

**The Danish Model: The case of partnership dissolution in  
cross national comparison.**

by

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**The Danish Model: The case of partnership dissolution (Bould et al.)**

## **Introduction**

This paper examines the post-separation income of Danish women in comparison with the post separation income of women in Germany, France and the UK. Women do significantly better in Denmark post-separation than under the other three social welfare models. Women do equally poorly under the conservative model of Germany and the liberal model of the UK as well as the mixed model of France. This outcome requires an in depth analysis of how the Danish model works to better protect post separation women. It also leads to the question of “Can the Danish Model be replicated elsewhere?”

The European Union (EU) goal of gender equality has largely focused on questions of employment and discrimination in and outside of the workforce. This paper will add another issue to the discussion of gender equality that of the economic consequences of divorce and separation. Gender equality in this research is measured by comparing the pre and post separation household equivalent income of the woman to the pre and post separation household equivalent income of the man; household equivalent income is the household income adjusted for household composition. These household equivalent income measures are calculated for 4 EU countries, France, Germany, Denmark and the United Kingdom. Although this measure of gender equality only takes income into account, income is critical in order to achieve equal economic independence for women and men as set forth in the Lisbon Roadmap (2006-2010). A separate analysis is required for couples with children as compared to couples without children. The paper will give special attention to understanding gender equality for couple households where there were children.

Our results question an understanding of gender equality based on individual choices or preference theory (Cf. Hakim 2000). Hakim suggests that women should have the option to stay at home and be economically dependent upon a man. She reviews 5 historical changes since the mid-1960's which provide women with new options, but she does not mention the liberalizing of divorce laws during this period (Hakim, 2000, p. 8). Before these changes in the 1960s and 1970s divorces

were very difficult to obtain in the United Kingdom, France and Germany.<sup>1</sup> Only in Denmark was the approach to divorce one of a simple definition of a breakdown of the marriage as early as the 1930s. Now all four countries have laws which permit divorce based on the breakdown of the marriage. In a marriage breakdown or in a partnership breakdown there is no requirement to assign fault. The “choice” to opt out of the relationship is available to both partners but one partner may choose to leave without the agreement of the other partner. In this situation the individual who would choose to keep the relationship does not have that choice. Furthermore, with this new late 20<sup>th</sup> century option it is likely that even if the woman is the one who chooses to leave, she will have a heavy price to pay economically (Le Feuvre and Lemarchant 2007). The dissolution of the relationship has been a situation which has left women most vulnerable economically (Hussain and Kangas 2009; Aassve, Betti, Mazzuco and Mencarini 2007; Andress, Borgloh, Bröckel, Giessselmann and Himmelsheim, 2005; Belle Maubert, Ghitti. et al. (2006), Lemarchant 2004; McKeever and Wolfinger, 2001; Smyth and Weston 2000; Jarvis and Jenkins 1999; ; Galarneau and Sturrock 1997 Finnie 1993; Burkhauser, Duncan, Hauser and Bernstsen 1991; 1990) “Ultimately, the social and human costs of the divorce are undoubtedly the most unequally shared of the problems induced by the contemporary transformation of the family tie”(translated from Théry 1998, 80).

In all 4 countries divorce is granted on the basis of the breakdown of the marriage. In 2005 the crude divorce rates were similar in the four countries: in Denmark the rate was 2.8% for each 1000 persons, in the United Kingdom the rate was 2.6, in France 2.5 and in Germany 2.4 (Eurostat). These rates, however, do not include separation of non marital partnerships which are most common in Denmark. In all 4 countries recent divorce and separation laws assume that both parties to the relationship will become independent but equal individuals; the assumption of the breadwinner homemaker model has been eliminated in law (Glendon 1989, 223) but not in fact in 3 of the 4 countries (Moreno and Crespo 2007; Grunow, Hofmeister and Buchholz 2006; Baudelot and Serre 2006; Gadrey 2001). More than 25 years ago the legal scholar Mary Ann Glendon (1989, 146) asked if the divorce law should be “interpreted with reference to an ideal that is not yet established, or in the

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<sup>1</sup> In Denmark, Germany, England and Wales, divorce was made possible in the 19th century; in Scotland divorce has only been possible since 1976 (see Eurostat). In France divorce was introduced in 1791, but restricted again in post-Napoleonic France until 1884 (Pedersen, 2003).

light of the existing circumstances of most men and women”; that ideal is gender equality (Cf. Commaille and de Singly 1997). In Germany, United Kingdom and France spousal support has given way to the ideal of self sufficiency for each spouse (Millar and Warmann 1996; Concialdi and Ponthieux 1999). This idea of self-sufficiency is an illusion (Bould and Schmaus 2008; Crespi 2007; Meda 2001) in Germany, United Kingdom and France; the Nordic countries, however, are a possible exception (Meda 2001). The objectives of equality of rights and duties between men and women require attention to the reorganization of the family during marriage as well as when the marriage ends.

