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**Autor:** Budowski, Monica / Suter, Christian

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## Living Arrangement and the Dynamics of Poverty: Lone Parenting in the Life Courses of Mothers<sup>1</sup>

Monica Budowski\* and Christian Suter\*\*

### 1 Introduction and Research Questions

The debate over family structure and its relationship to poverty (in terms of financial deficiency) has become increasingly important in the last decade (Duncan and Brooks-Gunn, 1997; Duncan and Rodgers, 1990; McFate et al., 1995; McLanahan, 1985; Vleminickx and Smeeding, 2001). In particular, lone motherhood has been globally associated with a higher incidence of financial poverty. However, as several studies show, the degree of financial poverty and deprivation in other domains, the socio-demographic characteristics of the women and the effects of social policy measures vary considerably (Bradshaw et al., 1999; Budowski et al., 1999a; Suter and Mathey, 2000). In Switzerland, lone mothers have been identified as a poverty prone population group by many studies (e. g. Bundesamt für Sozialversicherung, 1996; Husi and Meier Kressig, 1995; Leu et al., 1997). Recent research debates whether poverty should be understood more in terms of social exclusion, as within the discussion about “the two-thirds society”, or whether it should be understood more in terms of cross-cutting of classes and lifestyles, where the exposure to risk is expanded to a large proportion of society, as alluded to with the term “the risk society” (e. g. see Leisering, 1995, 58 ff). The former approach assumes the poor population to be rather stable over time, producing a group or “quasi”-class of “excluded” from the mainstream society (e. g. Döring et al., 1990). In this approach, the poor are stigmatized and marginalized in the longer run. The latter approach, by contrast, advocates that the risk of becoming poor has spread over all population groups, and that we are confronted with a new type of poverty (“neue Armut”) that is associated with life circumstances such as divorce, unemployment, lone motherhood, and similar factors, and is therefore often transitory and recurrent (Leisering,

\* Swiss Household Panel, University of Neuchâtel, 4, Espace de l'Europe, Case postale 688, 2002 Neuchâtel, Switzerland (monica.budowski@unine.ch)

\*\* Swiss Technical Highschool, Professur for Sociology, Case postale, 8092 Zürich, Switzerland (christian.suter@soz.gess.ethz.ch)

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1995, 58). This “new type of poverty” contrasts with the “old type of poverty” both in terms of stability and population groups affected (Bieback and Milz, 1995; Leisering and Walker, 1998; Zwick, 1994). Our study contributes to this discussion in that it adds a new, dynamic perspective to the research on financial poverty in Switzerland. We examine whether financial poverty is persistently experienced by the same women who, at one point, were lone mothers, or if it is widespread and/or transitory. We also examine the relationship between a change in family structure, economic situation and living conditions. The answers to these questions are key for the sociopolitical reception of the dynamics of financial poverty and for the elaboration of sociopolitical measures.

In a previous research conducted over a one-year period of time, (in which two interviews were carried out with the same women, the first in 1992 and the second in 1993), we came to the conclusion that movements into and out of financial poverty are rather widely spread among lone mothers (Suter et al., 1996).

In 1996, four years after the first interview, the same women, whether or not still lone mothers, were interviewed a third time. This allows us to examine the consequences of family structure and the dynamics of financial poverty within a four-year time lapse. The analyses are particularly interesting as we are looking at a financially rather weak population group during a period of strong recession (1991–1996). The operational definition of the living conditions approach allows us to assess whether financial deficiency is transitory or stable, whether disadvantages in some and not others of the living conditions are stable and how living arrangement is associated with financial poverty. With this information, we may contribute to the discussion of what “type of poverty” is most common among women who, at one point, were lone mothers.

In this article we examine two sets of questions that could not previously be addressed due to lack of longitudinal data:

*The dynamics of (financial) poverty:* Is the conclusion that lone mothers fluctuate often into and out of poverty confirmed in a four-year time lapse (i. e. is financial poverty a rather persistent state among lone mothers, or is it transitory and widespread)? Does the high incidence of poverty found among lone mothers in Switzerland vary across time? How do the human capital characteristics and social resources of women, who at one point in their lives are lone mothers, interfere with their living conditions across time? Studies from the United Kingdom find that lone motherhood in poorer economic circumstances is more persistent among women who have less human capital (Ermish et al., 1990, 84). Given that financial deficiency goes hand in hand with accumulation of other disadvantages, we examine whether changes in level of disadvantages can be observed over time. Two competing hypotheses may be formulated for the case of Switzerland: (1) Given the unfavorable economic situation during part of the interview period (1991–1994), we may expect lone mothers to be exposed to greater disadvantages

and to experience a decline in their living conditions. (2) Given the passage of time and the fact that our sample was constituted by women who were lone mothers at the time of the first interview, in 1992, and who, consequently, have not become lone mothers within the past four years, we may expect them to have been able to stabilize and better manage their situations. This latter scenario would result in finding them in better, more stable living conditions.

