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Social policy shaping the life-course: A study on lone parents' vulnerability

Larenza Ornella

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FACULTÉ DES SCIENCES SOCIALES ET POLITIQUES

INSTITUT DES SCIENCES SOCIALES

Social policy shaping the life-course:
A study on lone parents' vulnerability

THÈSE DE DOCTORAT

présentée à la

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Docteur ès Sciences sociales

par

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Jury

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« Social policy shaping the life-course: A study on lone parents' vulnerability »



Jean-Philippe LERESCHE
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ABSTRACT

This thesis deals with lone parents' (LPs) vulnerability. The literature on the topic is mainly concerned with their negative outcomes, especially in terms of poverty and bad health. These studies suggest that LPs' household structure is the main reason for their vulnerability, whereby the only breadwinner must also raise the children alone. However, such studies neglect the increasing diversity within the LP population and the role of the context in LPs' vulnerability, particularly, the social policy context. This thesis investigated how social policies contribute to LPs' vulnerability over the life-course. By combining cross-sectional and longitudinal analyses, I carried out a case study using two waves of a qualitative panel on lone parenthood in the cantons of Vaud and Geneva (N=40 LPs with full custody). First of all, I conducted a qualitative process analysis of four emblematic stories and illustrated how lack of policy coverage, problematic access to policy support and inadequate support from policies can shape LPs' vulnerability process and generate spill-over effects, across life domains and over time. In the two subsequent studies, I teased out two policy issues. In the former one, I showed that the legal framework on maintenance enforcement is not much helpful to mothers facing child maintenance violations. Also, not all the mothers want to react against violations, as they may face moral dilemmas, involving the other parent and their relationship with the children. Furthermore, some lone mothers accommodate to full violations by making changes to their professional trajectory, which entails repercussions on other life domains. In the latter study, I illustrated how LPs respond to poor access to social assistance benefits and how this does not just affect their economic situation but may also involve a more complex set of changes in many life domains. In the concluding study, I explored the diversity of meanings LPs attach to (re)partnering and showed that having a new partner is not necessarily seen as a way to overcome vulnerability. This research contributes to the literature on LPs' vulnerability, by demonstrating that the latter should be understood as a process and that social policies may contribute to it as stressors. LPs' agency reflects the configuration of the process ingredients and may be oriented by their relationships with significant others (Ethics of Care).

RÉSUMÉ

Cette thèse traite de la vulnérabilité des monoparents (LPs). La littérature sur le sujet s'intéresse principalement aux conséquences négatives de leur condition, notamment en termes de pauvreté et de mauvaise santé. Ces études suggèrent que la structure du ménage des LPs est la raison principale de leur vulnérabilité, le seul gagne-pain étant en même temps le seul responsable de la garde des enfants. Cependant, ces études négligent la diversité croissante de la population des LPs et le rôle du contexte, notamment des politiques sociales, dans leur vulnérabilité. Cette thèse examine la manière dont les politiques sociales contribuent à la vulnérabilité des LPs, au fil de leur parcours de vie. En combinant des analyses transversales et longitudinales, j'ai réalisé une étude de cas, qui se base sur deux vagues d'un panel qualitatif sur la monoparentalité, dans les cantons de Vaud et de Genève (N=40 LPs avec garde exclusive). Tout d'abord, j'ai effectué une analyse qualitative du processus de vulnérabilité dans quatre histoires emblématiques et j'ai illustré la manière dont l'absence de support par les politiques sociales, l'accès problématique aux politiques et le soutien inadéquat par les politiques peuvent façonner le processus de vulnérabilité des LPs et générer des répercussions, dans plusieurs domaines de leur vie et au fil du temps. Dans les deux études qui suivent, je me suis focalisée sur deux politiques spécifiques. Dans la première, j'ai montré que le cadre juridique en matière d'exécution des obligations alimentaires n'est pas très utile pour les mères confrontées à des violations des obligations alimentaires envers leurs enfants et que toutes les mères ne veulent pas réagir aux violations, car elles peuvent faire face à des dilemmes moraux, impliquant l'autre parent et sa relation avec les enfants. En outre, certaines mères s'adaptent aux violations totales en modifiant leur trajectoire professionnelle et cela a des répercussions sur d'autres domaines de leur vie. Dans la dernière étude, j'ai illustré comment les LPs réagissent aux problèmes d'accès aux prestations d'aide sociale et comment cela peut non seulement affecter leur situation économique, mais aussi entraîner un ensemble plus complexe de changements dans plusieurs domaines de leur vie. Dans l'étude finale, j'ai exploré la diversité des significations que les LPs attribuent à la (re)mise en couple et montré que le fait d'avoir un nouveau partenaire n'est pas nécessairement considéré comme un moyen de surmonter la vulnérabilité. Cette recherche contribue à la littérature sur la vulnérabilité des LPs, en démontrant que cette dernière doit être interprétée comme un processus et que les politiques sociales peuvent y contribuer en tant que facteurs de stress. L'agentivité des LPs reflète la configuration des ingrédients du processus et peut être orientée par leurs relations avec les personnes importantes (Ethique du Care).