Although much attention has been paid to the issues of gender economic inequality in the EU, most of the analysis does not carefully examine the issue of divorce or separation (Cf. Crompton, 2006); much of this discussion examines individual men and women and their earnings. When the framework shifts to the family the inequality between the man and the woman partner in terms of carework and earnings becomes the focus. Lastly there is the focus on mother only families and poverty ( Misra, Bulig and Moller 2007a; Misra, Moller and Budig 2007b; Chambaz 2000). What happens to divorcing and separating men and women is another critical component of gender equality. In addition the risks linked to divorce and separation are the highest among couples with low educational levels and two low level jobs; individuals which would be most at risk of falling into poverty with a loss of equivalent household income (Paugham 2000; Gavray 2007).

The four countries in the study, Denmark, Germany, United Kingdom and France, represent a range of welfare regimes and family policy. Three of these countries fit the three classic models of the welfare state set forth by Esping-Anderson (1990), although his classification of France with Germany has been criticized (Cf. O'Reilly 2006; <http://www.ires-fr.org/IMG/File/DT0102.pdf> ). Denmark is a social democratic welfare state (protestant); United Kingdom is the liberal welfare state (protestant Anglo Saxon) and Germany is a corporatist-conservative welfare state (protestant and catholic). Other characterizations of Germany call it a Bismarkian high spending welfare state. Overall, Esping-Anderson's typology has been questioned as it does not deal with gender issues. For example, it does not take into account the question of the allocation of the family gender roles and the

private and public organization of carework to give women and mothers more choices and opportunities (Martin 2002; Lefaucheur 1992; Lewis 1992).

### **Data and Measurement**

The data are from Consortium of Household panels for European socio-economic Research (CHER; [www.ceps.lu/cher/accueil.cfm](http://www.ceps.lu/cher/accueil.cfm)). The data from CHER cover the years from 1994 to 2001 for the countries of Denmark and France, the years 1990-2000 for Germany and the years 1991-2001 for the United Kingdom. Some CHER datasets are derived from the respective panel studies in Germany (GSOEP) and the United Kingdom (BHPS); the data for France and Denmark come from the European Community Household Panel (ECHP).<sup>2</sup> The unit of analysis will be the man or women in the context of their pre and post separation households. Household composition and the dynamics in the changes of household arrangements over time have an impact on economic welfare, and especially the situation of women (Gavray 2007). For policy planning purposes it is important to understand these household dynamics and only longitudinal panel data provide for this opportunity.

#### *Selection of cases.*

Households selected for this analysis are those where in the initial year (t0) the man and the women lived together in a joint household where one of the partners is listed as reference person and the other listed either as spouse or cohabiting partner of the reference person. At the beginning of the three year cycle, then, there is a partnership in the household; this partnership may be one of marriage or cohabitation. In the next year (t1) the man and the woman were living in separate households and in the third year (t2) the couple has not reunited. If one of the partners has died or is living apart due to working somewhere else that couple household is excluded. The analysis only includes partners who are younger than 65 years. All persons are followed for three years and in the first year and the

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<sup>2</sup> The ECHP was stopped in 2001 and replaced by EU-SILC. This new dataset is not a true panel study. The longitudinal dimension of EU-SILC is very limited because the focus is on persistent poverty. The EU-SILC cannot be used as a tool for analyzing very specific household events such as the separation of couples.

The majority of the variables in CHER are harmonized (identical codes for each country) and consistent with the data from ECHP. The major advantage of harmonized files is that unnecessary complexities in the original files are removed; a major disadvantage is that only a subset of variables has been harmonized. The CHER data structure is identical for each country data set. This technical compatibility allows execution of statistical packages for all available countries without modification of the analysis program. The CHER data set also covers Spain, Portugal and Greece as “Southern Models” (Cf. Trifiletti 1999) but the number of divorce and separation cases in these countries were too small to analyze.

third year there must be valid information on all the components of the person's household income with a completed interview. In most cases each member of the partnership is followed. The total number of cases analyzed in the four countries is 1551.<sup>3</sup>

We believe that this selection pattern gives a good picture of gender equality although it covers only the first year of separation. The problem with comparing men and women after a number of years of separation is that the men are more likely to re-partner than the women. Even in our small sample covering only the first year, there was a minority of men and women who had already re-partnered. Over the long term, however, the woman who remains single is likely to be a high earner, but the man who remains single is likely to be a low earner. Hussain and Kangas (2009) in their study of Denmark have a sample which is restricted to those who have divorced and who have not remarried. There are problems here in that divorce may only occur if there has been a marriage and in our Danish sample only 41% of the couples were married at t0. Furthermore divorce can occur after a number of years of separation. Another difference is that in this study we compare the newly separated man's household income with the newly separated woman's household income. We do not compare separated couples with couples who have not separated. This latter comparison does not take into account the advantage to the couple household of economies of scale.