*Living arrangements:* In the resource approach, two-parent families are assumed to dispose of more resources than one-parent families, or households with more adult members are assumed to have a greater earning capacity than households with one adult and dependent children. Many authors argue that the economic well-being of women and their children is contingent upon marriage or remarriage (McLanahan and Sandefur, 1994). Millar (1989) comes to the same conclusion for the U.K. but argues that gender roles and inequalities in marriage and access to employment are the reasons for the high risk of income deficiency among lone mothers. Furthermore, according to British studies, remarriage favors women with more human capital (higher education, more work experience, higher-level occupations, higher earning power, less children, younger in age, longer duration of first marriage (Ermish, 1996, 84; Staat and Wagenhals, 1996)). Therefore, a first question to be answered is: Are lone-mother households relatively stable over time, or are they more transitory? A second question is: What influence does a change in family structure (remarriage, cohabitation, having older, less dependent children) have on the incidence of financial deficiency among formerly lone mothers?

## 2 Data and Methods

### 2.1 Data

Our data is from a panel survey (1992, 1993, 1996) that polled women who were lone mothers at the time of the first interview<sup>2</sup> in three districts in the city of Zurich (districts 3,10,11).<sup>3</sup> "Lone mothers" were defined as women who do not live with an intimate partner or with their own parents. To reduce heterogeneity, the sample was restricted to lone mothers who had physical custody of at least one child aged 12 or younger in 1992.

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2 Data collection for the 1992 and 1993 waves was funded by Grant No. 4029-28180; the 1996 wave was funded by Grant No. 8210-042971.

3 These three districts represent the socio-economic structure of the city of Zurich well: the multicultural and lower class district 3 (Alt-Wiedikon, Friesenberg, Sihlfeld), the upper and middle class district 10 (Höngg, Wipkingen) and the middle class district 11 (Oerlikon, Affoltern, Seebach). District 3 had the largest increase of welfare recipients in the years 1993–1995; the increase was approximately equal to the city average in districts 10 and 11.



As Table 1 shows, the sampling frame consisted of 437 women, of which 323 were interviewed. 10,8% could not be interviewed (illness, language barrier, etc.) and 15,3% refused to participate (Budowski et al., 1993). The net response rate is calculated excluding women who could not be located but including women who could not speak German or who were ill, etc. The 1992 survey has a conservatively calculated net response rate of 74%. In 1993, 271 of 323 women were interviewed a second time. The net response rate then was 86%. In 1996, four years after the first wave, 239 women were interviewed a third time with a net response rate of 82%. As can be seen in the gross response rate, it was not possible to locate more women for the third wave than for the second. Of the women located, a similar proportion to that in the second wave was willing to participate.<sup>4</sup>

Table 1: Response rate of the target population

	1992	1993	1996
Number of addresses	437	323	323
Sample size	323	271	239
Gross response rate		84%	74%
Net response rate	74%	85%	82%

*Note*

In 1992, 437 women could be contacted out of 555 addresses available. As we do not know whether the women whom we did not contact would belong to the sample, we did not calculate a gross response rate.

The survey consisted of a personal interview using a standardized questionnaire with the lone mothers in their homes in 1992, 1993 and 1996. 218 women (67,5%) of the 323 women from the first wave participated three times; 292 (90,4%) participated twice (panels 1 and 2:  $n = 271$ , 83,9%; panels 1 and 3:  $n = 21$ , 6,5%); 31 (9,6%) women participated only once. For the interpretation of longitudinal data, it is significant to determine whether the women who dropped out differ systematically in certain traits. We therefore compared the human

<sup>4</sup> Compared to the population census of 1990, non-Swiss lone mothers are somewhat underrepresented: Foreign lone mothers account for 8% of the SUGES sample whereas they represent 17% of all lone mothers in the city of Zurich. This bias is not considered very important, for two reasons: (i) Lone mothers are underrepresented among the foreigners which account for approximately 25% of the total population and 40% of the families in Zurich (Stanek, 1992). (ii) Demographic characteristics of the sample do not differ from the comparable average values for the city of Zurich. The sample is thus considered to be statistically representative for the three districts.

capital characteristics, the physical and psychological well-being and the financial situations of the women who participated in all three panels with those who did not: In five of 18 traits<sup>5</sup>, we found differences between women who quit the surveys and those who continued to participate: age, age at birth of eldest child, age when becoming a lone mother, social support, stress, health (physical and psychological well-being) and sex of interviewer. (1) Younger women stopped participating more often than older ones (age, age at birth of eldest child, age when becoming a lone mother). (2) Drop-outs showed a lower level of social support. (3) Women not continuing to participate registered higher levels of stress on the experimental scale. (4) Drop-outs were less healthy (higher values on the scales for physical symptoms and psychological malaise) and (5) women interviewed by a man were more likely to cease participation than those interviewed by a woman. Interestingly, no differences between the drop-outs and those continuing to participate were found regarding income or working status. These findings support what is commonly known (Laurie et al., 1999; Lillard, 1989): healthier, less stressed, more socially integrated people are more willing to participate in various interviews than those who are not. The most important single factor weighing in the refusal of an interview was the sex of the interviewer. In subjects sensitive to gender in particular, this factor should not be ignored. Overall, the participation rate is high for a longitudinal sample over a period of four years: 82% of the women who participated in the second wave (of those who could be traced) responded again in 1996 and 74% of the original first wave sample also responded again.

