



Inequalities in family resilience:

Research report on the capacity of policies to attenuate the link between risks and poor outcomes

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Risks, Resources and Inequalities: Increasing Resilience in European Families

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Introduction

In this report we examine whether and how social policy can be effective in supporting family resilience. The concept of resilience is increasingly used in European policy making. Responding to megatrends that include the rise of precarious employment, population ageing, welfare state retrenchment and increasing economic inequalities, policy making is increasingly framed in terms of ensuring resilient welfare states and resilient citizens. Here, we focus on resilient families and raise the question of what policies can do to support family resilience, in which ways policy may impede family resilience, and to what extent there are inequalities in which family types benefit most and which least.

Against this background, it is important to acknowledge that whereas resilience has a number of attractive features, the concept also faces considerable critique. Among the *attractive features* of the resilience concept is that it, based on the commonly used moniker “well-being despite adversity” (cf. Masten, 1994), (1) explicitly and analytically places well-being in relation to experiencing a risk. Moreover, many conceptualizations of resilience (2) acknowledge adaptive functioning that individuals and families demonstrate to respond to adverse situations. In that, the concept of resilience moves beyond the deficit model of poverty that only focuses on what people lack (Frankenhuis & Nettle, 2020) and focuses on what people do: the agency and effort exerted by individuals and families to maintain or even improve their well-being in the face of risks. Further, (3) resilience expands the studied time horizon from only focusing on people’s current well-being, to also include a perspective that acknowledges people’s (anticipation of) future developments perspective (Boumis et al., 2023; Wildavsky, 1988).

Main *critiques* on the use of the concept of resilience in policy making are that it (1) overly individualises the analysis of inequalities – with the risk of ‘blaming the victim’ – thus (2) ignoring structural inequalities in the resources necessary for individuals and families to be resilient (Calado et al., 2022; Dagdeviren et al., 2020). To those critiques, we have added that policy goals and targets that are based on “resilience” – and monitoring thereof – have mostly (3) ignored the family as a core social unit of care and economic activity (Bartova et al., 2023). Families are important institutions that structure and shape the unequal distributions of risks, resources and well-being that individuals are embedded in.



Placing these considerations centrally, we first develop a framework of social policy for family resilience. Based on that, we select and analyse a number of policies and examine their potential for supporting family resilience across European countries, with a special focus on Belgium, Croatia, Poland, Spain, Sweden, and (to the extent that data availability allows) the United Kingdom. This examination will be based on a critical literature review and descriptive visualisations of (quantitative) indicators of social policy. This is followed by two policy case-studies used to demonstrate and test the framework developed here. The final section concludes and formulates recommendations and considerations to further develop family resilience in a policy context.

Inequalities in family resilience framework to monitor social policies

Inequalities in family resilience framework

In this section, we conceptualize “family resilience” in a way that is informative for the monitoring and development of social policy in the context of the European Union and the United Kingdom.

A useful starting point is that resilience pertains to the relationship between risks (or adversity) and well-being, and specifically to the well-being among those who experience risks: well-being despite adversity (cf. Masten, 1994). In other words, resilience does not merely focus on the level of well-being that individuals, families, groups or populations have. Instead, resilience focuses on how strongly certain risks (for instance: unemployment) affect outcomes of well-being (such as income poverty), with specific attention to diversity in outcomes among those who experience a risk: not all unemployed are poor. Why?

In the context of the rEUsilience project we focus on risks in the intersection of work and care responsibilities, including (but not limited to) such as conflicts between work- and care- obligations, unemployment, low pay, or precarious work conditions. In a narrow conceptualisation, resilience is considered as “*a dynamic process whereby individuals show adaptive functioning in the face of significant adversity*” (Schoon, 2009, p. 8). This definition of resilience underlines the agency of people in the face of a risk (or adversity).

A broader conceptualization of resilience makes distinction between ex-post responses after a risk has taken place, and ex-ante responses in anticipation of future risks (M. Keck & Sakdapolrak, 2013). Based on this, a distinction is often made between absorptive, adaptive and anticipatory forms of resilience. *Absorptive resilience* (also referred to as coping resilience) refers to short-term, ex-post responses to risk factors, in which no (substantial or long-term) changes in behaviour are required. An example could be the use of savings to compensate for unexpected expenses. *Adaptive resilience* also entails an ex-post response, but a stronger change in behaviour – for instance finding new employment after job loss. *Anticipatory resilience* (also referred to as transformative resilience), finally, is an ex-ante response to future risks.

A stylised and simplified depiction of ex-ante and ex-post aspects of resilience is shown in Figure 1. Resources can be both ex-ante and ex-post, and both reduce (ex-ante) the likelihood of experiencing a risk, and improve how well those at risk can (ex-post) cope with the risk. For instance, taking evening classes to increase to the chance of future employability, and / or to reduce the risk of future unemployment. The distinction between these different forms of resilience – in particular absorptive and adaptive – can be a matter of degree and, therefore sometimes difficult to demarcate. However, a clear conceptual distinction can be made between two stages: the ex-ante stage which captures the process up until the risk, and the ex-post stage, which focus on what happens after the risk and thus in relation to an outcome.

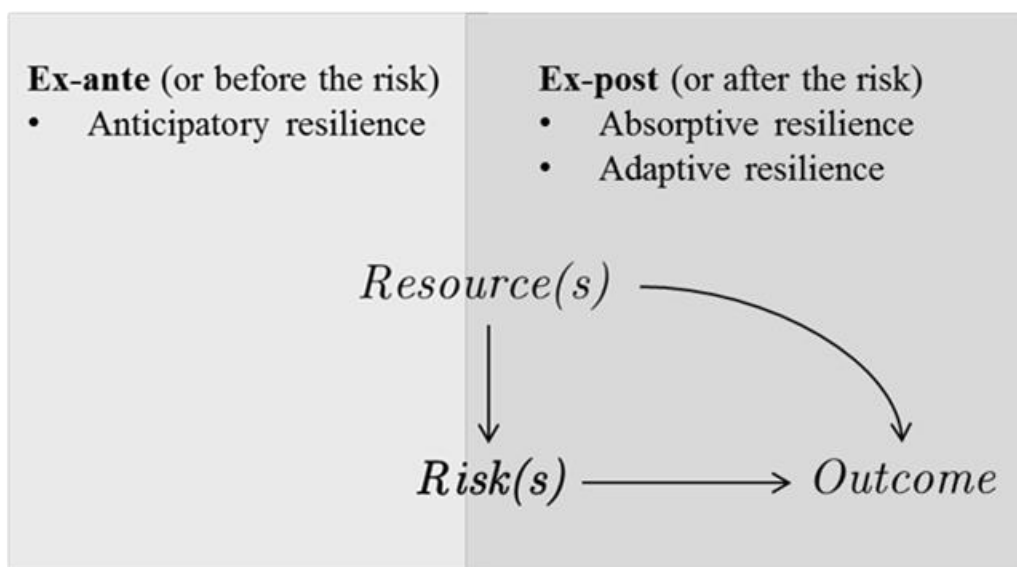


FIGURE 1 STYLISED DEPICTION OF EX-ANTE AND EX-POST FORMS OF RESILIENCE

Next, our conceptualization of resilience incorporates *inequalities in resilience*. To respond to a situation – be it to in relation to current or future risks – requires resources, and there are structural inequalities in people’s resources. Some people are well-equipped to anticipate future risks and are less likely to be exposed to those risks, while others aren’t and are more likely to be exposed to future risks. Among those who experience a given risk, there are inequalities between those who are sufficiently resourced to absorb the risk and those who aren’t and who will need to adapt. Among those who have to adapt, there are inequalities in the capacity for and effectiveness of those adaptations.

A wide range of resources can be applicable, and what is considered a helpful resource depends on the specific situation. The resources encompass (but are not limited to) endowments such as education, financial resources

(e.g. income from a job, savings, transfers), or care support (a family member who can provide care, public service). These resources, however, are not equally distributed in society. Critical reviews of the use of “resilience” pointed out that the structural inequalities in resources have long been ignored (Dagdeviren et al., 2020). In fact, it was shown that the demands put on families can be so high, that their resources are beyond depleted (Calado et al., 2022). In such a situation, a policy that seeks to promote resilience is bound to fail if it does not provide adequate resources to those individuals and families who need them to adapt to their situation.

At this point, we have highlighted three components of a more well-defined resilience process: (1) inequalities in the risks individuals or families are exposed to; (2) inequalities in the resources they have control over; (3) and inequalities in outcomes they experience. While we have given examples of these components, it is important to stress that they are not fixed. For example, what constitute a risk or a resource in one situation, might be less applicable in another. In this sense, our conceptualization of resilience is dynamic and draws on the subject matter knowledge of the analyst confronting a particular research question, when operationalizing risks and resources.

One important dimension in which these structural inequalities take shape is the family. The family is a key institution for well-being, work, income, and care. There is a great diversity in family types, and it has been well documented that these different family types are subject to different risks, have varying degrees of resources, and experience different outcomes when it comes to, for example, income poverty (Gornick & Meyers, 2003; McLanahan & Percheski, 2008; Nieuwenhuis & Maldonado, 2018; Schneider & Kreyenfeld, 2021; UN Women, 2019; Van Bavel et al., 2018; Zigel & Breen, 2019). Family relations are important in determining which and with whom, resources are shared. For instance, having a second earner in a two-parent family can help absorb temporary income loss while interrupting paid work to provide care to a family member, or when deciding to study for future career prospects. What happens within families and between family members helps understand how risks can be anticipated, absorbed and adapted to.

It is important to note that family relations can extend beyond the household. Family relations that extend across households, for instance separated parents who both provide care for their children, can be beneficial to all involved (Fransson et al., 2016, 2018). Multi-generational family constellations can play an important role in poverty prevention (Verbist et al., 2020). But families can also be sites of unequal power and control over resources (Bennett, 2013; Vogler, 1998), resulting in inequality within families.

Up to this point we have conceptualized family resilience as using resources to adapt to both currently experienced risks and to future risks. Both risks and resources are unequally distributed. Family members can provide resources and care, but can also have expectations, resulting in inequalities both within and between families. In the next subsection we outline how can this conceptualization be used to examine European social policy and its capacity to support family resilience.

Inequalities in family resilience and European Social Policy

In recent decades, a paradigmatic shift in European social policy took place that can be characterized as a shift towards an active welfare state (Bonoli, 2013; Esping-Andersen, 2002). This entailed a transition away from relying predominantly on income transfers (such as unemployment benefits or social assistance) to increasingly providing in-kind benefits and services (such as early childhood education and care, or active labour market programs). In the EU context, this has taken shape in the form of the “Social Investment Package” (adopted in 2013), which has been described as aiming to “prepare” citizens for economic independence, rather than to “repair” economic adversity (Morel et al., 2012). In the context of inequalities in family resilience we conceptualised above, this can be interpreted as a shift away from policies that provide resources to ex-post absorb risks (e.g. unemployment benefits), towards active labour market programs that are not only assisting people with finding a job (adaptation) but provide them with resources to ex ante deal with anticipated risks (e.g. life-long learning).

Although it is not clear whether the new spending on in-kind services came at the expense of spending on transfer-based policies (Vandenbroucke & Vleminckx, 2011), benefit levels of many income protection programs such as social assistance have diminished below commonly accepted poverty levels (Cantillon et al., 2017; Nelson, 2013; Taylor-Gooby et al., 2017). Further, there are serious concerns that the benefits of in-kind services tend to accrue in work-rich households and families – thus insufficiently reaching those who might need them most (Cantillon, 2011). Indeed, it has been observed that the overall employment growth in European countries – in part supported by the increased provision of public services–was matched with disappointing trends in poverty (Cantillon & Vandenbroucke, 2014; Nieuwenhuis et al., 2020; Vandenbroucke & Vleminckx, 2011).

The conundrum of why welfare states have failed to reduce poverty, despite the shift towards an active welfare state, is central to the (European) social policy research agenda (Cantillon, 2022). We argue that the family resilience perspective addresses this conundrum by providing an additional and more holistic view. Policy analysis is thus directed to a more extensive process where family heterogeneity in inequalities and relationships between risks as well as resources for ex-ante and ex-post adaptations can be analysed in regards to outcomes of key interest.

Drawing on the inequalities in family resilience framework, it can be expected that families with the least resources to avoid labour market risks through ex-ante anticipation, also have the least resources for ex-post absorption of, or adaptation to, these risks to avoid poverty. Accordingly, we propose a basic hypothesis that reads: *Individuals and families with the least **resources** to avoid the **risks** through ex-ante anticipation, also have the least resources for ex-post absorption of, or adaptation to, these risks to avoid undesirable **outcomes**.*

In other words, those individuals and families who are most likely to experience socio-economic risks (e.g. unemployment), are least likely to have the resources to deal with those risks. This hypothesis is meant to guide

inquiries on social inequality more broadly, and analyses of social policy, informed by insights from the resilience literature. It should be clear that this hypothesis cannot be tested in a single analysis with a single operationalisation of “resources”, “risks” and “outcomes”. As said, what can be considered “resilient” is myriad and multidimensional. Identifying which risks, resources and outcomes are to be considered in analyses of family resilience is complex, as there is no uniform way to classify or operationalise each of these. For example, poverty can be an adverse outcome in one scenario, but can also represent a risk for other outcomes (e.g., health). Furthermore, there is a recursive dimension, for instance people with tertiary education (i.e. with high resources) are both less likely to become unemployed and also have a lower risk of being in poverty. As a result, each scenario of resilience needs to be carefully specified, acknowledging that what is observed is only an aspect of resilience, typically only at one short moment of a longer chain of events.

From an applied point of view, and in the context of the rEUsilience project, we have operationalized risks, resources, and outcomes in relation to the questions we seek to answer. Hence, the focus on *risks* at the intersection of work and care, *resources* related to endowments, finances, family relations, and policy, and *outcomes* pertain to socio-economic aspects of well-being (e.g. material conditions, living standards, economic dependence or poor health).

The basic hypothesis formulated above needs to be further qualified, in particular from a family perspective. First, it should be considered explicitly that different family types are affected in different ways by policies. For instance, countries with higher expenditure on childcare saw the poverty gap between partnered and single mothers decline (Zagel & Van Lancker, 2022). A decline in accessibility and benefit levels of unemployment benefits in Sweden was associated with a marked increase in poverty among single mothers and singles without children, but not with an increase in poverty among couples (with and without children) (Alm et al., 2020). Despite active labour market programs stimulating the employment of single mothers in Germany, France, Sweden and the United Kingdom, they did not benefit in terms of a poverty reduction (Jaehrling et al., 2015). When family relations extend beyond households, for instance in the case of child support, policies have great difficulties keeping up with the diversity and complexity of family realities (Meyer et al., 2011).

Secondly, whereas (analyses of) European social policy predominantly focused on economic issues, it is of key importance to incorporate the care dimension of the family into the analyses. Gendered differences in care for young children have received ample attention in the literature and increasingly in EU policy-making (e.g., the work-life balance directive), but care for sick children, disabled adults or frail parents in the family has received substantially less. When care in all its aspects is not adequately supported, or when policies (implicitly or explicitly) support a “*dual-earner, gender specialized, family model*” (Daly, 2011, p. 19), inequalities within families are perpetuated and merely activating social policies are insufficient to support the resilience of families in their diversity.

Third, considering the important role that family relations play in a wide range of life domains, and the fact that families comprise of multiple persons who can all be in a different situation, it becomes clear that family resilience is best supported by a combination of policies. In the context of the discussion about European social policy above, it suffices here to say that neither transfer-based policies, nor in-kind services, are likely to be adequate on their own. Nevertheless, our conceptualization of inequalities in family resilience can be a starting point in disentangling the role of social policy and micro-level dynamics at the different stages of socio-economic processes.