#### *Income and equivalent income*

The measurement of income is critical to this analysis. The income variable always raises problems in terms of accuracy. Often researchers use the "global household income" (Cf. Hussain and Kangas 2009). This question may be answered by the interviewee who may respond in terms of wage income and omit or forget about other sources of income. This can bias the results especially in families with children where non-wage income is important for well-being. The more usual global measure "an income screener" can also lead to unknown variation among countries in cross-national comparison (Warner and Hoffmeyer-Zlotnik, 2008). Moving beyond global questions, such as current monthly income, to very specific questions on, for example, income from family-related allocations, can result in more accurate cross-national comparisons. For this research each specific source of income has

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<sup>3</sup> Of the 1551 cases, 918 individuals were originally part of a couple where both partners were followed for three years. Individuals whose partner was not followed numbered 633 or 40% of the total sample.

been included into a composite measure. The data contain information on each source of income separately so that family related allocations, unemployment benefits, other transfers as well as the vague category of other income are itemized. The composite income is calculated for the household but we also have information on the personal income of the man and the women. In a single person household the personal income would be the same as the household income. The analyses here are based on real income changes and not on nominal income changes before and after the event. For this reason all incomes are deflated by the consumer price indices.

Since subsequent households are likely to be of different composition than the original household, the comparable measure of income is that of equivalent household income. Equivalent income takes into account the composition of the household according to the modified OECD scale used by the EU. This standard- referred to here as the EU equivalence scale- avoids some of the issues in comparing economic consequences of divorce and separation (Sorenson 1992). This EU equivalence scale gives the first person in the household a value of 1.0 and the second and subsequent person who is 14 years of age or older a value of 0.5. Children under the age of 14 are assigned a value of 0.3.

Our data are very useful for the examination of gender equality in the case of a household split, but not for understanding the poverty dimension of household splits. Overall there are too few cases of persons who would be assigned to a poverty status of below 60% of the median household income. In addition this sample only provides information for recently separated mothers and not mothers who have been separated for many years or mothers who did not have an original partner (Cf. Chambaz 2000; Del Boca, 2003). The paper is focused, rather, on gender equality and the attainment economic independence of men and women in the year immediately following the split.

### **An Overview**

Although this research will focus on the most vulnerable group, those women who have children and do not re-partner, Figure 1 presents an overview of the sample in each country. As expected, the households of the women are more likely to have lost in equivalent income and households of the men are more likely to have gained in equivalent income for each of the countries

studied, although the woman's household is likely to lose more Germany, France, and the United Kingdom than in Denmark. This broad picture, however, mixes two very different outcomes depending on whether or not there is a new partner. For women, historically, a new partner has been the path to sustaining their economic level after divorce or separation.

In this research a woman who re-partners within the 3 years improves her chances for sustaining her previous equivalent household income. Figure 2 classifies those who have subsequent household equivalent income similar to their previous household equivalent income as constant when they have sustained between 90% and 110% of the original couple household income. Losers are those whose equivalent household income is less than 90% of the amount prior to the separation or divorce. Those households which have done better, the winners, are households where the gain is more than 10% over the previous couple household equivalent income.<sup>4</sup> In Figure 2 a majority of women who have re-partnered are able to at least sustain their previous household equivalent.<sup>5</sup> These results support the findings of Dewilde and Uunk (2008, 404) that re-partnering has a "large positive effect on subsequent income" for women in their study of 15 EU member states. The overall picture for a woman indicates that the more education she has the less likely she is to re-partner in the long run. A career woman may prefer not to re-partner given the options available. The greater household equivalent income may not be worth the loss of autonomy in incurring the obligations for a new partner. Other studies indicate that in the long run it is the man who is most likely to re-partner and his re-partnering is not related to his education (Gavray 2007).

The results for the re-partnered household in Figure 2 can be contrasted with those in Figure 3 who have not re-partnered. In each country the man who has not re-partnered, on average, is able to maintain or better his subsequent equivalent income. For the woman it is the opposite; in each

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<sup>4</sup> These categories of winners, losers and constant are used only in these illustrative figures, not in the regression analyses. The constant category is broad, including from 90% to 110% so as not to emphasize small changes in income. It also recognizes that even when households split evenly the equalized income of each of the new households is likely to be less than the original household due to losses in the economies of scale.