## 2.2 Measures

All of the women interviewed in the first wave were lone mothers according to the definition given.<sup>6</sup> Over the course of the three panels, a portion of the women changed their living arrangements. *Living arrangement* refers to three different household types that emerged: (1) living alone with children (including adult children) but no other adults, (2) cohabiting with a partner (and children) or (3) living in some other way (all alone, with parents, a friend, a sister, etc.).

To assess financial deficiency, we used the *equivalence income*. This income is standardized for a one-person adult household. It is computed from the total household income according to an equivalence scale that takes into account the

5 The 18 traits are: age, age when becoming lone mother, age at birth of first child in household, years being a lone mother, age of youngest child, number of children in household, civil status, contact with father of children, education, employment status, work hours a week, equivalence income, duration of residence in neighborhood, stress due to life events, stress due to daily hassles, social support, minor physical disorders, and minor psychological disorders. Furthermore, the relationship between sex of the interviewer and the women's participation was looked at.

6 I. e. not living with a partner or with parents and having custody of at least one child age 12 or younger.

number of household members and their ages. In this case, the SKOS-equivalence scale for 1992 was used.<sup>7</sup> The calculation of the equivalence income of women cohabiting requires that some decisions be made as the concept of household income can easily be criticized. The assumption made when applying the concept of household income is that all household members share the income “equally”. Indeed, household income does not refer to “purse power”, meaning that women actually dispose of money entering the household (Blumberg et al., 1995; Folbre, 1986). Furthermore, we do not have information about how the household members distribute the responsibility for household expenditures, i. e. what is paid for with whose income. We thus decided to compute a cohabiting women’s equivalence income in the following way: If the household income is 1’000 SFr. greater than her individual income, then the household income is used and her partner (and his children if they live in the household) are included as household members. If a cohabiting woman does not know how much her partner earns, but she herself has income, we use her individual income (and consequently only herself and her own children for the equivalence scale) to compute the equivalence income. On the one hand, this method of calculation may underestimate a woman’s equivalence income in those cases where the partner is actually contributing to the household by taking over some of the expenses. On the other hand, it may overestimate the equivalence income if a partner does not contribute at all and lives off a woman’s income. The monetary values of 1993 and 1996 were deflated according to the *AHV-Mischindex*, an index corresponding 50% to the wage index and 50% to the consumer price index.<sup>8</sup>

The *poverty rate* refers to the percentage of women with an equivalence income beneath an established threshold. There is no officially established poverty threshold for lone mothers in Switzerland. The National Poverty Survey discusses various thresholds and specifically applies two (Leu et al., 1997, 37), which we use. The rates of financial deficiency in this study are equivalent to those in the recent national poverty survey (Leu et al., 1997), i. e. if a one-person adult household lives off less than 1’800 SFr. (lower threshold) to 2’100 SFr. (upper threshold) monthly.

To detect *disadvantages* that may restrict the living quality of women with children, we follow the definition of seven life domains represented by one or more variables (11 in total) used in our previous article (Suter et al., 1996): (1) education, (2) attachment to the labor force, (3) housing, (4) child care, (5) social support, (6) strain and life events and (7) health. Each variable is dichotomized by either defining a range of disadvantage or a threshold. In order to assess a

7 For example, to obtain the equivalence income, the household of lone mothers with one child aged 0–11 is divided by the factor 1,35, the household income of a lone mother with one child aged 12–16 is divided by 1,46, etc. (for a description and detailed figures, see Leu et al., 1997).

8 See [www.bsv.admin.ch/ahv/projekte/d/glossar.htm](http://www.bsv.admin.ch/ahv/projekte/d/glossar.htm) for detailed information.

cumulative level of disadvantage, we sum up the number of disadvantages. (An overview on how and why the thresholds are defined can be found in Suter et al., 1996, 33).<sup>9</sup>

By focusing on the *cumulative level of disadvantages*, we shift the discussion from the relative importance of one disadvantage over another, to the level and quantity of disadvantages. What is important, in fact, is whether overall disadvantage increases or decreases over time and/or whether patterns of disadvantages among women differ with living arrangement.

### 3 Results

In this section we address changes in living arrangement, changes in human capital characteristics, the dynamics of poverty associated with living arrangement, and the relationship between cumulative disadvantage and poverty status.

<sup>9</sup> Briefly summarized, the thresholds are as follows: Only compulsory *education* is considered to be a threshold limiting opportunities in the labor market. Two variables are considered for *paid work*: Unemployment and occupational position. Being unemployed and working in a simple clerical or manual job are considered disadvantageous. Regarding the domain *housing*, crowding (less than one room per person) as well as high rents (more than 33% of one's income used for rent) were considered disadvantages (Hanesch, 1994; Suter et al., 1996; Ulrich and Binder, 1992). Not having any or having insufficient help in child care in normal and/or extraordinary situations is defined as the threshold for deficiency, given that sufficient *childcare* is crucial for lone mothers with young children.