A critical literature review of social policy for family resilience

In this section, we present evidence on a number of policies that have been well-documented to support work, care, and income of individuals and families. For each policy, we present key insights from the academic literature, with critical attention to how various social policies relate to the prevalence of the risks, resources and outcomes outlined above. From the perspective of family resilience, we need to view socioeconomic inequalities as processes consisting of risks, resources, and outcomes that are unevenly distributed over family types, which brings to the fore a number of questions about social policies:

- To what extent does being part of a specific family type increases the likelihood of experiencing a risk? Is the variation in risk exposure affected by social policy?
- Among people who experience risk, which family type is more likely to face adverse outcomes. Is the variation in adverse outcomes across family types affected by social policy?
- To what extent do the resources to avoid adverse outcomes while experiencing risk vary across family types? Is the variation affected by social policy?

In the sections below, we provide evidence on how various social policies that are relevant to family resilience differ across Belgium, Croatia, Poland, Spain, Sweden, the United Kingdom, and other European countries. This descriptive evidence is combined with a number of critical assessments based on the literature, regarding how these policies are associated with inequalities along the intersection of class, gender, and family diversity.

It should be noted that the focus here is on providing an overview of insights in existing research, and to use quantitative evidence on trends and country-differences in a number of these policies. In the conceptualization of family resilience above, we formulated a more detailed understanding of what might be needed from policies to support the resilience of families. We argued that families are diverse and that family relations span across households. To adequately support families, policies need to be explicit and detailed about who are considered to be included in a “family” and / or “household”. In other words, policies need to be inclusive. The distinction between ex-post and ex-ante responses to risks, and in particular anticipatory forms of resilience, imply that individuals and families need to have the resources and time to make adjusted to be able to be resilient against future risks. This implies that policies need to provide them with the flexibility to do so. Finally, it was argued that because of the multidimensionality of resilience and the fact that families comprise of multiple individuals who can be in different situations, it is likely that a policy package (rather than a single policy) is necessary. As such, different policies need to be complementary. The detailed aspects of social policy are outside of the scope of this review of the literature and quantitative evidence. Novel evidence on the inclusiveness, flexibility and complementary of relevant social policies will be presented in work package 5 of the rEUsilience project.

Just as it is not possible to universally define what are risks, resources, and outcomes, it is not possible to classify policies into a specific function (of avoiding risks, providing resources, or reducing adverse outcomes) (cf. Parolin & Van Lancker, 2021). For instance, benefit policies can be argued to reduce poverty through providing resources. Active labour market programs seek to encourage employment (and, thus, can be seen as reducing the risk of unemployment) while also providing training (i.e., providing resources).

Instead, we organise the presentation of the policies below, following the commonly used distinction between policies in the areas of the labour market, of care, and of income protection – immediately acknowledging that these categories are not mutually exclusive.

Overall spending on social policy

First, we present trends in the total spending on social policy in Belgium, Poland, Spain, Sweden and the United Kingdom. The data presented in Figure 2 includes all public and (mandatory and voluntary) private social expenditure. The data is obtained from the OECD statistics, and does not provide information on Croatia.

Over the four decades covered by these data, most countries show an increase in the amount of spending (as a percentage of Gross Domestic Product) on social matters. Sweden has seen a gradual decline in social expenditure over the last decades.

In 2019 – just before the Covid-19 crisis hit Europe – social expenditure ranged from around 19% of GDP in the United Kingdom to 28% of GDP in Belgium. In 2020 expenditure rose markedly – with the notable exception of Sweden – as automatic stabilisers kicked in and other measures to maintain the economic stability of families and companies were implemented. A similar increase, but generally to a lower extent, was seen during the economic crisis in 2009.

The initial low values for Poland likely represent the massive economic transition after the fall of communism. In the early 1990s, Sweden experienced a major economic crisis, which was responded to with high public expenditure to compensate for unusually high unemployment rates (by Swedish standards up to then).

It should be noted that expenditure-based measures of social policy only capture broad trends. Changes in expenditure do not necessarily indicated changes in policies. Expenditure is a result of the combination of supply of policies (how policies are designed, for instance the eligibility rules and benefit levels) and the demand for the policies (for instance, how many people are unemployed or in long-term care). And in particular comparisons between countries can also be biased by differences in the magnitude of GDP between these countries. This has been well documented in the literature (Clasen & Siegel, 2007; Helmdag, 2022), and alternative policy indicators that seek to isolate the “supply-side” of policies have been developed for improved causal analysis (Korpi, 2000). Wherever such policy indicators are available, those will be used below.

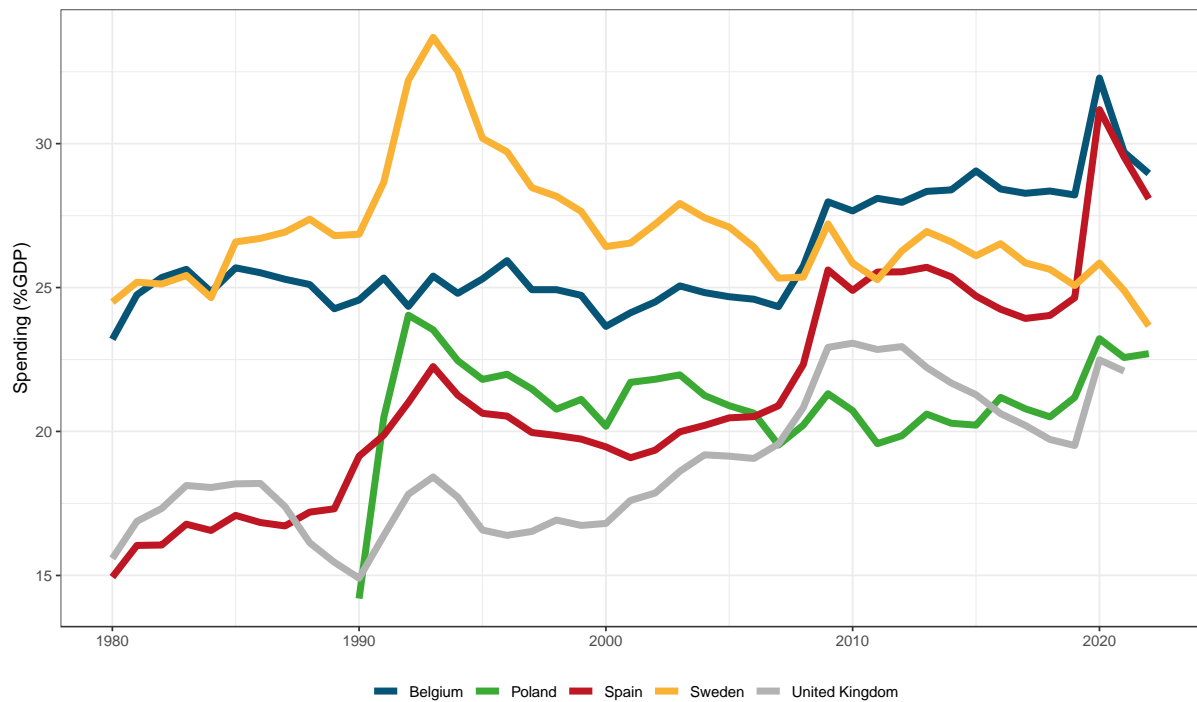


FIGURE 2 TOTAL EXPENDITURE ON SOCIAL POLICY, 1980 – 2022

Labour Market

ALMP

Active labour market policies are a key instrument that is part of the turns toward an active welfare state (Bonoli, 2013). Typically, these policies comprise the categories of employment assistance, direct job creation and training. **Figure 3** shows expenditure data from the OECD, which – for all policies and programs in these three categories taken together – varies substantially between the countries in focus here (data for Croatia were missing). According to these data, the United Kingdom spends less than a quarter of a percent of GDP on active labour market programs, and Sweden slightly more than one percent. Over time, expenditure has increased in Belgium and Spain, and declined in the United Kingdom Poland, and Sweden.

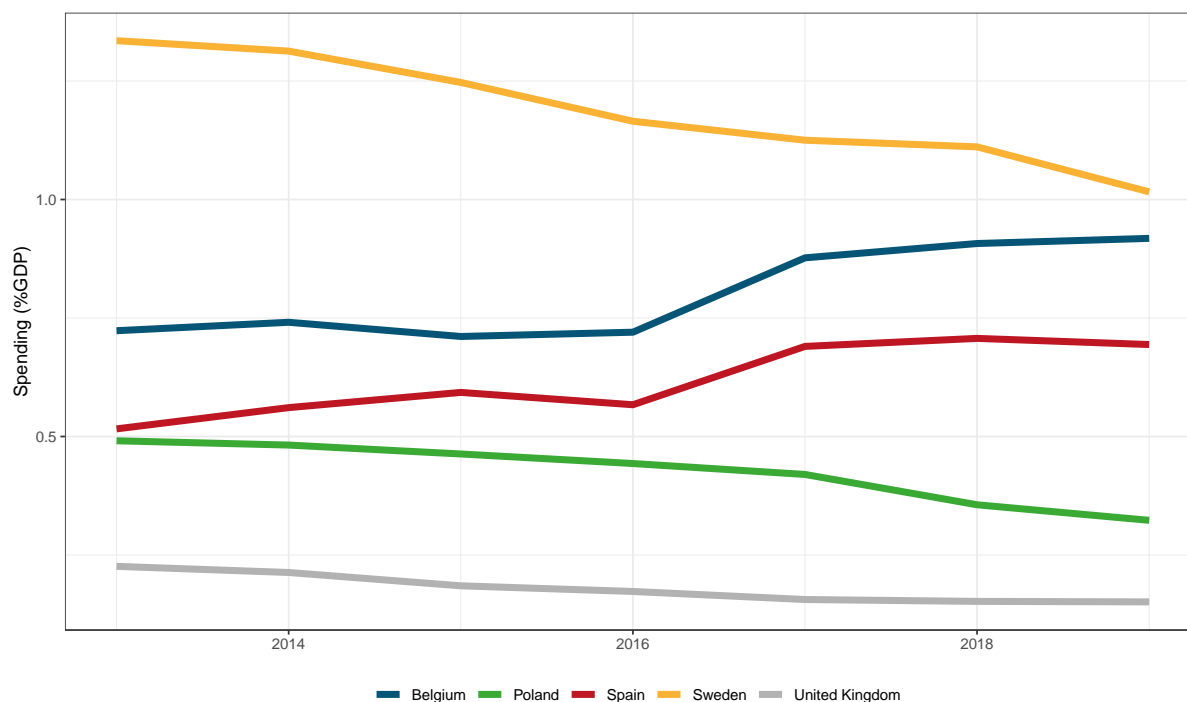


FIGURE 3 ACTIVE LABOUR MARKET POLICIES (ALMP), EXPENDITURE 2013–2019

Micro-econometric evaluations of individual active labour market programs have demonstrated their effectiveness in facilitating the transition from unemployment (back) to employment (Card et al., 2018; Kluge, 2010). Higher expenditure on public employment services, training and subsidised employment (job creation) are all found associated with lower unemployment rates, and high investments in the public employment services are associated with further gains from training (Fredriksson, 2020b). In countries with higher expenditure on core ALMP programs specifically targeting the unemployed, people were more likely to make the transition from unemployment to employment; spending on programs that also target the inactive population seems to facilitate the transition into employment both from unemployment and from inactivity (Fredriksson, 2020a).

Not everyone, however, benefits equally and in the same way from these active labour market programs, and there is a risk that active labour market policies might benefit insiders (people with a strong attachment to the core of the labour market) more than outsiders of the labour market (Rueda, 2006). Among women, higher overall expenditure on active labour market programs was associated more strongly with reduced unemployment, but less to with lower inactivity rates (Nieuwenhuis, 2022). In other words, this suggests that ALMP can be effective instruments for women who are active in the labour market when they experience a spell of unemployment, but not to prevent that women drop out of the labour market all together.

Reviewing 84 active labour market programs, a bias was found against persons with lower levels of skills / education, who were found less likely to be able to access job creation programs and (with less bias) training programs. People with a migration background were found to experience bias in all studied programs, thus including in job creation programs, training programs and wage subsidies (Bonoli & Liechti, 2018).

Among single mothers, active labour market programs in Germany, France, Sweden and the United Kingdom were found effective to improve their employment rates, but for this group the employment gains were insufficient to reduce their at-risk-of-poverty rates (Jaehrling et al., 2015). This finding was corroborated the general labour force in 25 countries, where increased effort active labour market policies was associated with an increase in previous employment (Haapanala, 2021). Indeed, active labour market programs have increasingly been labelled as “workfare” with highly strict conditionality, rather than seeking to promote quality employment (Bonoli, 2012).

Employment protection legislation

Employment protection legislation can be considered a double-edged sword. In the context of increasingly precarious employment, the potential benefits of stricter employment protection legislation are sometimes lauded (Kalleberg, 2018). In particular, given recent trends in employment protection legislation, as presented in **Figure 4**, this may not be surprising. Using an index created by the OECD, the data show the strictness of the regulations regarding dismissal of regular workers (left panel), and the strictness of regulations on hiring workers on temporary contracts (right panel). The protection of regular workers was lowered most notably in Spain (and marginally so in Sweden) and became stricter in Belgium. The restrictions to hiring workers on temporary contracts were substantially diminished in Belgium, Sweden, and Spain, and only strengthened in Poland. These latter trends are particularly salient, as a larger discrepancy between the protection of regular workers and the ease of hiring workers on temporary contracts is associated with higher rates of temporary employment (Barbieri & Cutuli, 2016), which in turn is associated with higher income poverty risks (Van Lancker, 2012).

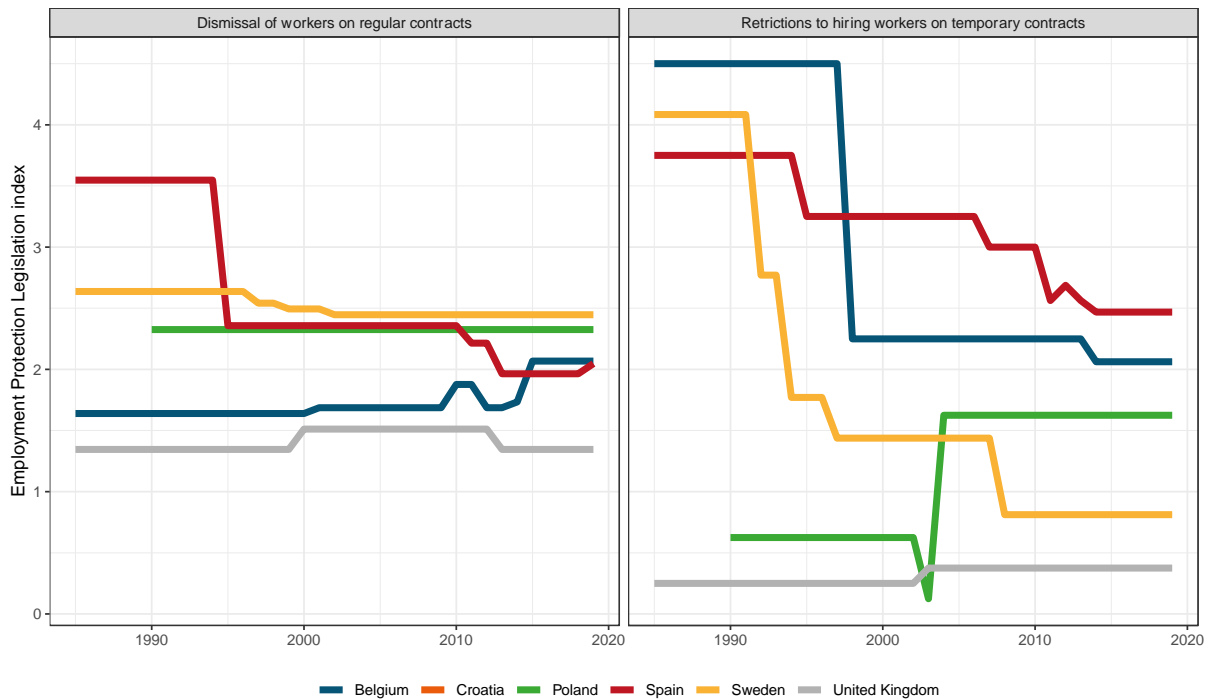


FIGURE 4 EMPLOYMENT PROTECTION LEGISLATION, 1985 – 2019

However, employment protection legislation is also often considered to introduce a degree of rigidity in the labour market (Boeri & van Ours, 2021). Although there seems to be no evidence that stricter employment protection legislation actually increases unemployment (which is sometimes argued), there is also no evidence that it reduces overall unemployment rates (Heimberger, 2020). But, there is evidence that employment protection legislation creates a duality in the labour market (Kalleberg, 2018), benefitting those who have stable jobs at the core of the economy, but detrimental to those in the periphery. In other words, employment protection legislation might be associated with creating a division between insiders and outsiders (Rueda, 2005).