<sup>5</sup> The results in Figures 2 and 3 are simple percentages but in earlier regression equations, available on request, the variable of having a new partner was a significant predictor of protection from loss for women when controlling for age, employment status, education and level of previous household income. Men who do re-partner in France and the United Kingdom increase their risk of becoming losers (47% and 46% respectively); this indicates that in these countries men are likely to re-partner with a women who does not make an important contribution to the household income. In Denmark and Germany, in contrast, re-partnering for men does not negatively affect the probability of being a loser. Men who re-partner within the 2 year time interval, however, are a small and selected group of men.

country the woman without a new partner is likely to lose in terms of her household income, although she is more likely to be a loser in France, Germany or the United Kingdom than in Denmark. This result contradicts an earlier published finding by Dewilde (2002) that Danish women do worse after separation; more recent analysis with the ECHP data by Uunk (2004, table 2) however, finds that the decrease in relative income is least in Denmark. Neither Uunk (2004) nor Dewilde (2002) can discuss their results in terms of gender equality because they do not compare the woman's household with the man's household as is done in our research. Our results for gender equality post separation in Denmark are compatible with the recent results for Norway by Bratberg and Tjøtta (2008).

The continuing dependence of women on men in securing and sustaining their livelihood in each of the four social models represented by the four countries under study is an important aspect to consider when discussing gender equality as well as economic independence for women (Jansen, Mortelmans and Snoeckx 2007). Men who set up their own households without a new partner have only a 35% chance or less of becoming an income loser in terms of their household equivalent income. In contrast a majority of all women in each country who set up their own households have lost in terms of equivalent income (**Figure 3**). For women with no new partner two thirds or more are losers in France (70%), Germany (82%) and the United Kingdom (73%). Only in Denmark does a woman alone have nearly a 50-50 chance of sustaining at least 90% of the equivalent income of her previous household. The critical importance of gender equality becomes most prominent in those cases where there is no re-partnering within the two years of the separation. Therefore the remainder of this article will focus only on the situation of women and men without a new partner. Here is where the Danish model stands out. Denmark is differentiated not only by better opportunities for women (Moreno and Crespo 2007; Jenson and Sineau 2001; Sainsbury 1996) but also by better opportunities for separated women.

The results above have been confirmed by using variations of the EU equivalence scale with different assumptions about the economies of scale with different household composition. In the cases where children are involved we also examined assumptions concerning the sharing of the cost of the child. The Danish post-separation households approached gender equality at some level of these assumptions. This was not true in Germany, France or the United Kingdom where no matter what the

assumption, the woman's post separation household lost, resulting in gender inequality (Bould and Schmaus 2009).

### **What impacts the economic situation of men and women without a new partner?**

In the majority of cases in this study, there is no new partner within 2 years of the separation. These cases will be analyzed in a regression equation for each country separately. The variables in the regression equation are the age brackets of the man or the woman, the education of the man or the woman, the level of previous equivalent income of the couple household and the breadwinner status with or without children in the original couple household. Below is the discussion of this multi-factor analysis. In the discussion of each variable, all of the other variables are controlled for in the regression analysis. Marital status was included in the preliminary equations but there was only a slight effect in France such that married men did better post separation and partnered women did better. These results were not considered sufficiently robust to be included so that the final equation in Table 1 does not include marital status. The percent married in this sample is 62% for the United Kingdom, 59% for Germany, 55% for France and 41% for Denmark (for detailed regression results see Bould and Schmaus 2009).

The dependent variable is the equivalent income of the household at t2 as compared with the equivalent income of the previous household at time t0. When the dependent variable is 1.00, the post separation household has the same equivalent income as was found in the pre-separation household. The unadjusted mean in Table 1 indicates that the average man's household ends up with more than his previous household's equivalent income -a value of more 1.00; the average woman's household ends up with less than the previous household equivalent income -a value of less than 1.00. With the other variables controlled the only category in which the woman's post-separation household is better off is found in France when there was no male breadwinner and no children and the value is 1.04.<sup>6</sup>

*A Safety Net Only for those at the bottom*

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<sup>6</sup> The impact of low income and breadwinning discussed here is based upon regression equations for each country controlling for age brackets, education, level of previous household income and breadwinner status with or without children .

Before reviewing further the impact of the breadwinner status variable as indicated in Table 1, it is important to discuss the variable of previous income level in the regression equation. The women and men from couple households in the low income group in each country are significantly more likely to minimize their loss in relation to their previous household equivalent income in comparison to the middle or high income group, controlling for age, education, and breadwinner status with and without children (Cf. Bould and Schmaus, 2009). The low income group was where the original partnership had an income of less than 90% of the mean sample income in the previous couple household. This protection is a result of the limitation on becoming a loser when your income is already low. Women and men who are in partnerships in the lower range of income are less likely to suffer large percentage losses. It also indicates that there is a safety net in each country; in spite of the very different levels of social expenditure in the four countries, (Walby, 2008) each country appears to provide some protection for women and men who are low on the income scale. For this group, however, even a small loss of income can be critical. Women in partnerships with a greater amount of income have more to lose with a separation or divorce.