Sufficient *social support* will facilitate the situation of women taking over various roles, as lone mothers do; very little, on the other hand, makes life more difficult. Having to cope with much *social stress* or with many *stressful life-events* (such as divorce or death) aggravates living conditions. We measure social support, strain and life-events with a scale for each concept. The *social support* scale consists of a summative index of answers to twelve questions about how much support (emotional and practical) the women would be able to obtain from six social networks (partner, kin, children older than 15, neighbors, friends and work colleague). The threshold used indicates that either one or two networks offer "a lot" of support or each of the six networks offers, at most, "a little bit". Lower values are considered to indicate deficiency in social support. The *social stress* scale consists of a summative index of answers to five questions about how much strain is perceived from different networks (partner, kin, children older than 15, neighbors, other people). Perceiving at least three out of five networks as contributors to stress indicates a precarious situation. The index for *stress due to life-events* was constructed by calculating a summative index from the mean of two answers to each of eleven life events. The life events refer to death, illness, psychological crisis of persons dear to the women, or to events that may affect a woman's life, such as starting or leaving a paid job, children moving out of the household, etc. The threshold applied indicates that at least four of eleven possible life events were perceived as very stressful.

We use three *health measures*: physical health, psychological malaise and subjective health assessment. The threshold of *physical health* refers to the frequent occurrence of 10 of 19 items (such as stomach ache, headache, diarrhea, etc.). The threshold of *psychological malaise* refers to a more frequent occurrence of negative feelings in 5 of 7 items as indication of light psychological disorders. The health, social stress and social support indicators were validated within a method study by Suter (1991).

### 3.1 Change in Living Arrangement

Is lone parenthood a persistent household type, or are changes in living arrangement common? A departure from the status of a lone-mother-household can happen in three ways: the woman moves in with a partner, her children become adults (reach the age of 18), or her youngest child moves out. At the time of the first wave, the youngest child was, at most, 12 years old, so no woman could have exited her lone mother status if the youngest child remained in the household. If the youngest child moved out, the woman's living arrangement changed, and if the woman did not live with a partner, she was entered in the category "other living arrangement." If we dropped the restriction concerning the age of the youngest child in the original definition of a lone mother at the first wave<sup>10</sup>, the number of lone mothers would decline almost 10% in one year and another 10% in the following three years (see Table 2). Four years after the first wave, 81% of the women are still lone mothers living with their children. The vast majority of women who were no longer living in a mother-child household had begun to live with a partner (some married, others cohabiting). We conclude that lone motherhood is a rather persistent household type in the four-year time lapse.

Table 2: Changes in living arrangement from 1992–1996 of women who were lone mothers in 1992

	1992 (n = 323)		1993 (n = 271)		1996 (n = 239)	
Mother-child-family (no other adults)	317	98.1%	246	90.8%	194	81.2%
Cohabiting or married	0		24	8.9%	43	18.0%
Other living arr. (with friend, sister, etc.)	6	1.9%	1	0.3%	2	0.8%
Not living with partner or parents and custody of child age 12 or younger	n = 323		n = 233		n = 129	

When examining changes in a longitudinal study, the comparison of human capital characteristics over the years are a point of reference that indicate changes in the overall situation. Of particular interest is comparing the characteristics of those women who remain lone mothers with those having entered a cohabitation or (re-) marriage.

10 The age restriction is to have a child age 12 or younger in the household. It does not make sense to maintain the age restriction if we are analyzing the change in the living arrangement of these women.



The mean age of the respondents was 36,7 in 1992 and increased slightly, more than would be expected over the four years, reflecting the fact that younger women stopped participating more often than older women. Of course, the age of the youngest child increased by roughly four years over the course of the surveys, and young children were thus less common among the women in the third wave compared to those in the first wave. However the number of children in the household remains constant over the four years, as does the duration of lone motherhood (calculated for the year 1992). In 1992, no women were married, in 1993, 2,6% were and in 1996, 5,4% were. The pattern for separated and divorced women is the inverse: fewer were separated and more were divorced in 1996 than in 1992, indicating that the separations that existed in 1992 became definitive by 1996. Change in education is difficult to interpret as it may be due either to an effect of the survey drop-out or to further education among the women.

An interesting result for women cohabiting is worthy mentioning that does not completely coincide with results in other studies stating that remarriage favors women with higher human capital (higher education, more work experience, higher-level occupations, higher earning power, less children, younger in age, longer duration of first marriage (Ermish, 1996, 84; Staat and Wagenhals, 1996)). In our sample we found two distinct groups of women who entered a cohabiting relationship or a marriage in the four-year time lapse: women with levels of human resources above the mean and levels below the mean. One interpretation may be that women with higher resources have good chances on the mating market. Another, it may suggest that mating can be considered a strategy to exit financial deficiency or to better cope with it (through an increase in resources or a decrease in stress). Given the small sample size however, this result must be considered cautiously.