Employment protection legislation is thought to stabilize income and employment for labour-market insiders, complementary to social insurance. Most observers agree that such legislation does increase employment security and income security for insiders in the short run, there is considerable controversy about various types of side effects of the legislation. Examples of such side-effects include that employment protection legislation not only tends to increase the duration of spells of employment, but also the duration of spells of unemployment. In this, there are strong heterogeneous effects, negatively affecting groups such as immigrants, young workers, the long-term unemployed and the disabled (Skedinger, 2010).

The incidence of temporary employment is strongly influenced by the stringency of employment protection legislation (EPL) for permanent employment (Gebel & Giesecke, 2011; OECD, 2013). Countries with the strictest regulations of permanent employment are also among the segmented labour markets (Debels, 2008) with more

precariousness for the outsiders as a consequence. As such, it can be assumed that strict EPL can influence the extent of in-work poverty among the temporarily employed.

A specific form of employment protection legislation is the right to request flexible working conditions. From the perspective of gender equality in the labour market, this right was also found to double-edged sword, with women using flexible working hours to combine paid work with care responsibilities, and men using it to increase their working hours (Chung, 2022).

Minimum wages

Five out of the six countries have a statutory minimum wage, Sweden being the exception. In Sweden, the minimum wage is set by collective agreements. **Figure 5** shows that the level of the statutory minimum wage, expressed as a percentage of gross average wage, was below 40% in 2008 except for Belgium, where the level was at 47%. Over time, minimum wage levels across countries converged. While the minimum wage clearly rose over time in Croatia, Poland, Spain, and the United Kingdom, it declined in Belgium. It is important to note that in Belgium and Spain only a fraction of the workforce actually works at minimum wage level, while the number of minimum wage workers reaches 5% of employees in Croatia and about 13% in Poland (OECD, 2023).

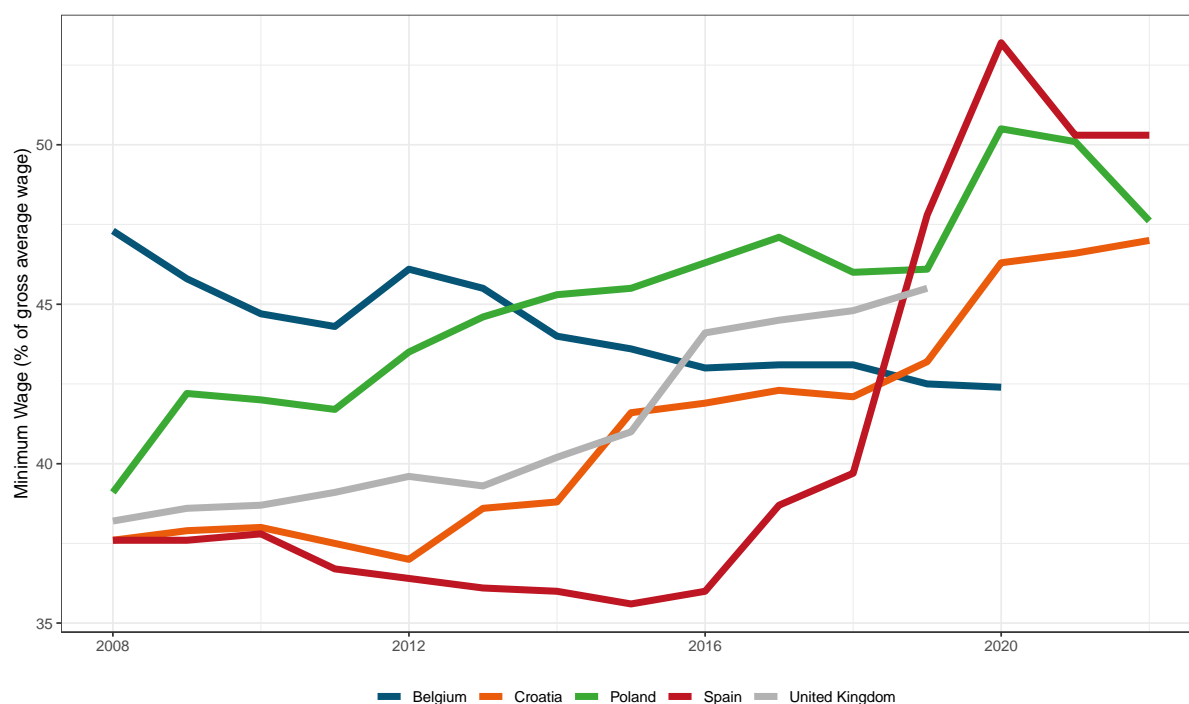


FIGURE 5 MINIMUM WAGES (AS PERCENTAGE OF GROSS AVERAGE WAGE), 2008 – 2022

Minimum wages are important for a number of reasons. First of all, minimum wages provide a minimum wage floor protecting employees from low pay work and in-work poverty (Haapanala et al., 2023; Marx & Nelson, 2013). Second, since minimum wages determine the minimum level of income gained from paid employment,

they also determine the scope of the structure and generosity of replacement incomes and income protection schemes. The lower (statutory or actual) minimum wages are, the less generous income protection benefits tend to be (Cantillon et al., 2020). This means that minimum wages have the potential to increase family resources to reduce adverse outcomes such as poverty through both ex-post (higher benefits) and ex-ante (avoiding poverty while working) mechanisms.

However, minimum wages also have economic and labour market effects. A vast amount of research tended to demonstrate negative impacts of increases in minimum wages on employment, in particular low paid jobs (Neumark & Wascher, 2006), although these effects have always been contested (Card & Krueger, 1994). More recent analyses exploiting real increases in minimum wages across different countries and sectors tend to present much smaller negative effects or even no negative effects at all (Bossler & Gerner, 2020; Holtemöller & Pohle, 2020). Still, higher minimum wages may have some negative effects on subgroups of low skilled and/or young workers, if they are faced with higher risks of unemployment, while those in employment have (comparatively) higher wages and incomes.

Care

Parental leave

Parental leave policies have a long history (Gauthier, 1996), and can be described as a means to ensure that parents (originally: mothers) have the opportunity to be away from their employment for a defined period of time around having children. Typically, parental leaves guarantee that parents can interrupt their employment for a while with the guarantee that they can return to their job afterwards, and a degree of continued wage payments.

Overall, parental leave policies have been linked to increased female labour force participation (Olivetti & Petrongolo, 2017), and to closing the motherhood-employment gap (Nieuwenhuis et al., 2012). However, a number of important caveats need to be made. First and foremost, whereas well-paid and relatively short periods of parental leave can be a mechanism of inclusion of women into the labour market (Boeckmann et al., 2015), overly long periods of (in particular poorly paid) parental leave are a mechanism of exclusion (Pettit & Hook, 2009).

Secondly, parental leaves continue to predominantly be taken by mothers, which is a factor impeding gender equality in the labour market, in terms of work hours, wages, and authority (Misra et al., 2011; Pettit & Hook, 2009) – particularly if the period of parental leave is long. Leave-taking by fathers is stimulated by implementing non-transferable periods of leave for fathers (so-called “use it or lose it” periods), but even in the Nordic

countries that were first to implement such non-transferable periods, fathers lag behind in terms of how much parental leave they take (Eydal et al., 2015).

Figure 6 shows trends in the total duration of all paid parenting leave post-delivery (thus including what in different countries is referred to as maternity leave, paternity leave, parental leave and / or childcare leave), the income replacement rate (for an average wage worker) in Sweden, Croatia, Poland, Belgium, the United Kingdom and Spain, as well as how the policy design assigns periods of leave to the mother, the other parent (often, but not necessarily, the father), and to both parents for them to decide who takes the leave (assuming a couple that seeks to share the leave as equal as possible). The data are from recently collected data for the parental leave database (PLB) (Engeman & Burman, 2023), that is part of the social policy indicator (SPIN) database (Nelson et al., 2020). The data show that already in the 1950s several of the countries (on which data was available) had parental leaves, albeit with a rather low wage replacement rate. Income replacement rose substantially in Poland, is also high in Sweden, and is lowest in the United Kingdom – which had a flat-rate maternity benefit until the Statutory Maternity Pay (SMP) was implemented in 1987. Please note that schemes that are fully unpaid are not coded in these data – for instance, Spain has an additional parental leave scheme (Excedencia por cuidado de hijos) that is three years of unpaid leave.

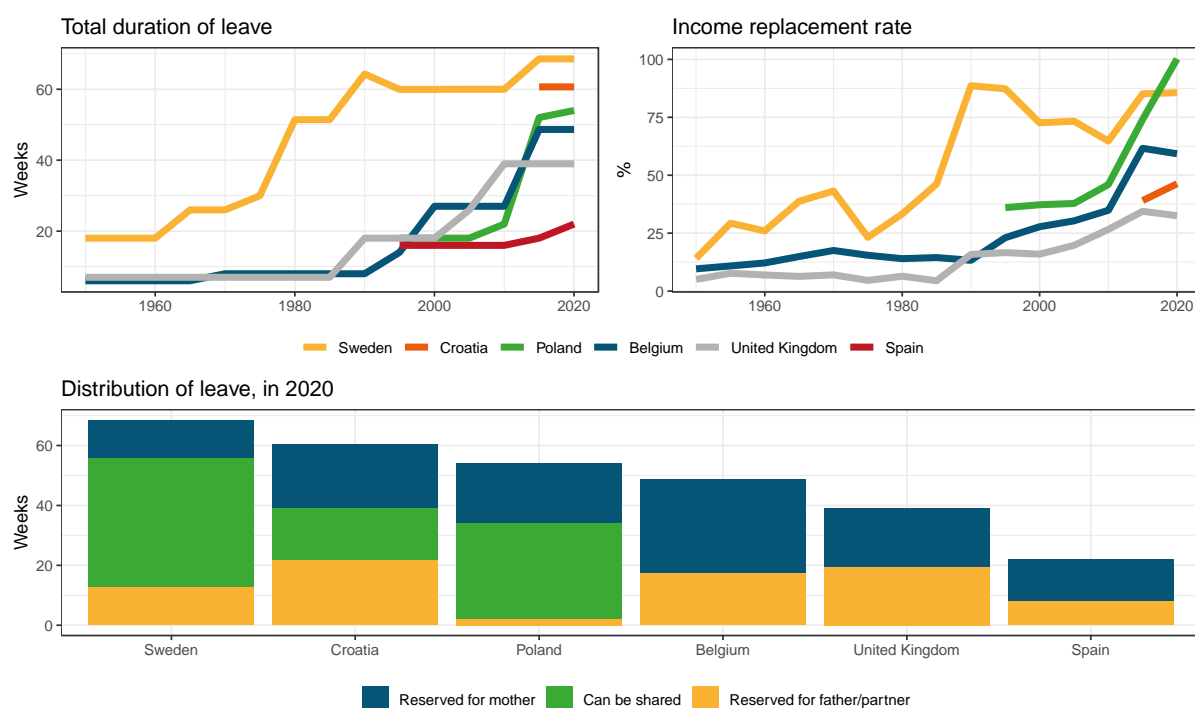


FIGURE 6 PARENTAL LEAVE POLICIES, DURATION, REPLACEMENT RATE AND GENDER DISTRIBUTION, 1955-2020

The lower panel of **Figure 6** shows that although Sweden has the longest duration of parental leave, it assigns the shortest period specifically to mothers. The rest is either assigned to the other parent, or can be shared as the parents see fit. According to these data, Croatia and Poland also have periods of leave that can be shared among parents, whereas Belgium, the United Kingdom and Spain only assign leave specifically to mothers of fathers (/other parents).

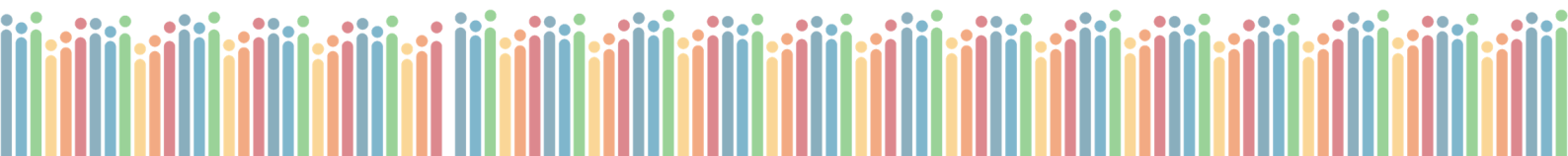
Above, it was already outlined that aspects of parental leave policies perpetuate gender inequalities, even though “on average” parental leave policies have reduced gender inequality. Regarding class inequalities, such consensus is yet to be achieved in the literature (Hook & Li, 2020). While some studies report that a policy context supportive of gender equality particularly benefits higher-educated women (Cipollone et al., 2014), others argue and find that particularly the employment of lower education women is sensitive to the presence or absence of such policies, and that there are greater class differences among women in the absence of policies supporting gender equality in the labour market (Korpi et al., 2013). Others find no association between policies that support combining work and care and the size of the class-gradient in work among women (Halldén et al., 2016; W. Keck & Saraceno, 2013). In addition to there not being consensus in the literature, it should be noted that these studies study the general policy context, and not parental leaves specifically.

Finally, there is more evidence on how paid leaves can affect different family types. Naturally, the potential benefits of parental leave policies depend on the life-course stage families are in (Zagel, 2023), as parental leave benefits typically only apply to (families with) young children. There is evidence that universal parental leave benefits can benefit single mothers, even those who had no or limited work experience before childbirth (Bartova et al., 2022). There is, however, mixed evidence on whether parental leaves benefit single mothers more than mothers in couples in terms of poverty reduction. Maldonado and Nieuwenhuis (2015) found that longer periods of parental leave were associated with a smaller gap in poverty between single-parent families and two-parent families, but only if the leave was well-paid. On the other hand, Zagel and Van Lancker didn’t find that higher expenditure on duration parental leave schemes specifically at the time of childbirth reduce the gap in poverty between single mothers and mothers in couples later in life (2022). Finally, it was shown that in the high gender equal context of Sweden, where three months of the paid leave are reserved to fathers/partners, fathers continue to take parental leave even after they separated from the mother of their child(ren) (Duvander & Korsell, 2018).

Childcare (ECEC)

The provision of ECEC services for pre-school children has been front and centre in the EU’s social policy initiatives. Member states are encouraged to increase enrolment rates and targets have been set to monitor progress towards that end.

Figure 7 shows that public spending on ECEC services (including childcare services and pre-school) indeed increased strongly from the early 2000s onward. Only in the UK, a decline in public spending since 2010 can be



observed. As of 2018, Poland, the UK and Spain spend about 0.5% of GDP on childcare services, Belgium about 0.8% while Sweden tops the lists at over 1.5% of GDP.