#### *The impact of the male breadwinner family with children*

There have been many different definitions of the male-breadwinner family. Most common usages today involve a male full-time earner and a female part-time earner, although the family type of the male breadwinner- female-at-home still exists. A family where both the man and the women work full-time is usually described as a joint or co- breadwinner family, not a male breadwinner family. This classification, however can result in a woman who earns only one third of the couple's total personal income and works full-time being classified as a "co-breadwinner." Our data permit a refinement of this measure of breadwinner since we can take into account the gender gap in wages within the household. In order to be classified as a co-breadwinner family the woman must have earned 46% or more of the total couple's personal income (excluding household income such as family benefits); co-breadwinner families are combined with families where the woman is the breadwinner with 55% or more of the total personal income of the couple. In all of our samples the majority of couples were from male breadwinner families, that is where the man earns 55% or more of the total personal income of the couple. This measure of the pre-separation income status appears

to be more relevant for predicting post-separation equivalent income than other measures. The primary source of this personal income is wages although it also includes unemployment benefits (disability benefits, educational benefits and pension are included but are very small). Family-related allowances, social assistance and housing benefits and other household benefits are excluded as they are part of the household income not personal income of the man or woman.

In France, Germany and the United Kingdom the personal advice to the woman with children is that if she wants to be able to sustain her post-separation income she must have a personal income which is at least 45% of the total of both partner's personal incomes. But, of course, everything works against her being able to achieve that level of economic independence. Her earnings are limited by the wage gap, part-time work, limited access to permanent full-time work contracts as well as her need for childcare and her domestic duties (Cf. Gornick, Myers et al. 2009; Budig and England 2001; Crittenden 2001). 'As long as the women will assume 80% of the family responsibilities and the domestic tasks, it will be quite difficult for them, except if they become superwomen, to raise the "ceiling of glass"!'<sup>7</sup> A superwoman who can achieve an income equal to that of her partner has a good possibility of sustaining her household's post separation equivalent income. Why should only such an extraordinary woman be able to secure her future, as well as her children's future in the case of separation? Ordinary women should have the option to protect themselves and their children from a decline in their standard of living. Systems which leave the women and her children with a chance of sustaining their post separation standard of living only by being a superwomen are not systems which can result in gender equality.

The breadwinner status in Denmark has a much reduced impact. In fact the variable is not significant in the equation in Table 1 although the difference is in the same direction; the women with children from the male breadwinner household is still likely to lose in terms of equivalent household income, but only by 16%. The man's household is also less likely to show a large gain; the average gain for him is just 9%. Again these results control for the effect of education, age and level of

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<sup>7</sup> The following statement by Daniele Pourtaud at the French Senate Seance of 3 October 2000 on professional equality between men and women illustrates the understanding of the idea of a superwoman: 'Tant que les femmes assumeront 80 % des responsabilités familiales et des tâches domestiques, il leur sera bien difficile, sauf à les obliger à devenir des superwomen, de soulever le « plafond de verre » !'

previous household equivalent income. Also, in Denmark, the education of the man and the woman is not significant. While the sample is small these results are not unexpected; Denmark has been characterized as a weak male breadwinner model (Ostner and Lewis 1995).

### **What Sources of income are available for women and children in post-separation households?**

The Danish model is one that provides for life long attachment to the work force. Women and men are expected to work throughout their lives and over half of Danish women are still employed at ages 55-64 (Casaca and Bould 2009). Therefore, it seemed reasonable that the Danish woman would be better protected by her wages than women in the other countries. This was not the case; in fact the Danish mother obtained a lower proportion of her income (45%) from her wages than the German mother or the French mother (German 65%; French 69%; see table 2). Although the British mother's household obtains a lower proportion of her income in wages (37%)(See Table 2) the picture for mothers and their households in the United Kingdom is unclear because 38% of their income is from other transfers or other benefits, the source of which is not defined. This problem of unspecified sources of income in the United Kingdom shows up in an EU publication as well (European Commission 2002, 123).<sup>8</sup> For this reason the sources of income in the mother's household in the United Kingdom are not fully comparable with the households in the other countries and the discussion below will focus only on mothers in France, Germany and Denmark.