The proportions of the income sources changed over time: the relative amount of income from paid work increased slightly (from 54% to 57%), the income from alimony and child support decreased (from 32% to 23%) and the difference between own income and household income increased over the four-year period. This indicates that an income other than the woman's entered the household, be this income from a daughter or a son in apprenticeship, or from a cohabiting partner. Income from paid work increased more markedly for women who remained lone mothers over the four-year period than for those who begin cohabiting, whereas the amount of child support and alimony decreased over the four-year period, regardless of living arrangements. Public support payments remained approximately the same. More income became available from other sources (for example, the new partner), in particular for cohabiting women. In summary, major changes occurred regarding marital status as well as composition of income sources. In other domains, less change is observable.

### 3.2 Dynamics of Economic Well-Being

As the living conditions (*Lebenlage*) approach implies, financial resources are one (often considered to be the major) constituent of poverty, and objective living circumstances and subjective meanings are further constituents (Suter et al., 1996). In this section, we confine ourselves to economic well-being or financial poverty. In the following section (section 3.3) we examine the non-monetary constituents of poverty, understood as disadvantages in various life domains in the four-year time lapse, as compared to the short term in Suter et al. (1996).

In order to examine the incidence of financial deficiency among lone mothers over time, we apply the poverty rate based on the equivalence income. In Table 3, which presents the equivalence income for the three waves, we distinguish four different samples: the longitudinal sample, women remaining lone mothers, women who began cohabiting, and the cross-sectional sample. In 1992, the samples differ only slightly according to their equivalence income. Across all three waves, income increased for all living arrangements. However, women living with a partner experienced a greater increase than women remaining on their own: 849 Sfr. compared to 107 Sfr. for women remaining on their own (Table 3, panel 2 compared to panel 3).

Table 3: Mean equivalence income in Sfr. among women who were lone mothers in 1992 in the city of Zurich, 1992–1996

Mean equivalence income	Lone mothers, city of Zurich		
	1992	1993	1996
Lone mothers in 1992 longitudinal sample (n = 202)	2'780	2'897	3'030
Lone mothers at all three waves (n = 161)	2'762	2'838	2'869
Women cohabiting either 1993 or 1996, or 1993 and 1996 (n = 38)	2'895	3'179	3'744
All respondents, cross-sectional sample (1992: n = 302; 1993: n = 266; 1996: n = 233)	2'708	2'866	3'008

*Note*

The 1993 and 1996 values were deflated according to the *AHV-Mischindex*.

In order to see whether a change in family structure (remarriage or cohabitation, having older, less dependent children) has an impact on the incidence of financial



deficiency, we compare its incidence for women who were lone mothers in all three waves with that for women who cohabited in the second and/or the third wave.

The Swiss national poverty rate for lone mothers (with children younger than 18 years old) in 1992 was 20,2% for the upper threshold and 11,4% for the lower (Leu et al., 1997,  $n$  = approximately 200). Our cross-sectional sample of women with a child aged 12 or younger has a higher incidence of financial deficiency than the national sample for both thresholds (31,1%, 19,2% respectively, see Table 4). One reason for this difference may be that women with younger children are less attached to the labor market than women with older children. The poverty rate decreased slightly to 29,7% in the cross-sectional sample one year later. Four years later, in 1996, the poverty rate was 23,2%. The pattern visible for all samples and sub-samples is a decrease in the poverty rate over the four-year period, with the exception of women cohabiting one year after the first survey.<sup>11</sup> The poverty rate of all participants regardless of their living arrangement in the longitudinal sample is very similar to the cross-sectional one as well as to the women who remained lone mothers over the four-year period. Also during the survey time span, the poverty rate among those women who moved in with a partner dropped significantly, from 31,6% to 18,4%, with a slight increase, as mentioned, within the one-year span from 1992 to 1993. Computing the nonparametric Cochran's  $Q$ <sup>12</sup> for the change over the three waves we find no significant change, except a tendency ( $p < 0,10$ ) for women cohabiting. Although for the longitudinal sample the McNemar test<sup>13</sup> displays no change over the first and third wave 1992–1996, we cannot accept this result as certain. In fact, if cross-sectional data is used, where the participation of the women in only two waves is necessary, regardless of their living arrangement, we find a significant improvement of  $p < 0,05$  for the change from 1992 to 1996.

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11 The number of women cohabiting is small. The comparison of human capital resources for women remaining on their own and women cohabiting in 1993 shows that the latter had less human capital resources to count on (lower educational level, more often unemployed, etc.). This first result indicates that, in many cases, a partner came into the household but the household income did not simultaneously increase. No differences remained apparent in this respect in 1996. This second result suggests that women with fewer financial resources join a partner earlier than women who are better off.

