and income) rich' and 'work (and income) poor' households. However, the quota of the 'work rich', but 'income poor' households, particularly in the NMS, should not go unnoticed.

Relevance of family and social networks

In Europe, family networks remain an important source of support at all levels: financial, practical and emotional. The large majority of Europeans feel they can rely on their families, beyond the household boundaries, when they are sick, or need money or psychological support. In the NMS, the extended family plays a particularly important role in buffering economic risks and, overall, in socially integrating individuals – such as the un- or under-employed and lone parents – who would otherwise be at risk of isolation. Differences concern degrees of exclusiveness and the relative relevance, or availability, of various types of supports. Thus, family networks appear more exclusive in the CC3 than in the EU15 and NMS, where the role of non-family networks in providing support is greater, although not an alternative, to the family network. Financial support is less available in the NMS and CC3 than in the EU15, since economic resources are scarcer. Men receive more support than women exclusively from family in cases of psychological distress; women receive support more exclusively from family than men do in cases of economic need.

These differences point to socially constructed gender abilities to obtain support and develop social networks that are relevant for different aspects of everyday life. They also suggest that exclusive dependency on family solidarity may present some gender specific risks.

The overall relevance of family networks and support is, however, differentiated on the basis of, not only sex and country group, but also age and employment status. Elderly people are less likely than those who are younger, to receive financial support when needed, as are unemployed people. Living with parents is the condition in which people are most likely to receive support. Thus, family solidarity appears to act selectively towards the members of the family network. The negative impact of this selectivity may be re-enforced when individuals are not capable, or not in a position, to counterbalance it through recourse to a non-family network.

Four main patterns of sociability emerged: the fully socialised one, in which individuals have both frequent face-to-face contacts and contacts at a distance; the communicative one, where individuals have more frequent contacts at a distance than face-to-face; the proximity oriented one, where face-to-face contacts are more common; and the isolated one, where few contacts of any kind are maintained. The first pattern is the most widespread, indicating that strong and weak ties do not compete with each other, but rather intertwine. However, the distribution of these patterns differs by country group and labour market status. Furthermore, contrary to many stereotypes, an urban setting seems to encourage, not constrain, sociability.

Finally, in every group, living un-partnered and childless with parents still appears as the best condition, or one of the best conditions, to reach good levels both of support and satisfaction with social life. Beyond that, different ways of balancing support and satisfaction with social life emerge, at least in individual expectations, in the three country groups: living on one's own with a partner and children in the EU15, and with a partner and children in an extended household in the NMS. In the CC3, the divergence between ability to receive support and satisfaction with social life appears greater than in the other two groups. Satisfaction appears higher when no daily family obligations are present. In addition to those who still live as 'children' in the parental household, the most satisfied are those living alone, or in a childless couple.

Policy implications

Family cultures, gender and intergenerational arrangements are not simply the product of economic circumstances, nor do they operate in a vacuum. They interact with economic circumstances, including labour market constraints and options. In this perspective, the family–work system approach is complementary, or better preliminary, to the reconciliation approach at policy level. From the family–work system perspective, the issue is not so much reconciliation, as changing the balance on which the traditional family–work system itself is based. That system, in fact, is a way of conciliating demands of income with demands of care, both for men and women, although differently and with diverging consequences and costs. In order to change it, changes must be made in all parts of the system and, particularly, in the gendered balance between paid and unpaid work.

From the perspective of the EQLS findings, it is apparent that a number of policies may impact on individual and households' work–life balance. They go beyond those traditionally pertaining to the

area of the family (care services, family transfers and the like), to encompass employment, equal opportunities, housing and education. Thus, a greater awareness of family issues and of the consequences on family arrangements should be developed within these policies.

The importance of employment policies emerges, in particular, not only in so far as they provide access to income, but in the degree to which they are sensitive and friendly towards those wishing to enter and shoulder family responsibilities without being crushed by them. As a matter of fact, family-friendly employment policies might be defined as the basis for a new family policy, in which, not only income, but time (time to care, to develop relationships) is conceptualised as a crucial resource. The analysis of patterns of support and sociability has indicated that employment is a general social capital resource, as it enables the development of, and integration within, social networks other than the family.