In Denmark it appears that a separated mother does not have to be a superwoman in order to sustain her income post separation. Quite simply the Danish Model provides her with more adequate family-related allowances as well as greater unemployment benefits. Mothers in Denmark receive more family related allowances as a percentage of the post separation household income; nearly one-fifth (19%) is from this source while for French mothers it is 11% and for German mothers, 12% (Table 2). In other words the French and German mothers are more dependent on their income

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<sup>8</sup> The European Commission Report (2002) indicates that in the United Kingdom in 1997 (one of the years covered by this study) 24% of non pension transfers were not accounted for by family-related allowances, housing benefits, unemployment benefits, social assistance or education allowances (Table 8.5, 123). For post separation United Kingdom households with children where the woman has less than half of the median employment income, almost three quarters (74%) of their income is transfer payments which are not identified by source, neither public nor private, family related nor housing.

earning capacity than are Danish mothers in their post-separation households. Danish mothers and their children are more likely to receive a significant proportion of their income from universalistic state sources that support families. These family related allowances vary by country but can include child allowances, maternity allowances, birth allowances, deserted wife's allowances, unmarried mother's allowances and allowances for care of invalid dependents; this also includes all other family related allowances. For Denmark it includes a single parent allowance. The importance of these types of allowances in Denmark supports the earlier conclusion that the breadwinner status is less significant in Denmark because of these family allocations.

For these mothers' households social assistance and housing assistance to low income households is also important (11-12%) but there is no difference between the three welfare states. These sources of income, however, are generally stigmatized and have a potentially negative effect on the mother's sense of control over her life (Erie and Rein 1988; Bould 1977; Hussain and Kangas 2009).

There is another form of transfer payment which is designed to help mothers with the costs of raising children; these are private transfers. But it is notable that for all three countries private transfers are not a significant source of her household income. In Denmark only 1% of the mother's post-separation household income is from this source. Private transfer payments in the other countries are a more important source, but still rather small; private transfers provide about 7% of these mothers' household income in France and Germany (Table 2). Limited private transfers, however, may reflect the fact that these are newly separated households and the terms of child support have not yet been fully established. A comparable figure for all divorced mothers in the United States shows that child support is still only 11% of her income (Del Boca and Flinn 1994).

In addition to high family related allowances, the Danish mother's household benefits from their program of flexicurity (Cohen and Sabel 2009). A critical part of flexicurity is the unemployment benefits and other programs which provide security for those attached to the labour force. And in Denmark the expectation is that both men and women will be in the labour force throughout their working lives. These gender neutral policies give women income security even though the job protection (i.e., flexibility) is less than in other countries; her job may not be secure,

but her labour market related income is. And the most important form of this income is the unemployment benefits; 18% of the mother's household income is from unemployment benefits. For the German mothers these benefits are 10% and for French mothers only 5% of the household income (Table 2). Unemployment benefits are likely to be an important source not only of income but also of self-esteem when compared to public assistance benefits. These benefits are an acknowledgment of the women's own efforts and her attachment to the workforce. Part of the explanation is that mothers overall are more likely to have recent work experience in Denmark and their work experience is more likely to entitle them to such benefits. These benefits are not stigmatized like social assistance payments although long-term unemployment benefits may be provided only to those with low qualifying incomes. The option for mothers to stay at home before separation does not result in good access to these important benefits that help cushion the impact not only of labour markets but also of separations.

*When the mother's employment income is low*

As is expected, family-related allowances and unemployment benefits are even more important when the mother's earnings are low. For mothers in the bottom half of the employment income distribution, the Danish mother's household family related allowances are 24% of her income (Table 3). In Germany these allowances are only 17% of her household income and in France, 18%. In Denmark an additional 34 % of the household income of mothers with low earnings is from unemployment benefits. In Germany she obtains only 19% of her household income from unemployment benefits and in France, it is only 10% (Table 3). The mother with low earnings has more outside support in Denmark than in either France or Germany.

## **Conclusion**

Do women have a real "choice" to be dependent economically on a man? While Hakim (2000) stresses in her preference theory that a home-centered life should be a viable option for women, this study suggests that this option comes with a high risk of downward economic mobility if the partnership dissolves. While gender inequality of individual women points to the need to

strengthen women's access to the labour market, the situation of women with children is more complex. In this study Denmark is the most successful in protecting mothers post-separation.

Two policy approaches are currently stressed to help separated mothers. The first is to encourage women to work (Cf. Jansen, M., Mortelmans, D. and Snoeckx, L. 2007). The second is ensuring child support payments (Cf. Del Boca 2003). But where separated women are best protected, in Denmark, these two sources of income, employment income and private transfer payments are lower as a percentage of their household equivalent income than in Germany and France. Furthermore child support payments do not appear to be an important factor in any of the 4 countries for recent separations. Clearly there is a need to improve child support payments in all countries, but this route can not be depended on to fully protect women and children.