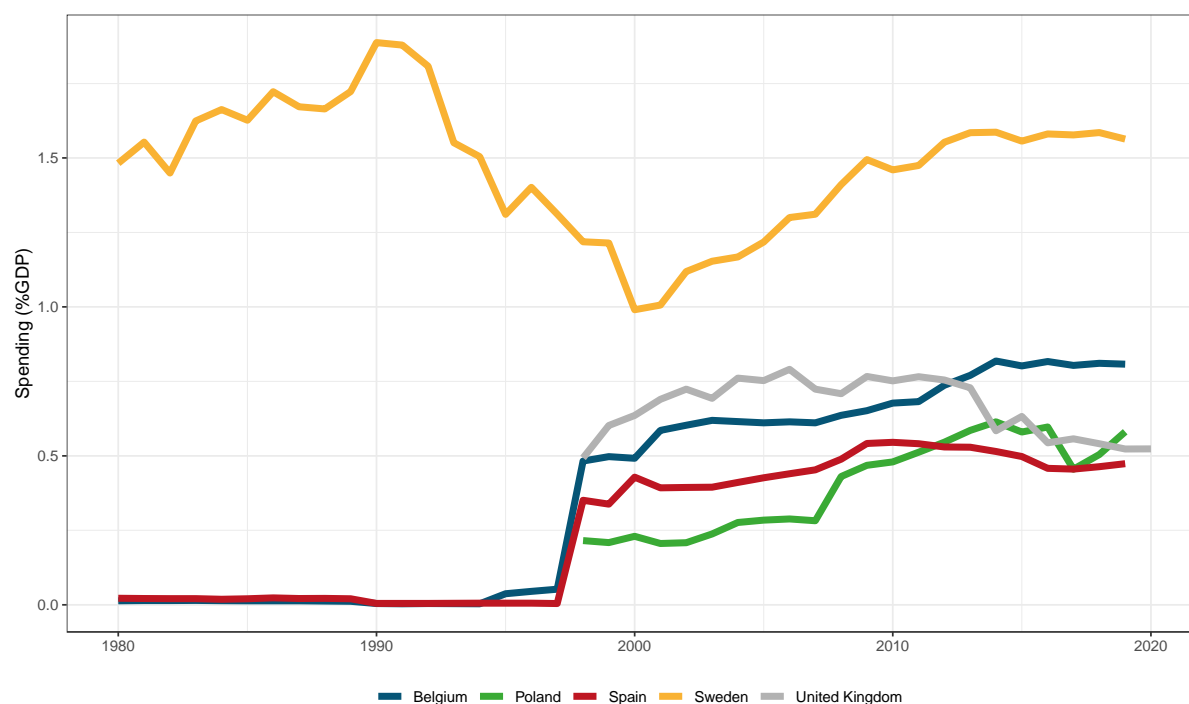


FIGURE 7 EARLY CHILDHOOD EDUCATION AND CARE (ECEC), PUBLIC EXPENDITURE 1980 – 2019

ECEC services are perhaps the most important policy to promote women’s employment and to improve aspects of economic gender equality (Nieuwenhuis et al., 2022; Olivetti & Petrongolo, 2017). When the service is of high quality, enrolment in ECEC also is beneficial for children’s cognitive and non-cognitive development, which will in turn increase later labour market opportunities (Cascio, 2014). In a context of high childcare spending, we indeed see longer-term beneficial effects over the life-course, in particular for single parents’ poverty risk (Zagel & Van Lancker, 2022). Such effects are however not uniformly distributed. The effects on women’s employment and child development should be particularly helpful for children from disadvantaged backgrounds, who are most often living in jobless households, where they stand to gain the most from ECEC services in terms of school readiness. But this will only be true if children from disadvantaged backgrounds actually have access to ECEC services. The empirical evidence across European countries is clear, however: ECEC is characterized by Matthew effects in almost all countries, including Belgium, Spain, Croatia, the UK and Poland (Pavolini & Van Lancker, 2018; Van Lancker, 2013). Sweden is a notable exception here. The Matthew effect in social policy refers to the observation that middle- and higher-income groups in society tend to benefit more from public spending than

do lower income groups. This can be problematic because such unequal distribution of resources risks igniting a feedback loop of cumulative (dis)advantage, in particular when the objective of policies is to benefit the most disadvantaged (Van Lancker, 2023). Be it measured through income, class, migration status or educational background, disadvantaged children are much less likely to participate in childcare compared with middle-class and higher-income children, and there has been little progress over time in reducing these inequalities in childcare use despite increasing overall enrolment rates (Blossfeld et al., 2017; Van Lancker, 2018; Van Lancker & Pavolini, 2023). Studies exploiting ECEC expansions as natural experiments show that newly created places indeed tend to first benefit households higher up the income distribution (Bettendorf et al., 2015; Havnes & Mogstad, 2011; Lefebvre et al., 2009). So, while the provision of ECEC has much potential to improve ex-ante family resilience over generations, through increased human capital of children and facilitating employment of parents, it might also widen the gaps between the haves and the have nots, affecting mainly those families that are more likely to be exposed to labour market risks with fewer resources to avert adverse outcomes.

Long-term care

Data on long-term care is much less readily available. **FIGURE 8** presents an overview of public expenditure on long-term care. There is a slight upward trend in expenditure in most countries (consistent with population ageing). The stark upward change in Sweden is likely due to a change in measurement. With this in mind, in 2020, the highest expenditure, as percentage of GDP, on long-term care was observed in Sweden followed by Belgium and the United Kingdom, with lower spending in Spain, Poland and Croatia.

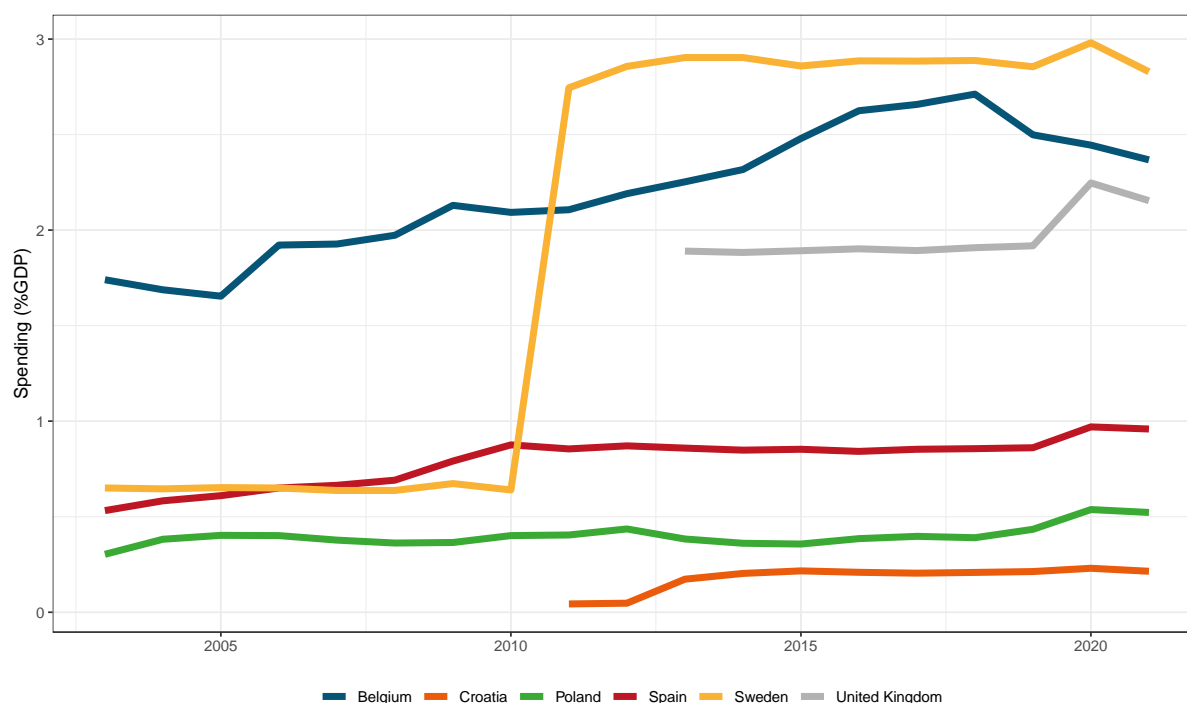


FIGURE 8 LONG-TERM CARE, PUBLIC EXPENDITURE 2003 – 2021

In the context of increased longevity and decreased fertility, long-term care becomes increasingly important to consider. Without adequate policy support, the risk is that in particular women are tasked with providing care simultaneously for their frail parents and their children (Brody, 1981) or grandchildren (Soldo, 1996).

The expenditure data presented above only provide a broad assessment of the different levels of investment governments are making with respect to financing long-term care, and hide differences in approaches. Dykstra and Djundeva (2020) differentiate between long-term care provision in the form of residential care and in the form of home care, with the warning that without adequate services the latter becomes “staying put” rather than “ageing in place” (cf. Boldy et al., 2011). Consistent with the data presented in **FIGURE 8**, Dykstra and Djundeva conclude that “several countries in Europe, particularly in Southern and Eastern regions, do not ensure that their aging citizens have access to timely and affordable long-term care of appropriate quality” (2020, p. 357).

Two further trends in policies for long-term care were described, that both give rise to a rise in dualization in long-term care, with only those who have more resources better situated to purchase quality care (Dykstra & Djundeva, 2020). The first is a trend of re-familisation, in which responsibilities for care (in particular for elderly) are being shifted away from the state to the family (Ranci & Pavolini, 2013). The second is a trend of marketization, which entails increased provision of long-term care by private (for profit) providers, either publicly funded or paid for out-of-pocket (Szebehely & Meagher, 2018).

In all, we identify a discrepancy between the importance of long-term care in contemporary and future European societies, and the availability of comparable policy indicators.

Income protection

Unemployment benefits

Unemployment benefits typically are a form of insurance-based social security, that provide a degree of income protection in the case of unemployment. Workers who lost their job can see a percentage of their wage replaced (often up to a ceiling) if they meet the qualification criteria (often including, but not limited to, involuntary dismissal, having paid their social security contribution, and have been employed for a sufficiently long contribution period). The wage replacement is typically higher than social assistance, and the contributory unemployment benefits were introduced to keep non-contributory systems of social assistance financially sustainable (Van Parijs & Vanderborght, 2017).

The primary aim of unemployment benefits, naturally, is to provide a form of income protection to the unemployed. In addition, they have the character of an automatic stabilizer, in the sense that a good-functioning

unemployment benefit system has the potential to (without policy changes) financially compensate the loss of employment among many, and thus maintain purchasing power (in a Keynesian sense) in the economy at large in times of macro-level economic downturn (Cantillon & Vandenbroucke, 2014).

Figure 9 shows trends the income replacement rate for unemployment benefits in Belgium, Croatia only for the most recent years, Poland, Spain, Sweden and the United Kingdom, for the past nine decades. These data are obtained from the Social Insurance Entitlements dataset (SIED), that is part of SPIN (Nelson et al., 2020). The particular indicator shown here represents the percentage of previous wage that an unemployed person is entitled to. It is assumed that people lost their job involuntarily, that they earned the average wage of a production worker, and that they were employed and paid their social contributions long enough to meet the eligibility criteria. The indicator shows the average of the replacement rate during the first week of unemployment and after 26 weeks of unemployment and the average between a single adult and a person living in a couple with two children. Even though in several of the countries can receive benefits for longer than 26 weeks, this duration of half a year was chosen for comparability across countries.

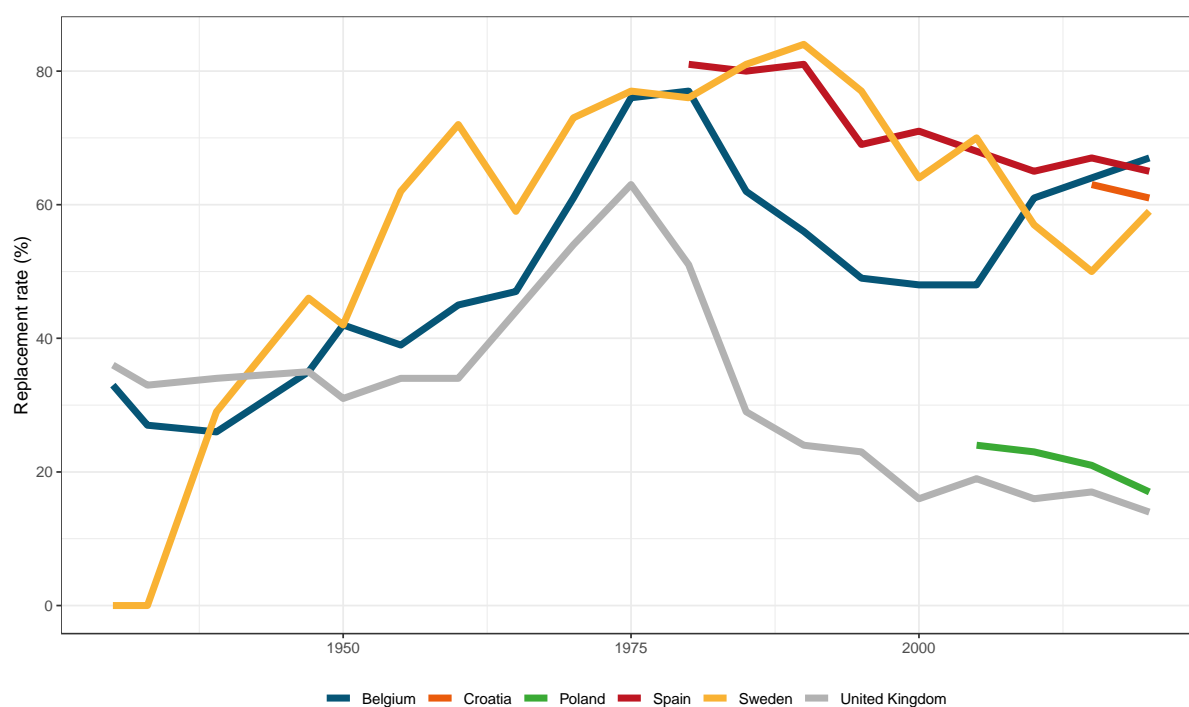


FIGURE 9 UNEMPLOYMENT BENEFITS, REPLACEMENT RATES 1930–2020

For a number of countries, these data go back to 1930. Initially, we see an increase in replacement rates that is consistent with the broader development and expansion of the welfare state in the *trente glorieuses* following the second world war. In most countries, the income replacement rate peaked around the late 1970s or early

1980s. After that period, we see a decline in the income replacement rates in all countries, with a partial recovery in Belgium after mid-2000s. The most recent steep increase in unemployment benefits in Sweden was prompted by the Covid-19 pandemic, which spotlighted the initially low levels of this benefit.

The decline in replacement rates resulted in unemployment becoming a larger risk for income poverty. However, not everyone is affected to the same degree and these differences are in an important way shaped by family relations. The decline in replacement rates in Sweden were paired with increasingly strict eligibility conditions which resulted in fewer unemployed persons receiving the income-based replacement benefits, and those who did qualify received less (not shown). In the population as a whole this was associated only with a minor increase in income poverty risks. However, for singles and single parents – because those family types are naturally much less likely to have a second earner in the household – were disproportionately affected and saw their income poverty risks increase markedly (Alm et al., 2020).

The insurance-dimension of (many) unemployment benefits also mean that workers in the periphery of the labour market are less-well protected. Eligibility conditions favour longer term, stable and formal employment. Precarious workers, voluntary and involuntary self-employed, low-wage or part-time workers are less likely to meet the eligibility conditions. There is also a marked gender dimension – as women disproportionately (have to) take on unpaid care work at the expense of (being available for) paid employment, they are less likely to qualify for “first class” social security and more likely to have to resort to “second class” social assistance (Lewis, 1992). Workers with a migration background are also less likely to qualify for unemployment benefits, in part because they are more likely to work at the periphery of the labour market but also because they are less likely to have worked sufficiently long to qualify.

Unemployment benefits are sometimes argued to entice a moral hazard, with higher unemployment benefits being associated with higher rates, or longer spells, of unemployment. This association, however, seems to be strongly context dependent. In contexts with a low divide between insiders and outsiders in the labour market (see the section on employment protection legislation), higher unemployment benefits were actually found associated with lower unemployment, hypothesized to be the result of more effective job-search and better availability of (quality) employment (Biegert, 2017). A similar finding was also reported specifically for working single parents, who reported more job security when working in countries with longer durations of unemployment benefits – argued to be the results of the longer duration of unemployment benefits allowing for a better matching on preferred job qualities when searching for new employment (Esser & Olsen, 2018).

Out of work benefit package

Often, unemployed individuals do not only have to rely on unemployment benefits for their income. Instead, many countries offer a benefit package, the exact contents of which depending on family situation. As was argued earlier, the family resilience perspective suggests that as families comprise multiple individuals who are

in different situations, it can be beneficial to examine the benefit packages in full. We do so here in brief regarding the out of work benefit package, and in more detail in the next section on the child benefit package.