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Aux enfants des mères et des pères qui ont participé à cette étude : bonne route

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LIST OF ABBREVIATIONS

AF	Family Allowances (<i>Allocations Familiales</i>)
ALMP	Active Labour Market Policy
AVS	Old Age and Survivors Insurance
BRAPA	Cantonal Office for Debt Recovery and Advances of Maintenance Payments (Vaud)
CC	Civil Code
CP	Penal Code
CSP	Protestant Social Centre
EoC	Ethics of Care
FSO	Federal Statistical Office
IVF	In Vitro Fertilization
LAA	Federal Law on Accident Insurance
LAJE	Cantonal Law on Day-Care for Children (Vaud)
LAMAL	Federal Law on Health Care Insurance
LAPG	Federal Law on Loss of Earnings Compensation
LARPA	Cantonal Law on Advances and Maintenance Payments Recovery (Geneva)
LAS	Federal Law on Social Assistance
LAVS	Federal Law on Old Age and Survivors Insurance
LAfam	Federal Law on Family Allowances (<i>Allocations Familiales</i>)
LMP	Labour Market Policy
LP	Lone Parent
LPart	Federal Law on Civil Partnership
LPC	Federal Law on Benefits Complementing Insurance Benefits
LPCFam	Cantonal Law on Family Allowances (<i>Prestation Complementaires Familles - Geneva</i>)
LPP	Federal Law on Occupational Pension Plans
LRAPA	Cantonal Law on Advances and Maintenance Payment Recovery (Vaud)
LSAPE	Cantonal Law on Childcare Services for Children and Family Day-Care
NCCR	National Centre of Competence in Research
OECD	Organization for Economic Co-operation and Development
OFAS	Federal Office of Social Insurances
OHCHR	Office for the High Commissioner for Human Rights (UN Human Rights)
OP	Occupational Mandatory Pension
PCF	Family Allowances (<i>Prestations Complementaires pour les Familles - Geneva</i>)
ORP	Local Employment Office
RLRAPA	Cantonal Regulation for the Implementation of LRAPA (Vaud)
SCARPA	Cantonal Service for Debt Recovery and Advances of Maintenance Payments (Geneva)
SKOS	Swiss Conference for Social Assistance
TANF	Temporary Assistance for Needy Families
UI	Unemployment Insurance
WtW	Welfare to Work Programmes

Introduction

Lone parenthood has become a widespread phenomenon in Western countries as it is more and more common to spend some time over the life-course in such condition. Having said that, lone parents' (LPs) socio-demographic characteristics have undergone many changes over the years. Bernardi, Mortelmans and Larenza (2018) report the main trends about lone parenthood across Western countries. They show that the prevalence of LP households, as a share of the total number of households, has increased everywhere in Europe and in the US, over the last five decades, despite significant cross-country variation. Specifically, the US, the UK and Russia stand out as the countries with the highest prevalence rates, while Spain, Poland, Romania and Georgia report the lowest rates. LPs have always been mostly women, while the share of widows and widowers is significantly less important today than that of separated and divorced parents. Furthermore, lone parenthood spells are becoming shorter over cohorts, as LPs tend to repartner quicker than the past. Finally, the households' composition is changing as less and less children live in such households, except in the US and the UK (OECD, 2011).