The results of this study strongly indicate that the other policy approach-to encourage women to work-is also limited. In France, Germany and England only "superwomen" can protect themselves from the risk of downward economic mobility. For the average mother the ideal of post separation self-sufficiency is a mirage. Danish policy, although strongly supporting the employment of women, recognizes that mothers can not be self-sufficient. In addition, the current EU employment policy could possibly make life more difficult for mothers (Cf. Bould and Gavray 2008). This policy of increasing women's employment as the "solution" to gender inequality and post separation income focuses on simply "having a job". Without employment security, generous unemployment benefits and adequate child care such a policy encourages loosening labour regulations and introducing "flexploitation", a combination of flexibility and exploitation (Cf. Casaca and Kovacs, 2007; Maruani 2003). Flexibility can, in fact, result in a worsening condition of women and especially single mothers (Cf. Kröger T., et al., 2003; Trifiletti, 2006).

While previous research has analyzed gender equality in terms of the couple as well as the individual, the presence of dependent children changes the future outlook for women with children post-separation. Their security requires a life span approach to her productivity and the protection of unemployment benefits as well as family-related allocations. This approach must include education, training and special support during her child rearing years, including child care. The greater success of Denmark must be understood in terms of the limitation of her earnings in providing an adequate

level of security post-separation. She needs good unemployment benefits to protect her from a vicissitudes of the labour market and she also needs significant family related allowances. With these benefits, the Danish model, in the context of a more equal distribution of wage income, does better. Nevertheless it still leaves 50% of the separated women's households with less than 90% of their previous household equivalent income.

### **Can the Danish Model be replicated?**

The success of Denmark in sustaining a better situation for the post-separation household of women and children is not surprising because Denmark, as other Nordic countries, was much earlier in resolving arguments about divorce and "fault" and directing attention to the economic consequences of divorce, especially for the children's well-being (Bould and Schmaus, 2008). Thus the history of divorce and separation in Denmark is radically different that the history of divorce in the other three countries. In addition the social democratic model focuses on the well being in terms of economics of the total population; Denmark has a low level of inequality of income. This means that for separated mothers there is not as far to fall. Lone mothers in Denmark have one of the lowest levels of poverty as measured by European standards. Twenty-one percent of lone mothers were poor in Denmark in 2007 in contrast with 26% in France and Germany and 37% in the United Kingdom.

In Denmark there is a recognition that children require support and investment, especially in the case of divorce or separation. Their stronger commitment to provide for children is found in their family-related allowances and a recognition that single parents need help from the state in sustaining their level of income (the same is also true in Norway; cf. Bratberg and Tjotta, 2008). A Danish woman who has employment income above the median in this sample still obtains 15% of her income in family related allowances, a recognition that the support and investment in her children is important even when her earnings are above average. In France and Germany family-related allowances are only 5-6% of her income if her wages are above the median. Of course, it would help single mothers in other countries if the level of child allowance were higher. In France, for example, there is no child allowance payment for the first child.

But the other aspect of the Danish model i.e., security in income for those attached to the labour force, may not be replicable in non Nordic countries. In fact, urging the Danish model on other countries may actually put lone mothers in a worse position. One example is the current EU emphasis on increasing the employment rate of women (Cf. Bould and Gavray 2008) together with loosening labour regulations in terms of “flexibility.” The result is often the creation of temporary and part time jobs with irregular hours. These types of jobs create even more problems for lone mothers than for married mothers. Not only is the work often low paid in the context of high wage inequality but also “flexible” child care arrangements are rarely available. Implementing flexibility as a way of helping mothers reconcile family and work demands under the assumption that mother’s can work out their own “flexible” child care arrangements can not only result in the exploitation of mothers but also putting children at risk. And this is true even where there is adequate child care for normal working hours since flexibility often means unusual working hours which are not covered in public child care facilities.

In the Danish model, moreover, considerable attention is paid to employment security in the form of life long education and training for both men and women (Cohen and Sabel, 2009). These way women can adapt to changing labour markets. Furthermore these programs often include income stipends; 5% of the income of the Danish mother’s households was in the form of education benefits. In terms of protection from labour market changes, the unemployment benefit in Denmark provides far greater protection against unemployment than other OECD countries. The replacement rate of these benefits is high (Cf. Cohen and Sabel, 2009: 12).

To implement the popular “flexibility” option for employers without all of the elements of this Danish model is most likely to result in “flexploitation.” In confronting post-separation gender inequality, the Danish model of a high level of support for children is one that can be replicated elsewhere. But flexicurity is one that encompasses broad aspects of its social democratic welfare state regime. If one of these elements is imported, ignoring the broad context, it could be devastating for mothers.