FIGURE 10 shows the income replacement of an unemployed person that covers unemployment benefits, social assistance, housing allowances, child benefits, and tax benefits (all where applicable). The data are obtained from the out-of-work benefits (OUWB) dataset that is part of SPIN (Nelson et al., 2020). The income replacement rate is calculated for workers across a range of wage levels, from 0% of average wage to 200%. The presented replacement rate is the average.

The indicators in **FIGURE 10** suggest that in most countries, the income replacement rate is somewhat higher for a worker who lives in a single-parent family, compared to a worker who lives in a (single-earner) two-parent family. According to these data, the exceptions are the United Kingdom and Poland, where workers in two-parent families are financially favoured after they lost their employment. Moreover, comparing **FIGURE 10** to **Figure 9** shows that the total out-of-work benefit package tends to be higher than the unemployment benefits alone. While in itself this is not surprising, it demonstrates that isolated measures are important in understanding specific dynamics (and consequences) of welfare state change, and that combined measures of benefit packages are important to understand the total protection of welfare state against socio-economic risks such as unemployment.

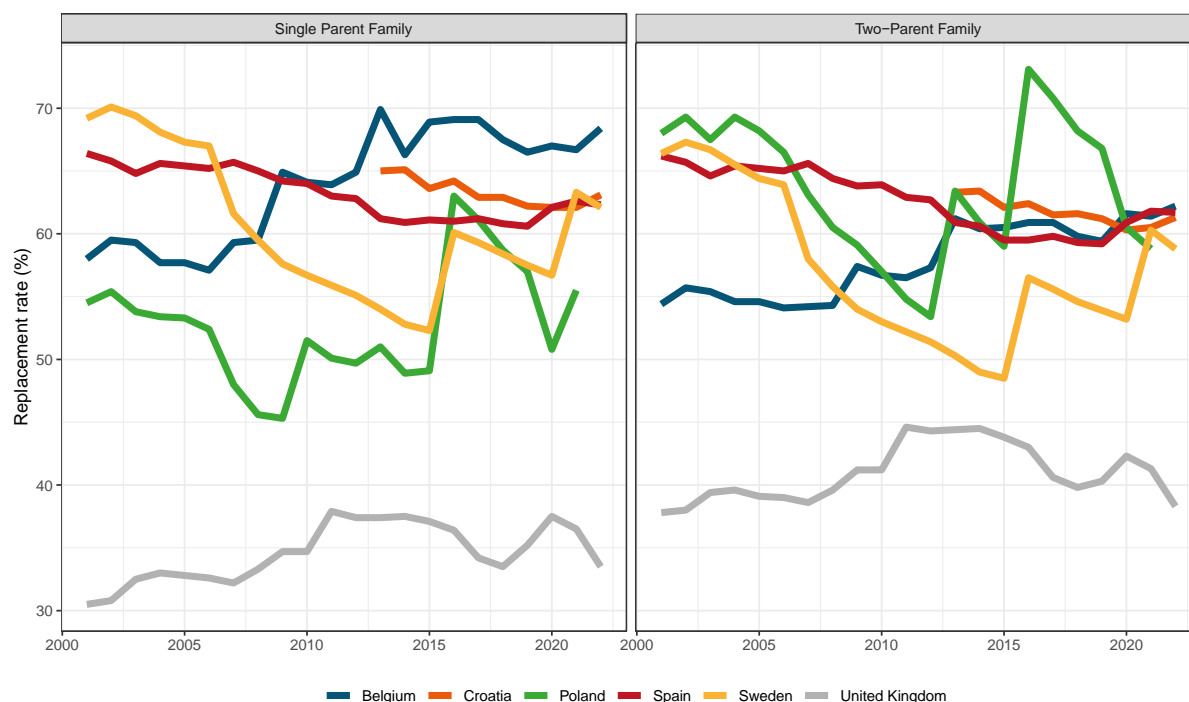


FIGURE 10 OUT OF WORK BENEFIT PACKAGE, REPLACEMENT RATE 2001 – 2022

Child benefit package

Every high-income country has crafted a child benefit package, a mixture of cash benefits and tax concessions to financially support families with children. A major and historical justification for benefit programs that provide additional income for families with children is to (at least partly) compensate for the costs associated with childrearing and to minimize the welfare loss relative to childless families (Gauthier, 1999). As such, the child benefit package clearly constitutes a resource to avoid an adverse outcome when exposed to a social risk associated with having children. In contrast to the policy emphasis on ECEC, over the past decades child benefits were subject to cutbacks and spending on income support fell in the majority of European member states (Daly, 2011). A large body of research has demonstrated that child benefits are of paramount importance in reducing child poverty (Chzhen & Bradshaw, 2012; Immervoll et al., 2001; Kamerman et al., 2003; Salanauskaite & Verbist, 2013; Van Lancker & Van Mechelen, 2015). On top of that, there is mounting evidence on the causal impact of child cash benefits on children's schooling outcomes (Cooper & Stewart, 2021), because lower levels of financial stress lead to better parenting styles and child-parent relationship. In this sense, child benefits may increase both ex-ante and ex-post resilience of families with children.

However, the outcomes of the child benefit package depend on the generosity and the design of the benefit.

Figure 11 shows the generosity of the child benefit package for workers at low and average wages. While generosity strongly increased since the mid-1990s in the UK and since the mid-2000s in Poland, in Sweden, Belgium and Spain generosity decreased. As for the design, Salanauskaite and Verbist (2013) show for 5 EU countries that strictly universal systems are least effective in reducing poverty, while mixed systems (targeting within universalism) yield better results. Van Lancker and Van Mechelen (2015) find in a sample of 29 countries that a mixed design of targeting within universalism yields the most beneficial outcomes in terms of child poverty reduction: if child benefit expenditures are more strongly geared towards low-income families within a universal framework, outcomes are most favourable in terms of child poverty reduction. Importantly, in some countries higher income families benefit more from child benefits than low-income families, and the study finds that such Matthew effect yields the least favourable outcomes in terms of child poverty reduction (Van Lancker & Van Mechelen, 2015).

The family type matters as well. On the basis of data from the Luxemburg Income Study for over three decades, Maldonado and Nieuwenhuis (2015) show that child benefits have a bigger impact in reducing poverty amongst single parents compared with couples (See also: Van Lancker & Van Mechelen, 2015). So, while child benefit systems affect the resources available to families, the impact can be heterogeneous supporting specific families or children more than other.

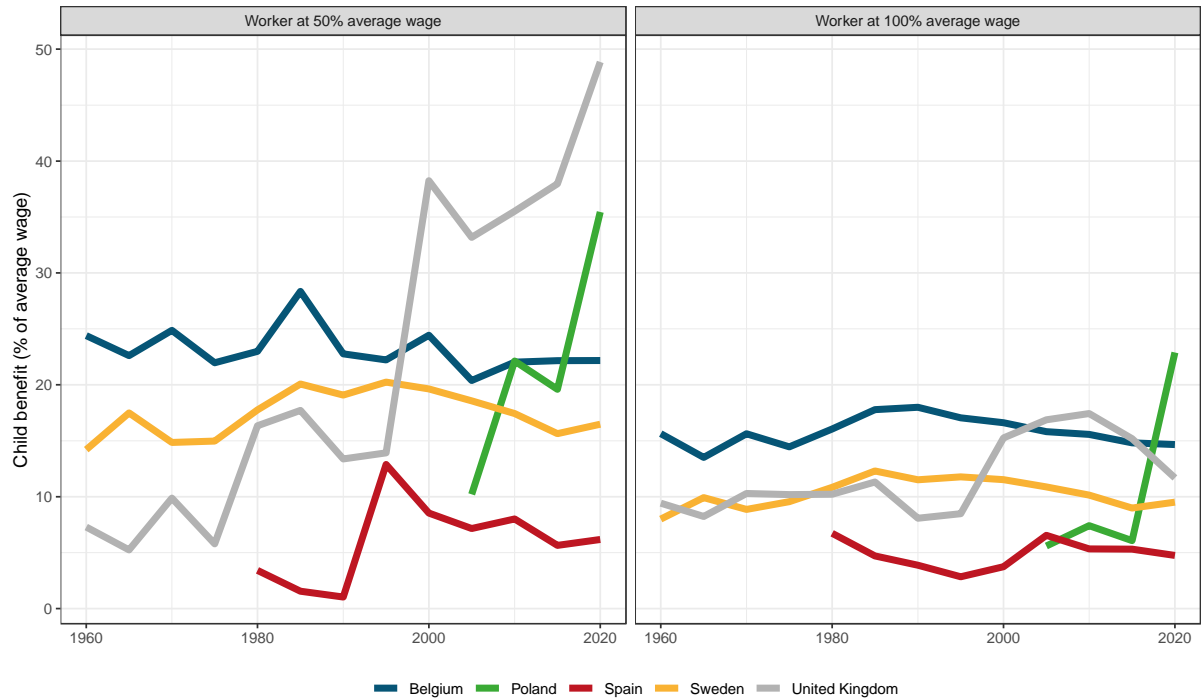


FIGURE 11 CHILD BENEFIT PACKAGE, 1960 – 2020

However, in terms of supporting family resilience, the consequences of child benefit packages can be negative as well. Milligan and Stabile (2009), for instance, exploited a policy change in child benefit levels in Manitoba, Canada in 2001 to estimate its impact on the labour supply of families with young children and on child and family outcomes. They found that higher child benefits improved child development while at the same time reducing labour supply amongst low skilled families. Schirle (2015) used a difference-in-difference estimator to test the impact of a universal child benefit on labour supply in Canada. She found that the employment impact of receiving the benefit was negative for all mothers, albeit stronger for lower educated mothers than for their higher educated counterparts. Koebel and Schirle (2016), then, showed that the Canadian universal child benefit also had a different impact on the labour supply of divorced mothers compared with married mothers. Married mothers tended to reduce their labour supply upon receiving the benefit, while divorced mothers increased their labour supply instead. Recent expansions of targeted child benefits towards low incomes in Canada however do not find any labour supply effect (Baker et al., 2022). So, there are different objectives and trade-offs, depending on the characteristics, generosity and targeting of the child benefit scheme, affecting family resilience in different ways.

Case studies on inequalities in family resilience

In this section, we present two empirical case studies on inequalities in family resilience, with a focus on income poverty in relation to unemployment and the work intensity of others in the family, and material deprivation in relation to care-related risks and work intensity. These descriptive analyses demonstrate how resources, risks and outcomes can effectively be identified and interpreted in light of the inequalities in family resilience framework.

Data and Method

We plot the risks, resources and socio-economic outcomes among individuals who are part of a specific family type to help us understand whether and how are these factors distributed across family types within and across countries. We used the European Union Statistics on Income and Living Conditions (EU-SILC) from 2019. Although the task might seem straightforward, it is not always the case. This is because comparative social surveys rarely classify their respondents as members of particular families. Instead, they tend to focus on households. We go beyond the pre-defined variables available in the surveys that capture this household composition and try to unpick the familial and non-familial relations within the households to better understand the system of support within these households.

Most of the European social surveys contain variables that provide some indication of the relationship within households. Typically, there are two approaches to this type of variables. First, and probably the most common approach, is describing the relations within households through a reference person. In case of a simple survey, this is the respondent. In household surveys, the reference person is the household head or another household member. The relations within the household are then linked to this reference person. The second approach uses person identifiers (i.e., ID variables) and is only possible with household surveys. EU-SILC is using this approach when identifying relations within households. Although it only contains the ID variables for mothers, fathers and partners of each member of the household, this information can be extrapolated to different types of relations such as grandparent or sibling. Nonetheless, this approach is not without limitations. Due to the character of the ID variables, it is not possible to identify possible familial relations in case neither of the parents live in the household. For instance, it is not possible to identify grandparents living with their grandchildren because of the absence of a parent and hence mother's or father's ID. These individuals will be classified as unrelated. This is the case also for siblings who may cohabit but if neither of their parents is present in the household, it is impossible to classify them as siblings due to the missing parental ID.

We used the information on relationship within households to create the Families in Households Typology (FHT). We created several FHT's that go to various amount of detail in the family typology. However, due to varying family structures in countries, reporting rules, and survey response rates, a vast amount of estimates leave small sample sizes in some categories. Some of the sample sizes can be so small that they do not meet the Eurostat reporting rules and had to be censored. For this reason, we selected FHT with seven categories, which gives us

a useful amount of detail about family types but limits the number of categories with sample sizes that do not meet the Eurostat reporting rules. The categories in FHT-7 are (1) single adults, (2) couples without children, (3) single parents, (4) couple with children, (5) single parent living with at least one grandparent, (6) couple with children and at least one grandparent, and (7) other households. The last category of ‘other’ captures more complex household compositions including households with family units living with non-related individuals or households of cohabiting individuals without family relations.

When it comes to country selection, we intended to follow the selection of countries in the previous rEUsilience report (Bartova et al., 2023). However, the UK was no longer participating on EU-SILC in 2019, which is the year we used in our analysis. Therefore, we excluded the UK from our current analysis. Our motivation to use the year 2019 was to use the most recent data that have not been impacted by the consequences the COVID-19 pandemic had on data collection. We will address this issue in the next deliverable in this work package, which will also include data from 2015.

Key variables of interest

For the risks, resources and socio-economic outcomes we created a series of aggregate variables. We focused on the measure of poverty risk, unemployment, education, household work intensity, material deprivation and care-related risks. We measured the risk of poverty (AROP) with EU-SILC pre-defined poverty indicator (hx080), which uses the household disposable income as a base for calculating of a dichotomous variable of someone being at risk of poverty or not. The threshold for being at risk of poverty is 60% of a median of disposable equivalized household income in each country. We used this indicator to calculate the percentage of individuals who live in each household type and who is at risk of poverty. For unemployment, we identified individuals who were unemployed at the time of the survey and, for example, calculated the percentage of unemployed individuals in each family type. We followed the same logic with education where we focused on people who completed tertiary education.

In work intensity, we were interested in the share of people who live in households with high work intensity. To create this indicator, we used the pre-defined EU-SILC variable of ‘work intensity’ (rx040). This is a continuous variable which captures the work intensity of household members who are between 18 and 59 years old. Its values vary between 0 and 1 with lower values corresponding with lower work intensity. We transformed this variable into a dichotomous indicator of high work intensity with a threshold of 0.55. Care-related risk is measured simply through a presence of a child under the age of three in a household. Finally, we calculated material deprivation from a composite of several variables asking about the household’s capacity to pay for annual holidays away from home, to afford a meal with meat, to face unexpected financial expenses, whether they have a telephone, colour TV, washing machine or a car (hs040-080, hs100, hs110). We transformed them into an index and introduced a threshold. A person living in a household that scored more than the value of 3 on the index was classified as living in a household with high material deprivation.

Case 1: Unemployment, work intensity, tertiary education, and AROP

The first empirical case examines how the unemployment (risk) interplays with tertiary education and high-work intensity (resources) in producing variation in poverty (AROP) rates (outcome). The analysis focuses on the different situations the various family-household types (FHTs) face over a subset of countries.

Figure 12 presents the prevalence of individuals at risk of poverty by family-household type (FHT). It was documented earlier that three-generational households are particularly rare in Sweden (Bartova et al., 2023). In combination with applying the Eurostat reporting rules, the result for Sweden is dropped (in the lower left panel). Nevertheless, Figure 12 shows that individuals living in FHTs consisting of couples without children and couples with children (without grandparents) generally face the lowest poverty rates.