12 The non-parametric Cochran's  $Q$  is an extension of the McNemar-test and assesses whether the distribution of values is the same for  $k$ -related dichotomous variables.

13 The non-parametric McNemar-test assesses whether combinations of values between two dichotomous variables are equally likely.

Table 4: Poverty rate for women who were lone mothers in 1992 in the city of Zurich, 1992–1996

	Threshold level*					
	1992		1993		1996	
	upper	(lower)	upper	(lower)	upper	(lower)
Lone mothers in 1992 longitudinal sample (n = 202)	29.7%	(16.3%)	29.7%	(15.8%)	23.3%	(11.9%)
Lone mothers at all three waves (n = 161)	29.2%	(16.1%)	28.6%	(16.1%)	24.2%	(11.8%)
Women cohabiting either 1993 or 1996, or 1993 and 1996 (n = 38)	31.6%	(18.4%)	34.2%	(15.8%)	18.4%	(13.2%)
All respondents, cross-sectional sample (1992: n = 302; 1993: n = 266; 1996 n = 233)	31.1%	(19.2%)	29.7%	(15.4%)	23.2%	(12.4%)

Notes

Both poverty thresholds are equivalent to those used in the Swiss National Poverty Study (Leu, et al., 1997). The 1993 and 1996 values were deflated according to the *AHV-Mischindex*.

\*The upper threshold corresponds to 2100 Sfr. equivalence income per month. Figures referring to the lower threshold of 1800.– Sfr. monthly are in brackets.

Longitudinal sample all:	1992,1993,1996 Cochran Q: p < 0.10;	1992–1996 McNemar p < 0.10
Lone mothers:	1992,1993,1996 Cochran Q: n. s.;	1992–1996 McNemar p < n. s.
Women cohabiting:	1992,1993,1996 Cochran Q: p < 0.10;	1992–1996 McNemar p < n. s.
Cross-sectional sample		1992–1996 McNemar p < 0.05

The pattern for the situation of lone mothers in Zurich using the lower threshold is similar to that using the upper threshold. Among the women who begin cohabiting, however, the poverty rate (for the lower threshold) not increase (like it for the upper threshold), but rather declined from 1992 to 1993 (from 18,4% to 15,8% respectively). Furthermore, the decrease from 1992 to 1996 was larger for the upper than for the lower poverty threshold (panel 3 in Table 4). In fact, the poverty rate when using the lower threshold remains slightly higher for cohabiting women than for lone mothers, whereas, when using the upper poverty threshold, women cohabiting have a lower poverty rate than those remaining lone mothers. This finding, again, suggests that among women who begin cohabiting, two distinct groups emerge, what do not seem to exist among the women remaining lone mothers. However, the analysis referring to the cohabiting women must be interpreted with caution, in view of the small number of cases and possible bias resulting from the way in which the equivalence income was calculated (see section 2.2).

Apart from the quantitative incidence, it is important to see how intense financial deficiency is, or, in other words, how wide the gap between the poverty threshold and the mean monthly equivalence income is. The comparison of the poverty gap of lone mothers on a national level and in Zurich (referring to the upper poverty threshold) shows whether or not the two groups are similarly financially deficient. Comparing the poverty gap across time allows for an interpretation about whether the situation improves or gets worse. One result from Table 4 is that, although the specific sample of lone mothers in Zurich has a higher incidence rate than the national sample, it is relatively less poor. The poverty gap for the national sample is 570 Sfr. In our cross-sectional sample in 1992, it was 390 Sfr. (see Table 5). The situation of lone women in poverty improved slightly over the four years of the study, as the decline in the poverty gap shows. However, the situation of women cohabiting deteriorated: the poverty gap increased by 309 Sfr.

Table 5: Poverty gap (in Swiss Francs) of monthly equivalence income of women who were lone mothers in 1992 in the city of Zurich, 1992–1996

Poverty gap	1992	1993	1996
Lone mothers in 1992 longitudinal sample (n = 202)	369	347	381
Lone mothers at all three waves (n = 161)	392	364	350
Women cohabiting either 1993 or 1996, or 1993 and 1996 (n = 38)	305	297	609
All respondents, cross-sectional sample (1992: n = 302; 1993: n = 266; 1996 n = 233)	390	346	394

*Note*

The upper poverty threshold is the one used in the Swiss National Poverty Study. (2100.– SFr. per month for a one person adult household for 1992). The 1993 and 1996 values were deflated according to the *AHV-Mischindex*.

The results up to now indicate that, overall, women who at one point were lone mothers, slightly improved their financial situation over time. It also suggests that women who enter a cohabiting relationship belong to two distinct groups: those in one group who manage to improve their situation and those in another who do not.

We will now ask the following question: Is financial poverty a permanent status among lone mothers or is it transitory and widespread? There are no differences in the frequency of experiencing poverty (poverty spells) between women who started cohabiting and those who remained lone. Thus, a change in

living arrangement does not appear to be a strategy to reduce the number of poverty spells. One quarter of the women would be said to have experienced financial poverty at least once when the lower poverty threshold is applied, compared to 43% when the upper one is used. A first conclusion is that, among lone mothers, the experience of financial poverty is a common, though not necessarily a persistent one. About one in twenty women (5,4%) remained below the lower poverty threshold and about one in seven (13,4%) remained below the upper threshold in all three waves.