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## **The Danish Model: The case of partnership dissolution**

**Bould, Schmaus & Gavray (July 13,2009)**

Figures and tables only

Figure 1

Median percentage change of post-separation equivalent household income

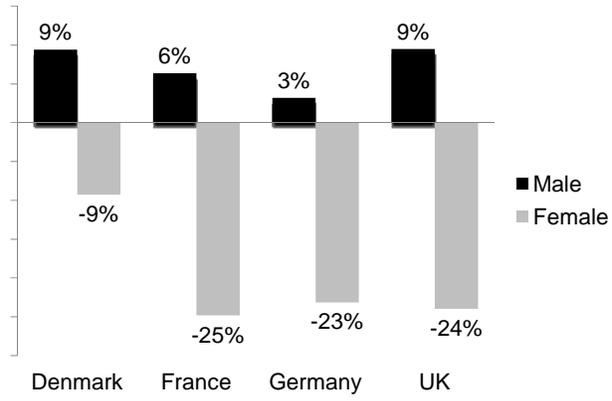


Figure 2

Proportion of income winner/loser for separation cases  
re-partnered  
(based on equivalent household income)

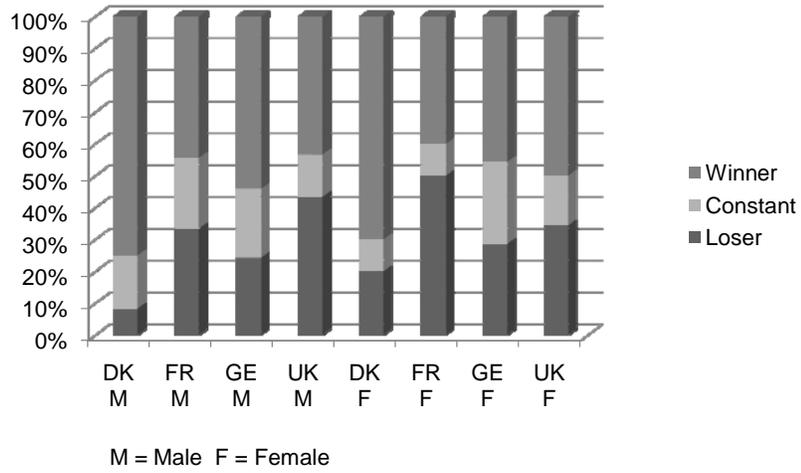


Figure 3

Proportion of income winner/loser for separation cases  
not re-partnered  
(based on equivalent household income)

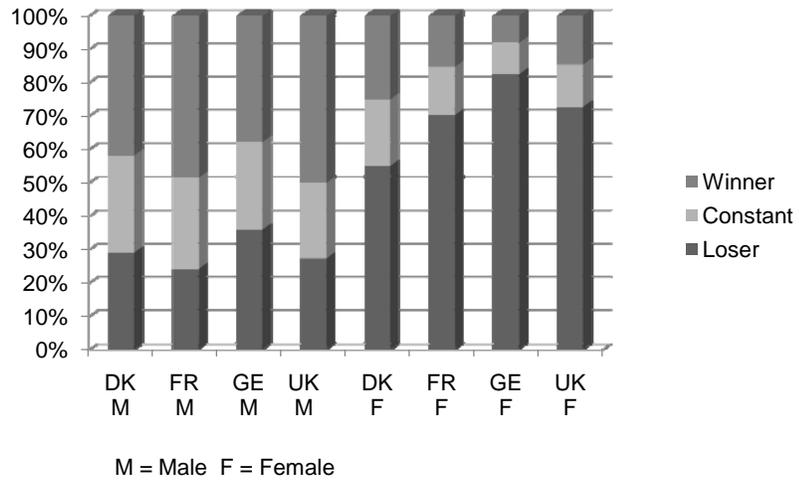






Table 2

Composition of the post-separation income for households with women and children by source of income (not re-partnered)

	Germany	United Kingdom	Denmark	France
	%	%	%	%
income from employment	56	37	45	59
income from property	1	1	1	1
unemployment benefits	10	1	18	5
family-related allocations	12	9	19	11
social assistance	8	4	6	2
housing allowance	4	4	6	9
pension income	2	1	0	3
private transfers	7	5	1	7
Other transfers	2	38	4	2
Household (net) income	100	100	100	100

Table 3

Composition of post-separation income for households with women and children and low employment income by source of income

(not re-partnered)

	Germany	Denmark	France
	%	%	%
income from employment	26	12	36
income from property	1	1	1
unemployment benefits	19	34	10
family-related allocations	17	24	18
social assistance	16	12	3
housing allowance	7	10	15
pension income	3	0	5
private transfers	9	1	9
Other transfers	3	7	3
Household (net) income	100	100	100