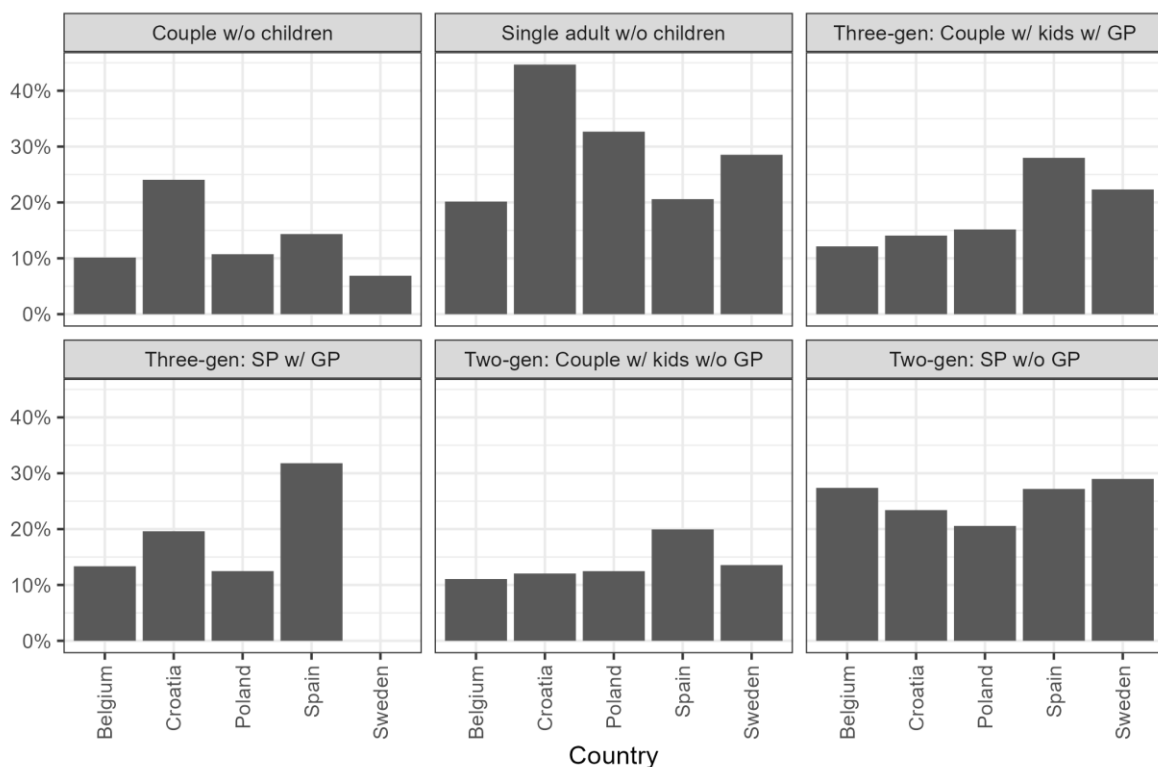


FIGURE 12 PREVALENCE OF AT-RISK-OF-POVERTY (AROP), BY FHT

Conversely, single adults living alone and single parent constellations are more exposed to poverty. Spanish poverty rates are generally high, and in comparison with other countries, the poverty rates for three-generational FHTs are comparatively higher (prevalence being around 30 percent). Still, single adults in Croatia show the highest estimated poverty rate of roughly 45 percent.

Unemployment is defined here as a risk factor for poverty, and **Figure 13** displays the prevalence of unemployment by FHTs and countries. Croatia and Spain stand out with the highest unemployment prevalence across the board, including relatively high unemployment for couples without children. The Spanish three-generational families, both for couples and single-parent constellations, and two-generational single-parent families all experience roughly 20 percent estimated unemployment. Due to small cell sizes, both Belgium and Swedish data points are censored for the three-generational FHTs.

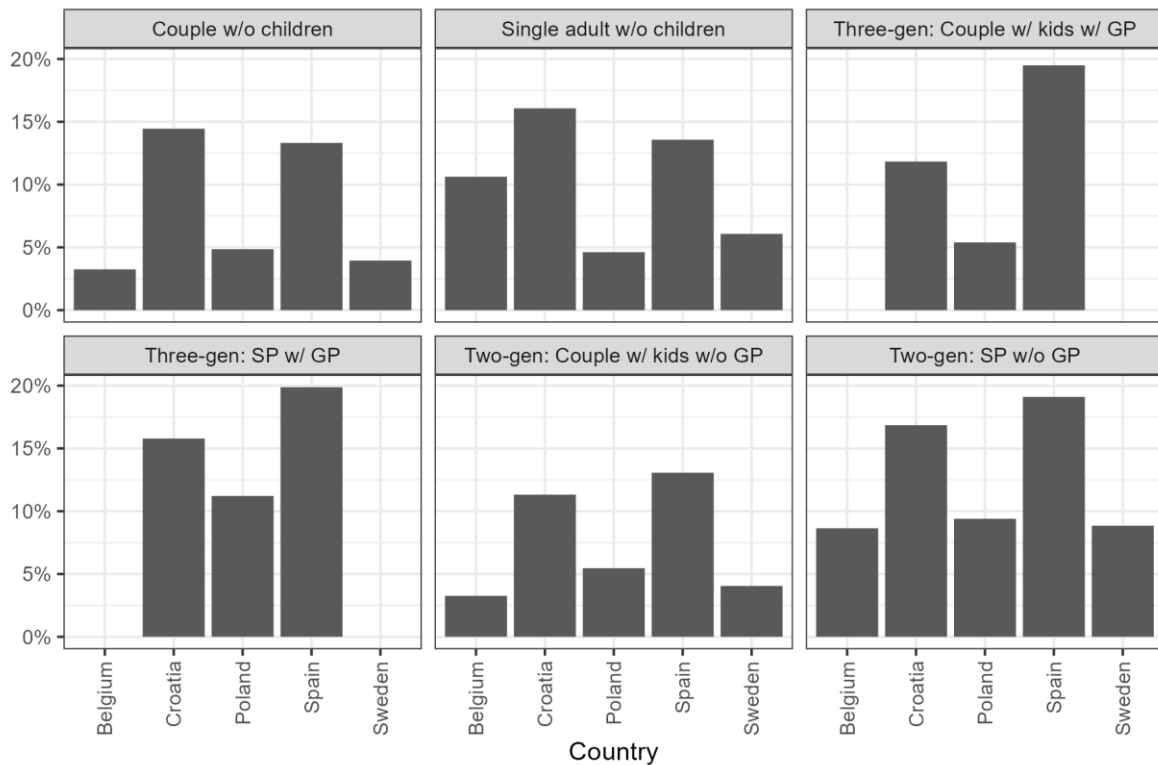


FIGURE 13 PREVALENCE OF UNEMPLOYMENT, BY FHT

The issue of censoring and data unavailability becomes even more apparent when adding the resource of tertiary education as a further dimension to analyse. In **Figure 14**, we examine the prevalence of unemployment by educational groups. In other words, we pursued to find out how likely is the risk of unemployment to occur among low and high-resource groups. Nevertheless, the data points are unavailable for all the selected countries in the three-generation single-parent constellation with tertiary education. For many of the other panels, only the data from Spain is consistently available. Where data points are available, we observe that the highly educated are much less likely to experience unemployment, and this finding is consistent across family types.

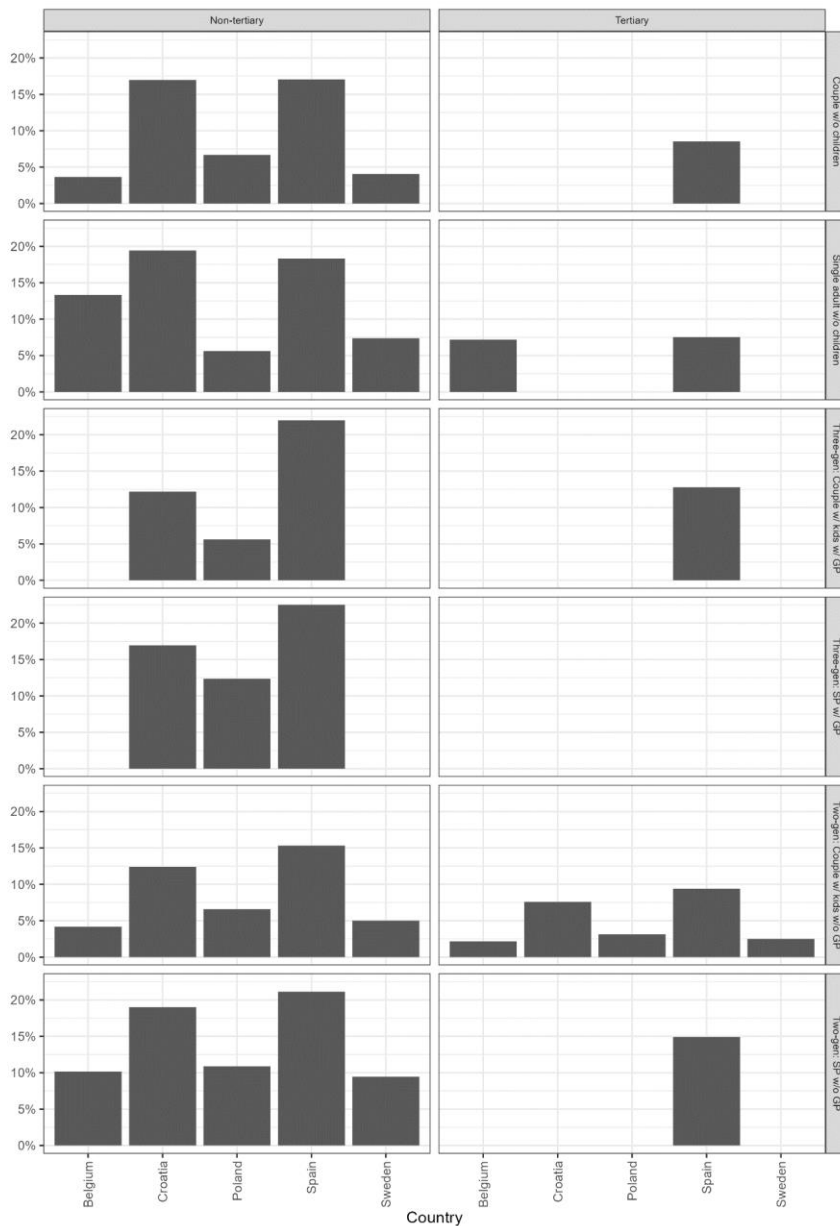
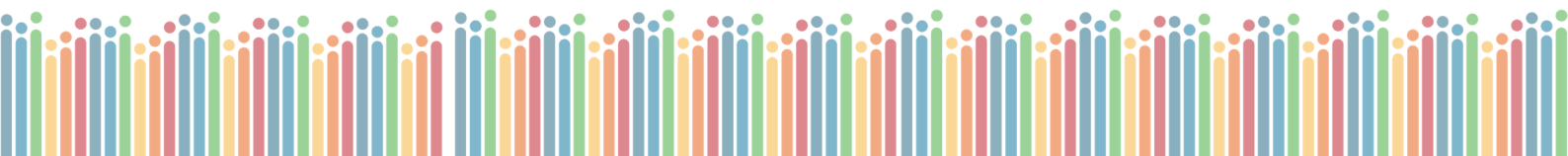


FIGURE 14 PREVALENCE OF UNEMPLOYMENT, BY TERTIARY EDUCATION, FHT

The scarce availability of data requires us to analyse a different but related labour market resource: work intensity. Although the data is still hampered by censored estimates, in Figure 15, we can consistently (with one exception) present the prevalence of resources by risk, FHT, and country for Croatia, Poland, and Spain. For this subset of countries, it is clear that again the FHTs experiencing the risk of unemployment are less resourced to deal with that risk. While this general finding is mirrored in the available estimates in Figure 14, the case with work intensity and unemployment is somewhat circular since unemployment necessarily affects work intensity.



Nevertheless, there is a substantial discrepancy between the measures given how the EU-SILC survey is designed. The unemployment variable gives the labour market status the current week the respondent is being surveyed, while work intensity is calculated based on the income reference year (generally the previous year). The prevalence of high-work intensity is lowest in the two-generational single-parent constellation of the unemployed group. Again, the estimates for unemployed three-generational single parent families are not available, which makes it hard to draw any general conclusion about single parents. There is some evidence that the two-generational single parent families seem less resourced by having (a history of) lower work intensity compared to the single adults. Especially, Polish single adults have a past year prevalence of roughly 38 percent high-work intensity in the unemployed group – compared to the corresponding (two-generational) single parents in Poland at around 20 percent. Two-generational single-parent families also have (a history of) lower work intensity compared to two-generational couples with and without children. This possibly suggests that in couples, when one person is unemployed, their partner may raise the work intensity of the household if they have employment.

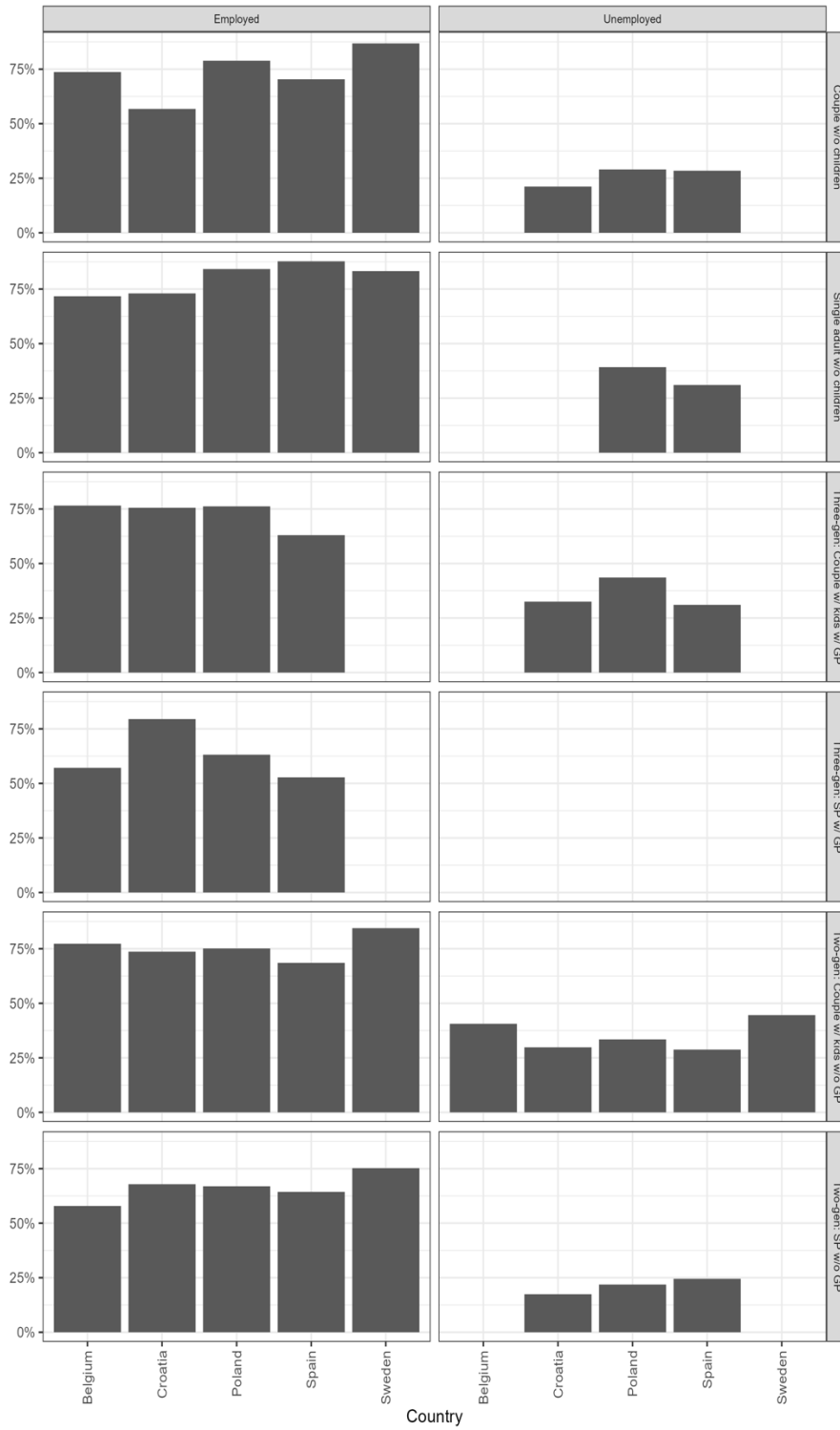


FIGURE 15 PREVALENCE OF HIGH-WORK INTENSITY, BY UNEMPLOYMENT, FHT



Finally, we combine the analysis of the risk, resource, and outcome. In **Figure 16**, we show how high work intensity is associated with poverty rates among those that experience unemployment. The reduction in poverty is substantial for the high-work intensity group compared to the family and household types in the low-work intensity group. Out of all the 15 possible contrasts on the available data, 13 cases show more than a halved prevalence of poverty rates when comparing the high-work intensity group to the low-work intensity group. The only instance where the reduction is not as dramatic are for three-generational couples with kids in Poland and two-generational single parents in Spain. Although they have (a history) of high-work intensity, the two-generational single parents in Spain and single adults in Spain and Poland are still exposed to a high prevalence of poverty, around 38 percent. Considering the two-generational cases, Spanish single parents with high-work intensity roughly experience a 200 percent higher poverty prevalence rate compared to the corresponding single parents in Croatia and Poland. This is a substantial difference, which is interesting given that unconditional poverty rates (as in **Figure 12**) are not as pronounced and neither are unemployment rates (**Figure 13**, at least between Croatia and Spain). In fact, Spanish two-generational single parents have the highest history of high-work intensity in the unemployed group of all three countries. This suggests idiosyncratic dynamics at the country level are at play; when facing unemployment, having a history of high-work intensity (and thus a stronger connection to the labour market) does not seem to make as much difference for poverty levels in this Spanish case.