Of the women remaining lone mothers across all three waves, 75% who were below the upper poverty threshold in 1992 were still in this status one year later, and so were 51% four years later (panel 2 in Table 6). Thus, half of the women remaining lone mothers who were below the upper poverty threshold in 1992 were above it in 1996. This result does not mean that the women did not experience poverty in-between these years. Being a lone mother for a longer period of time does, therefore, increase the overall probability of not being financially deficient, but does not protect against short periods of poverty. Furthermore, the financial situation of many lone mothers is not much better than the upper poverty threshold.

Permanence in poverty seems to be about equally common for *women cohabiting* as for women remaining on their own. Once women cohabiting are above the poverty line, they manage to maintain this situation: The figures indicate that the women staying above the upper poverty threshold increased from 89% between 1992 and 1993 to 96% between 1992 and 1996. These figures display the opposite of the tendency observable for the women remaining lone, where the percentage remaining above the poverty line decreased slightly. These findings suggest that entering a cohabiting relationship helps to improve the financial situation for most women (but does not necessarily reduce the number of poverty spells).

In summary, the situation of women remaining lone mothers does not change much. Changes appear to consist of considerable improvements for most (and in an intensification of poverty for a few) women who start cohabiting. Thus, we find the group of women remaining lone mothers a more homogeneous group than those cohabiting.

Table 6: Persistence in poverty of 161 women remaining lone mothers and of 38 women who moved in with a partner, 1992–1996, upper poverty threshold

Persistence in status	1992–1993	1993–1996	1992–1996
<i>All women participating in the three panels (n = 202)</i>			
Below poverty threshold	77%	52%	52%
Above poverty threshold	90%	89%	89%
<i>Women remaining lone mothers in 1993 and 1996 (n = 161)</i>			
Below poverty threshold	75%	54%	51%
Above poverty threshold	90%	88%	87%
<i>Lone mothers in 1992 who began cohabiting in either 1993 or 1996 (n = 38)</i>			
Below poverty threshold	83%	39%	50%
Above poverty threshold	89%	92%	96%

*Note*

The upper poverty threshold used in the Swiss National Poverty Study is equivalent to 2100.– Sfr. per month for a one person adult household for 1992. The 1993 and 1996 values were deflated according to the *AHV-Mischindex*.

### 3.3 Change in Disadvantages

In this section, we focus on disadvantages occurring in the seven life domains that restrict women's living quality (see section 2.2). As for the short-term period of one year, in Suter et al. (1996), we relate the disadvantages to financial status and ask whether a change has taken place over the four-year period.

We could expect some variation among different living arrangements for variables indicative of health, given that many studies conclude marital status to be beneficial for health (for example Anson, 1988). We would expect these differences to be more visible in the third wave, in which the period of living together would have been longer than at the second wave. The impact of childcare, social support, social stress and stress through life events for women in the two living arrangements is not as clear. We expect the deficiency in childcare to decrease, as the children grow. However, the need for childcare might also increase among women cohabiting, given a competition of time between partner and children. This could result in a greater amount of women in need of childcare than before. However, if the partner cooperates, the amount of women in need of childcare would decline more pronouncedly than among women remaining lone mothers. We assume social support to increase as women consolidate their living situation in one-parent families. It may also increase for women cohabiting, as their network size increases (McLanahan and Sandefur, 1994). However, as in

our sample, women have only recently changed their living arrangement, and it is also possible for social support to decrease as non-household members withdraw, expecting the (new) partner to take over. The way in which social stress changes over time is not necessarily predictable as it depends upon the structure of the social network. If many positive changes are associated with moving in with a partner, then social stress and stress from life events might diminish. By contrast, adaptation processes to the new circumstances may generate new stress (moving into another neighborhood, accommodating children's and partner's expectations, etc.).

We found no differences for any of the variables according to living arrangement (when comparing lone mothers with cohabiting women, no table shown). This might be due to the rather short, four-year time span we studied, it might indicate that the changes in the various living conditions are not so considerable, or that defining disadvantage dichotomously may not be a sensitive enough measure to capture change. Given the finding that women who started cohabiting are a heterogeneous group, (as section 3.2 shows), existing differences may also be dissolved or may exist between subgroups (an interpretation which we cannot pursue due to the sample size of women who started cohabiting).

Although no differences were observed when comparing the living arrangements, we did observe (mainly positive) changes for women remaining lone mothers over time (though not for women cohabiting<sup>14</sup>). Fact worth mentioning however, is the significant decrease in the proportion of women remaining lone mothers and experiencing a disadvantage in rent and childcare.<sup>15</sup>

The next question we ask is: Do disadvantages cumulate and, if so, does this change over time? As education and position at work are strongly related to financial poverty, we calculated the sum of disadvantages once with, and once without these two variables. The questions are whether women who remained below the upper poverty threshold throughout all three waves also managed to reduce the number of disadvantages, and whether women remaining lone mothers differed from women who began cohabiting. Acknowledging that women cohabiting have a greater mobility, specifically out of financial poverty, we may assume that they also experience a reduction in the number of other disadvantages.