In these family-friendly employment policies, issues of flexitime and flexicurity should be systematically integrated with those of equal opportunity, and with those of good quality and affordable child and frail elderly care. Only an employment environment understanding of those who have family responsibilities may encourage young people, particularly young women, to take the responsibility of having children if they so wish. It may also support women in their negotiations within the household, instead of them having to face difficult, sometimes impossible, choices between income and care. In addition, it may support men in the process of changing traditional male gender roles which have long constrained their ability to care. The high proportion of men who report frequent difficulties in fulfilling their family responsibilities points to a perceived difficulty between the breadwinner and a caring role that affects their quality of life.

This, of course, involves not only public sector actors, but also employers and enterprises. Developing a family-friendly environment is also a responsibility of the latter, as conciliating issues are strictly linked to paid working time. These issues should be a main focus in corporate social responsibility, as suggested in the 2000 Lisbon summit. Moreover, they should address both men and women, thus avoiding the danger of segregating them as issues concerning women only. As Webster (2001) suggests, including reconciliation concerns in the workplace organisation may become an advantage, rather than a disadvantage, for companies.

The focus on family-friendly employment policies suggests that flexicurity measures should be perceived and framed as more than a means of supporting individuals in an increasingly flexible labour market. They should also be coordinated with flexible and changing patterns of dealing with work and care demands, and particularly attuned to the need to take time off paid work to provide care. This includes leave policies which provide time off and income coverage.[26] The latter dimension is important, not only to avoid low income households being constrained by financial needs, but also to encourage men to take caring leave. Recent experience in this field throughout Europe indicates that only a fraction of fathers take a portion of parental leave. However, the portion increases substantially if there is a specific quota of days that may not be transferred to the mother, and if the leave indemnity covers a meaningful portion of lost wages (Bruning and Plantega, 1999).

[26] The most recent overview of maternity, paternity and parental leave in Europe may be found in Eurostat 2004.

Caring services for children and frail elderly people should be expanded and their quality and affordability improved. The aim should be twofold. The first aim should be to offer a real choice in the balance between time to care and time to do paid work. The second should be to address the increasing imbalance within informal family care, between care demands and potential caregivers, due to the ageing population. Furthermore, provision and supervision of different forms of care, particularly in the case of frail elderly people, might contribute to regulating a market which is increasingly de-regulated, partly due to immigration, with risks of exploitation both of the cared for and of carers. In this respect, the increasing recourse to some form of payments for care should be assessed from the perspective of quality (thus of the rights of the cared for) and of carers' social rights. Different countries have different policies with regard to this aspect, and they might be evaluated comparatively.

Childcare policies, however, should not respond only to needs for reconciliation between family and paid work demands. They also represent an investment in the future generations of European citizens. Alongside the importance of mothers' participation in paid work in avoiding children's risks of poverty, education, particularly early education, is another crucial aspect (see also Esping Andersen, 2002). National and European childcare policies should focus, to a larger degree, on education and on the human capital investment of early, non-exclusive family childcare.

All these issues are present throughout Europe. However, they appear to be more serious in some countries within the EU15, as well as in the NMS and CC3. In the latter two groups, the overall financial difficulties and long paid and unpaid working hours represent a severe constraint on the balancing act through which families and individuals construct their everyday life, as well as on the possibility to have time/space for social participation.

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This report explores the importance of family support, social contacts and overall work–life balance for individual quality of life. The findings are based on the Foundation's First European Quality of Life Survey *which was carried out across 28 countries: the EU25, two acceding countries – Bulgaria and Romania – and one candidate country, Turkey. The report shows that time constraints at work resulting from changing work and family patterns are impacting negatively on aspects such as quality of life, formation of families and family life. It highlights that many people find it difficult to provide the necessary care for children and the elderly because of work commitments. Above all, the report argues that in order to take full advantage of social capital in a changing Europe, employment policies will have to take account of the needs of families, households and children.*

The European Foundation for the Improvement of Living and Working Conditions is a tripartite EU body, whose role is to provide key actors in social policymaking with findings, knowledge and advice drawn from comparative research. The Foundation was established in 1975 by Council Regulation EEC No. 1365/75 of 26 May 1975.

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