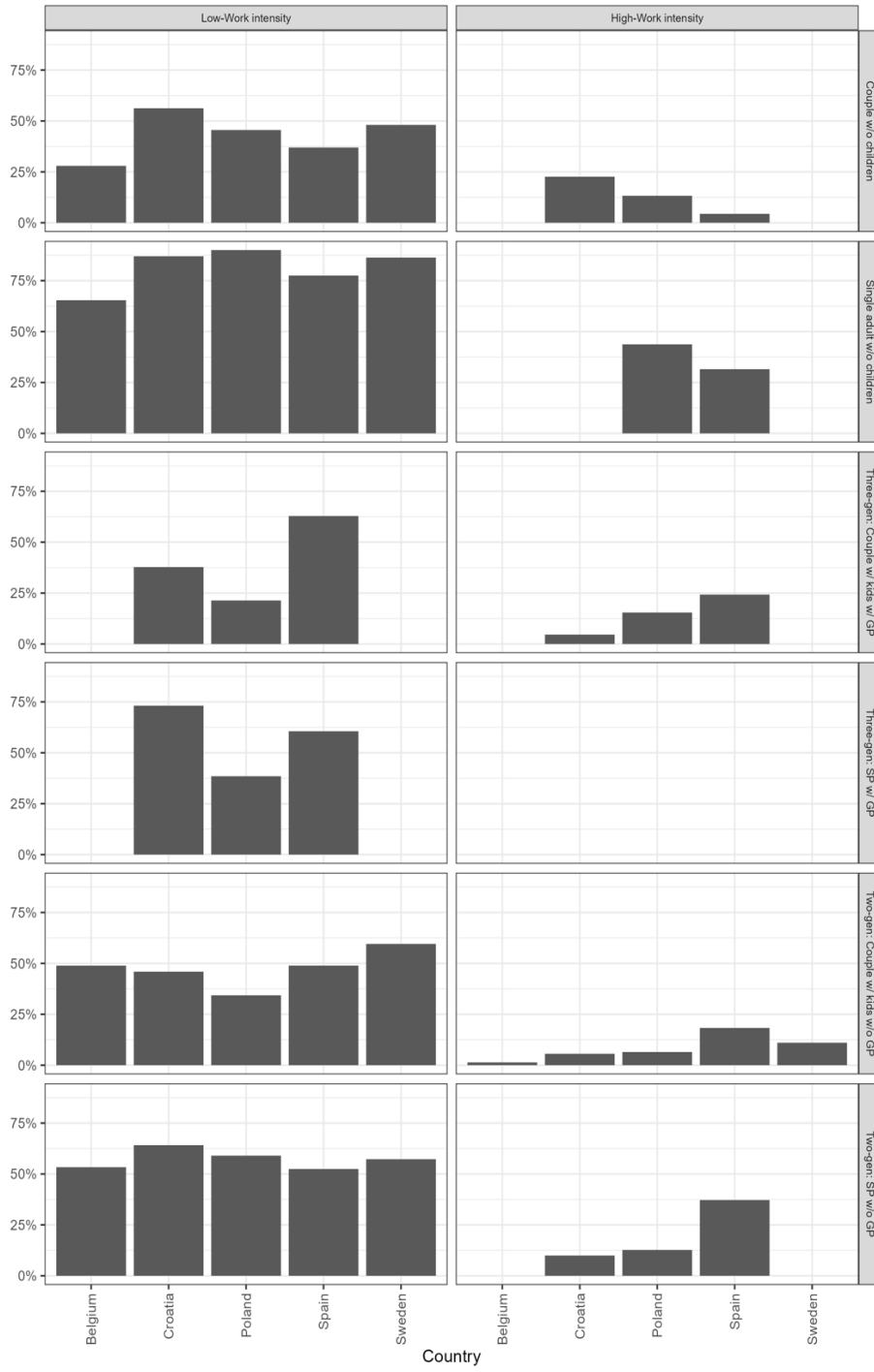


FIGURE 16 AT-RISK-OF-POVERTY AMONG THE UNEMPLOYED, WORK INTENSITY, FHT



Policy correlation: Total social spending and poverty, by unemployment

We are again held back by the data when estimating policy correlations and maintaining the interest in heterogeneous associations over FHTs and risk status. In Figure 17, the policy variable is out-of-work replacement rates at the country level, calculated based on a two-parent average production worker norm (see **FIGURE 10**). The outcome is poverty rates shown with the linear slopes estimated for the risk and non-risk groups, respectively. The correlations (blue solid line) are relatively flat for the non-risk group (those who are currently employed), thus highlighting a lesser dependency on replacement rates for these subgroups – representing that employment income for most is sufficient to not live in poverty. Several slopes in the unemployed group suggest a lowering of poverty rates when replacement rates increase, though, the slopes bounce around quite extensively. There are two instances of positive relationships, indicating that an increase in replacement rates is associated with an increase in poverty rates.

Although there certainly are several issues of confounding, one major problem is yet again the data availability due to censoring. The results make more sense if we compute the same correlations without censoring, shown by the dashed red line – note, however, that the scatter plot is based on the censored data. The uncensored correlation still shows a positive correlation for the two-generational single-parents, but the sign is flipped for three-generational couples with children. A potential problem, given censoring, but also due to uncertainty since we have low (conditional) cell sizes is that inferences can be affected. For example, if there is selection in countries and data points when comparing contrasts between, say, unemployed and employed, we will not compare the relevant quantities. We will discuss potential remedies to this data issue in the conclusion. Concerning the country distribution in out-of-work replacement rates, Sweden is – perhaps surprisingly given the traditionally strong welfare and socialization of risk profile – stays at the lowest end in the distribution (54 percent), whereas Poland is higher (67 percent) with Belgium, Croatia, and Spain standing in-between.

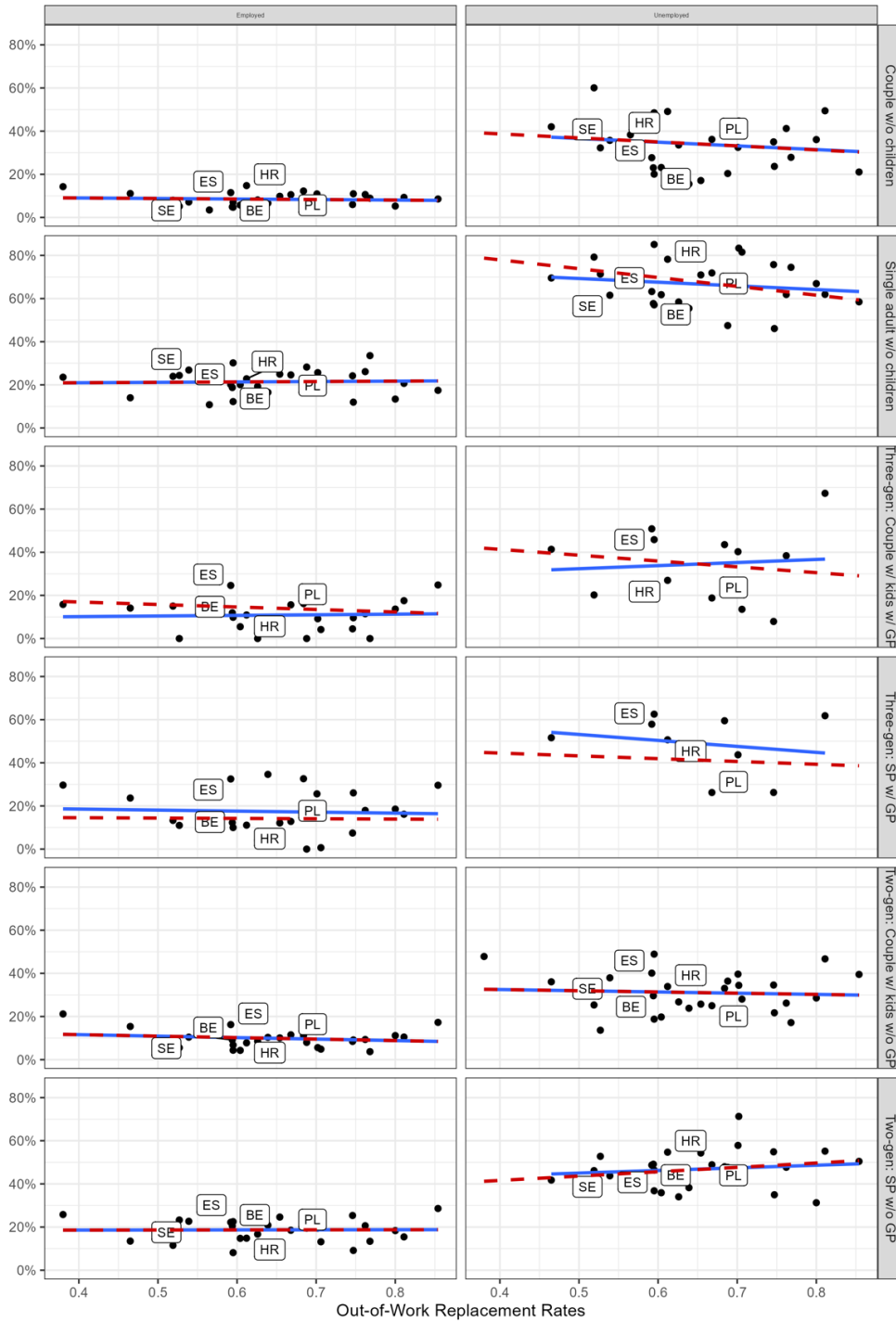


FIGURE 17 OUT OF WORK BENEFITS AND AT-RISK-OF-POVERTY, BY UNEMPLOYMENT AND FHT

Case 2: Material deprivation, care-related risk, and work intensity

Next, we focus on the outcome of material deprivation, which in EU-SILC is defined as the inability to afford at least four essential items of a nine-item list (including everything from affording rent or mortgage payments, telephone, warming expenses to eating proteins regularly). Figure 18 shows this adverse outcome is much more common among individuals living in single-adult, two-generational single-parent, or three-generational single-parent family constellations. In Croatia, there is generally a higher level of material deprivation, and in Spain, couples with children (living in a three-generational household) show roughly as high prevalence as single adults (around 6-7 percent), with three-generational and two-generational single parents slightly higher (about 8-9 percent). Sweden has lower rates of material deprivation, although two-generational single-parent families show a prevalence of roughly eight percent, which is high by national standards.

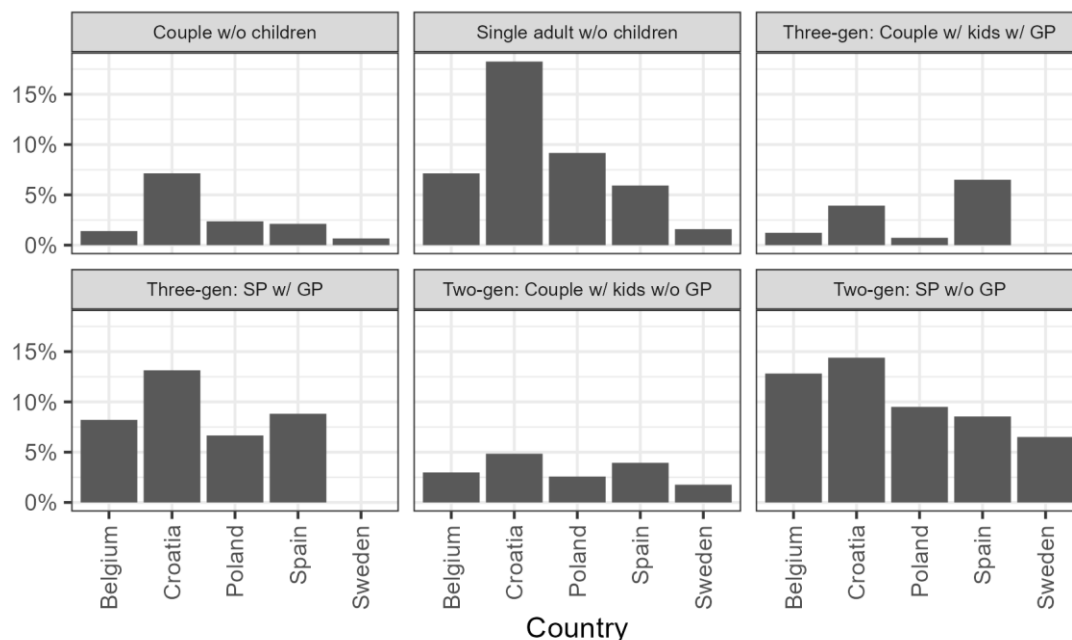


FIGURE 18 PREVALENCE OF MATERIAL DEPRIVATION

In this case study, the risk is defined as caring for a child under the age of three, meaning increased care needs and demands of flexibility in work as well as support with childminding from family, friends, and/or preschool. Note that the analysis is now restricted to the FHTs with children. As presented in Figure 19, the prevalence of the care-related risks involved in nurturing a child or children below the age of 3 (from now on, *care-related risk* only) is not evenly distributed over the various family and household constellations – and some pronounced differences over countries also appear. For example, individuals exposed to this care-related risk are more commonly found in the three-generational couple with children constellation (with prevalence roughly between

25 and 30 percent) in all countries except Sweden. Moreover, two-generational single parent families that experience the care-related risk are more than half as prevalent in Poland and Spain compared to Belgium and Sweden (the data for Croatia is missing). This could suggest that the Belgian and Swedish contexts provide more opportunities (be it material and/or normative) for parents to divorce when children are very young. It can also be the case that it is relatively easier for Belgian and Swedish individuals without partners to become parents, and less so in countries with more pro-natalist and traditional institutions, like Poland. While these results certainly are related to the age and fertility patterns in each country, they suggest how care risks related to fostering young children are distributed differently in different countries – and how the respective FHTs are heterogeneously exposed to challenges in each context.