A first result is that the number of disadvantages did not differ significantly between women remaining lone mothers and women who began cohabiting. The second result is (when not differentiating according to living arrangement, as there were no significant differences), that women below the poverty threshold

14 This may, again, be due to the small number of women cohabiting, or to their heterogeneity.

15 To assess the changes, we computed Cochran's Q for those items for which information was available for all three waves, and we applied the McNemar's Test for the variables education and position at work (the information for these was available only in the first and third waves). Further significant changes were observed regarding the experience of malaise, however this effect might be due to the dropping out of less healthy women.



experienced a remarkable improvement in terms of the non-financial indicators of living conditions.<sup>16</sup> The changes are not as prominent, however, when education and position at work are included. This finding emphasizes the importance of education and position at work as means for achieving a higher earning capacity to exit poverty. However, positions at work depend upon the potential opportunities available in the labor market (career opportunities, part-time and better qualified positions, etc.) accessible to women (lone mothers and women in general) with their specific necessities (e. g. child care, part-time work). The persistence of poverty may thus also be interpreted as the lack of such labor market opportunities.

We conclude that various living conditions can be improved over time, but a deficiency in education as well as working in an unqualified job cannot be made up for. Education leading to better working positions and higher paying jobs is key for having the opportunity to attain a better financial situation. However, as is increasingly evident in the research on the "working poor" (e. g. Streuli and Bauer, 2001), sufficiently paid full-time and qualified part-time positions must be available in the labor market. Higher education alone does not protect against poverty.

#### 4 Concluding Remarks

What are the implications of these findings? One in eight women who, at one point in time were lone mothers, experienced financial poverty persistently over the four-year period of study, whereas over 40% experienced at least one poverty spell, indicating that financial poverty may not be considered static. Mobility exists out of but also into financial poverty. Poverty spells seem to be common, one reason being that the income of the women remaining lone mothers over the four-year period was not much higher than the poverty threshold. The mobility of women who began cohabiting was directed more out of than into financial poverty. This leads us to believe that they manage to consolidate their situation when living above the poverty threshold. However, when they were living below the poverty threshold, they experienced an aggravation of their situation. We conclude that there is support for both approaches regarding poverty: the one considering financial poverty to be episodic ("risk society") and to a lesser extent the other, which considers poverty to be a more persistent phenomenon, in particular for women with fewer human resources ("two-thirds society").

The hypothesis that a two-adult family has better economic prospects, as the resource approach assumes, is supported in a majority of the cases. However, as we are looking at a very specific group of two-adult families (mainly step-

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16 32% of the women who were below the upper poverty threshold in 1992 faced three or more disadvantages. In 1996, 17% were in the same situation.



families, where the woman is mostly not married), we cannot assume that the new partner assumes all of the expenses. This becomes quite clear when women cohabiting say they do not know how much their partners earn. This also suggests that the notion of such families constituting one household may not be correct in all cases. It is more adequate to speak of two households in one, each household with its own income and some common costs shared by the common household. This issue is worth further research in order to shed light on the relationship between financial poverty and different household arrangements in step-families and/or cohabiting couples with children.

Our research indicates that financially poor women experience many disadvantaged living conditions. Although the number of financially poor women facing three or more disadvantages declined by almost 50% over four years, there is still a great potential for improvement: One poor woman in five still faces three or more disadvantages, and two-thirds face two or more. Not surprisingly, education and position at work are key for an exit out of poverty, although they do not necessarily protect against it.

We find financial poverty to be a dynamic issue (among lone and formerly lone mothers). Therefore, policy considerations must be directed on the one hand toward rapid, non-bureaucratic financial assistance in some cases, and on the other, toward improving the education and work prospects of poor women. Efforts to improve living conditions must be made as well. Housing and environment, for example, have been found to be important to a lone mother's health, and are surely areas worthy of target for social policy measures; other measures may encompass the construction of social networks such as self-help groups (Meyer et al., 1998; Philippe, 1993), enabling women with the same needs and problems to help each other. Also, as living conditions constitute the surroundings for the children as well as the mothers, improving these conditions goes well beyond improving the living quality of lone mothers only. Indeed, child well-being has made its way up to the top of the research agenda (e. g. Duncan and Brooks-Gunn, 1997; Vleminickx and Smeeding, 2001).

Our results suggest that further research should focus on different types of step-families to identify the reasons why certain women within such types persistently suffer alone financial poverty. Given the dynamics of financial poverty and the apparent mobility into and out of it, more research is required to detect which situations are most likely to promote poverty spells, and whether money alone or also the living circumstances may hinder the full development of alone mother's capacity to maintain her financial status.

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