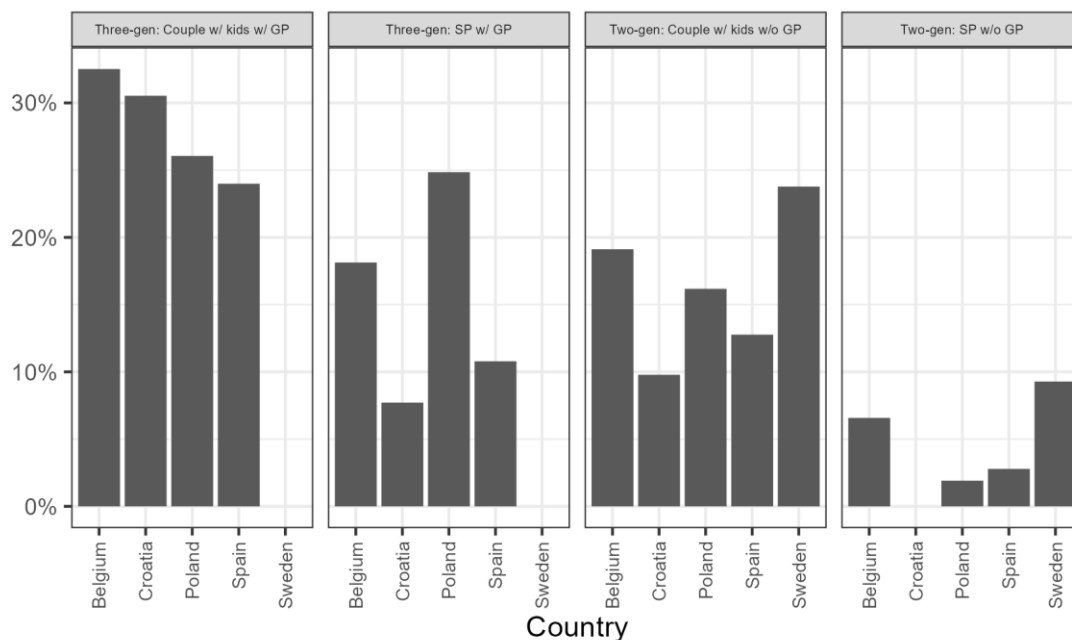


FIGURE 19 PREVALENCE OF CARE-RELATED RISK (CHILDREN <3 YEARS)

We focus yet again on work intensity as a resource (unequally) available to families. However, since the care-related risk also corresponds to simply having young children and thus is subject to a potential correlation between labour market attachment and socially desirable childbearing norms as well as positive fertility and status associations (Kolk, 2023), it makes less sense to evaluate the prevalence of risk exposure by work intensity. Instead, in **Figure 20**, we proceed to the second, or ex-post, stage and present the results for material deprivation for those experiencing the care-related risk by work intensity, FHT, and country. The main result is that for those individuals living in households that are exposed to this care-related risk, material deprivation is many times lower in high-work intensity FHTs. However, there are some exceptions to this finding. Polish single

parents actually have lower rates of material deprivation in the low-work intensity group. This is also true for Croatian two-generational couples with children. However, these anomalies are based on very small differences and should be interpreted with care due to the statistical uncertainty involved.

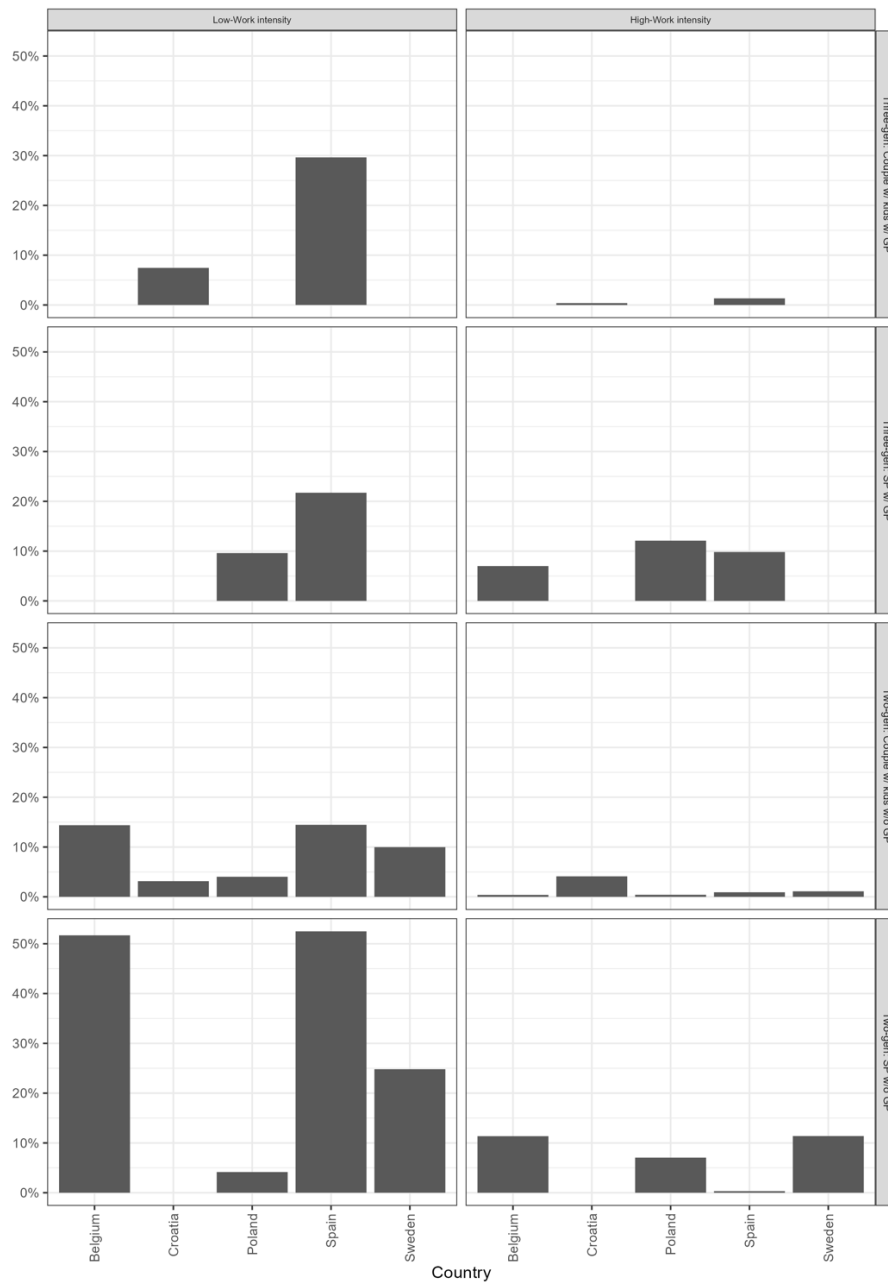


FIGURE 20 MATERIAL DEPRIVATION AMONG PEOPLE WITH CARE-RELATED RISKS, BY WORK INTENSITY AND FHT

Policy correlation: ECEC and material deprivation

Figure 21 shows the linear correlations for each FHT between material deprivation rates and total spending on Early Childhood Education and Care (ECEC) as percent of GDP. The differences between censored and non-censored slopes are not particularly pronounced. The analysis is conditioned on experiencing the care-related risk. All correlations are negative, highlighting that increased spending on ECEC is associated with decreased material deprivation for the various family and household constellations. Given previous caveats on sample selectivity and censoring that can affect the estimation as well as the inference, the slope for three-generation single parents is suggestive of a stronger association (i.e., even more negative). While there is a truncation of data points at the top of the ECEC spending distribution that can affect the estimation of the censored slope (blue solid line) – for example, the censored estimates of Sweden, among other countries – the uncensored data actually makes the negative correlation somewhat stronger (red dashed line). Moreover, Croatia is dropped from the analysis since policy data on ECEC spending levels are missing for this context. We find that Belgium and Spain have high conditional material deprivation rates for the single parents' constellations. Belgium surpasses Spain, even though the ECEC spending levels (as percent of GDP) are higher in Belgium (0.8 percent) compared to Spain (0.5 percent). With Polish spending in between (0.6 percent), material deprivation levels are low for two-generational constellations and instead higher for the three-generational FHTs. In sum, based on this descriptive analysis, country spending on ECEC is correlated with lower levels of material deprivation.

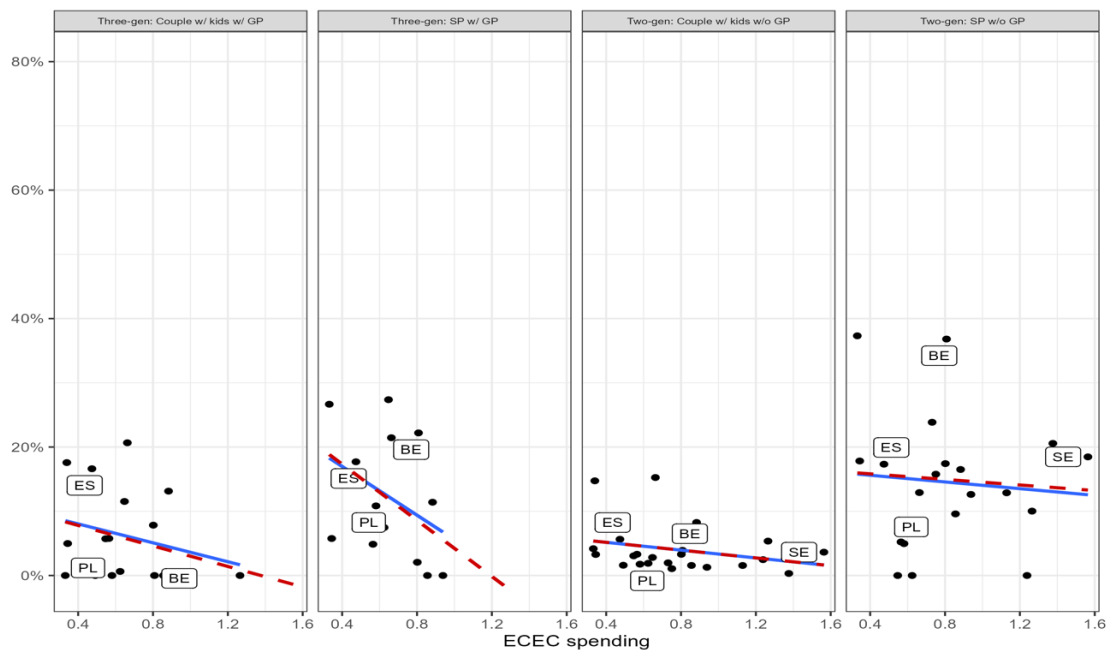


FIGURE 21 ECEC AND MATERIAL DEPRIVATION AMONG PEOPLE EXPERIENCING CARE-RELATED RISKS, BY FHT

Conclusion

In this report, we formulated the first version of the inequalities in family resilience framework, and applied it to better understand inequalities between and within families in the context of European social policy. The inequalities in resilience framework situates inequalities in risk and resources centrally, and makes a key distinction between ex-post resilience (responding to risks) and ex-ante resilience (in anticipation to risks). The result is a framework that differentiates between two distinct types of inequalities: inequalities in who experiences risks, and inequalities in how well people and families are resourced to respond to those risks. It also implies that policies can support family resilience in multiple ways: by facilitating them to anticipate risks, and by supporting those who experience risks.

The inequalities in resilience framework was then used to critically examine the turn towards activation, a key development in European social policy in recent decades. In terms of the conceptualization the inequalities in resilience framework, this policy development can be interpreted as a shift in the relative importance of policies that provide resources to absorb risks, to adaption or avoiding risks. However, we hypothesized that individuals and families with the least resources to avoid to risks through ex-ante anticipation, also have the least resources for ex-post absorption of, or adaptation to, these risks to avoid undesirable outcomes.

The focus on family resilience required three further qualifications. First, different families benefit to varying degrees from policies. Second, family brings the care dimension into focus. Third, considering the important role that family relations play in a wide range of life domains, and the fact that families comprise of multiple persons who can all be in a different situation, it becomes clear that family resilience is best supported by a combination of policies – a policy package – rather than by policies in isolation.

Empirically, we presented data on trends in social policy in Belgium, Croatia, Poland, Spain, Sweden and the United Kingdom, and presented two case-studies on inequalities in resilience. These analyses served to illustrate the workings and potential of the inequalities in resilience framework.

The descriptions of policy trends covered the broad areas of the labour market, care, and income protection, and were paired with brief literature reviews. The key insight from these reviews was that although these policies all can be effective in supporting individuals and families, all are associated with inequalities in terms of family diversity, gender, migration background and socio-economic status. Social policy can play a key role in attenuating these inequalities, but also perpetuate inequalities between insiders and outsiders.

The empirical case studies on inequalities in family resilience focus on income poverty in relation to unemployment and the work intensity of others in the family, and material deprivation in relation to care-related risks and work intensity. These descriptive analyses demonstrated how resources, risks and outcomes can effectively be identified. Albeit only correlational, the analyses further showed inequalities between family types

in the risks they are exposed to, the resources they have at their avail, and the outcomes that are associated with these patterns. Examples were shown of how those with more resources (such as education), are less exposed to risks (such as unemployment), as well as that among those who are exposed to a risk (such as unemployment) resources (such as work intensity of other household members) play an important role in shaping who are subject to undesirable outcomes (such as income poverty). The policy context further shapes how these inequalities are interrelated.

We formulated a core hypothesis of the inequalities in family resilience framework that individuals and families with the least resources to avoid to risks through ex-ante anticipation, also have the least resources for ex-post absorption of, or adaptation to, these risks to avoid undesirable outcomes. Even though the analyses presented in this deliverable are by no means a formal test of this hypothesis, it is worthwhile noting that the hypothesis has been instructive in designing the analyses, and that there is some empirical corroboration.

The work presented in this deliverable will be continued, to address a number of limitations. We outline three. First, the conceptualization of the inequalities in resilience framework needs further formalization to be used in more advanced statistical analyses. Such analyses should be able to incorporate the multivariate nature of resilience, and the temporal dimension linking resources to risks and outcomes. Similarly, the families in household typology will be presented in greater detail, and it needs to be evaluated to what extent this classification of households by family relations provides an empirical advantage over existing classifications. These elaborations are underway and will be presented in the form of (working) papers. Further, in Work Package 8, a survey module will be developed to further improve the measurement of family relations within and across households.

Secondly, the critical analysis of European social policies needs to be empirically examined, and in particular the formulated hypothesis needs to be tested in a specific empirical application. This hypothesis test will focus on whether and how social policies have changed families' exposure to socio-economic risks, changed the degree to which families who are exposed to these risks have undesirable outcomes, and what mediating or moderating role resources have. In addition, while the policy indicators presented here are designed and suitable for analyses that compare (trends across) countries, they capture aspects of inclusiveness, flexibility and complementarity only to a very limited extent. These analyses will be complemented with more fine-grained analyses in the deliverables of work package 5.

Finally, as we have argued, research on social inequalities and policy evaluations should cover more diverse family and household situations and be more fine-grained to capture the operative social mechanisms. However, this perspective puts high demands on the data and we have struggled with these limitations in evaluating the empirical case studies. While this partly is a function of the interest in conditional estimates that decrease cell sizes and amass the problems related to survey missing data, the problem is exacerbated by reporting rules (See: Bartova et al., 2023) The relevant question then is to what extent current data infrastructure can handle these

challenges. For example, the issues mentioned above, in conjunction with censoring due to reporting rules, did not allow us to complete the analysis based on examining tertiary education as a resource in the inequalities in resilience framework, simply because the amount of omitted data points made the results uninterpretable. Similarly, the policy correlations are characterized by more or less extensive losses of data points that make the results uncertain. Not only does censoring affect the correlations by inducing systematic or random variability, but it also makes the inference highly problematic. Given that censoring and limited cell sizes affect conditional groups differently, it is hard to draw any conclusions between the contrast brought about by the study design and setup. We propose that researchers and social statisticians pool annual EU-SILC data with neighbouring years. This pooling procedure can be further improved by down-weighting the neighbouring years and (conversely) up-weighting the focal year. Certainly, this might be a trade-off that induces uncertainty if the focal years are based on very low cell counts – but correction for uncertainty could also be implemented in the weighting structure. In this report, we have utilized the uncensored data by estimating and disclosing linear correlations without showing the underlying data. Another suggestion is to introduce a fine-grained random error to the quantities, for example, in a scatter plot setting. Such a procedure would potentially allow researchers to plot the uncensored data but slightly distort it to make de-identification impossible while the correlations are intact. At the moment, official ethical guidelines for data management (e.g., Eurostat) do not sufficiently discuss these potential alternative solutions. We welcome a more active discussion on these issues and propose future work to develop and recommend standardized statistical routines.

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