Since the '90s, LPs' vulnerability has been on the rise on the political agenda in many welfare states, mainly due to concerns about poverty and its consequent negative effects on public expenditure, due to social transfers. The great interest for this phenomenon is also witnessed by the significant scientific production on the topic in the field of social and political sciences as well as economics. Most studies (especially the oldest ones) have explored lone parenthood in the context of the liberal Anglo-Saxon countries, essentially the UK and the US. This is not surprising as the proportions of the phenomenon seem to be relatively more significant there than in other developed countries¹. For example, in the UK 22% of all families with dependent children in 2017 were LP families (Office for National Statistics, 2017). In the US 20 million children under 18 were living with only one parent in 2016 and lone mothers' families are the second most common type of household (US Census Bureau, 2016). Given these numbers and the liberal tradition in social policy, the Anglo-Saxon debate mainly revolved around policy makers' fear of the new challenges these families might impose on the welfare state. On average, these households report a higher poverty risk compared to coupled parents in OECD countries. This is also the case when we compare working LPs - 21.3 average poverty rate - with couples where only one parent works - 17.3 average poverty rate - (OECD, 2011). In this view, a LP household equals a family subject to a relatively higher poverty risk than households formed by couples with children, thus new potential benefit claimants.

If lone parenthood and its outcomes are not new and have already received much attention especially from social scientists, why should we still investigate LPs' vulnerability? There are at least two reasons to do that. The first concerns lone parenthood itself. As it becomes more and more common it also becomes more and more diverse. If we look at how the transition to lone parenthood changed over time, we would notice that separation and divorce are nowadays the main ways through which one may become an LP (Bernardi et al., 2018). These events are themselves becoming more and more common (Daly, 2005; Sobotka & Toulemon, 2008) and may concern people with

¹Ireland is another example of country with a relatively high number of lone parent families - one every four families with kids - (One Family, 2014), although it is relatively less studied than the UK and the US.

various socio-economic conditions (Härkönen & Dronkers, 2006). Hence, they contribute to diversity within the population of LPs. Increasing diversity in the population requires that we acquire fresh knowledge of the individual experience of LPs' vulnerability across the population.

The second reason concerns vulnerability. The way we frame social problems often affects the solutions we find for them (Baumgartner & Jones, 1993). LPs' household structure is often seen as a predictor of the poverty risk of a household (Ruggeri & Bird, 2014) as one parent is simultaneously the main carer and the main breadwinner. In other words, the work-care dilemma in lone parenthood is more consequential than in any other type of households. Having to increase care time due to the absence of the other parent determines a lower commitment to paid work. Viewed in this way dealing with LPs' vulnerability equals essentially finding ways for them to stay in the labour market and possibly increase their commitment to paid work and their low revenue. By increasing their income their general situation is expected to improve. Criticism has already been levelled against this simplistic view. Some scholars (for e.g. Edin & Lein, 1997a; Peterson, Song, & Jones-DeWeever, 2002; Stewart, 2009) have noticed that employment may not improve LPs' circumstances if parents mainly access low qualified and paid jobs. Millar and Ridge (2008) investigated the process of paid work uptake of lone mothers leaving welfare benefits and receiving tax credit and showed that this was not necessarily easy for them, nor for their children. Despite the centrality of the work-care dilemma to this type of household structure, I will argue that this is only the most visible part of the iceberg. Neglecting the scenario around that may lead to design ineffective if not harmful policies.

In effect, the role of the context in LPs' life-course seems to be somewhat in the background. Its centrality to the experience of lone parenthood seems to be rarely accounted for. In fact, the way lone parenthood is constructed in the society and the social policies that are developed (or not developed) might be essential to the way lone parenthood is experienced by individuals in different contexts. For instance, availability of childcare services, parental leaves and other forms of support for families might contribute to variations in LPs' labour market participation across countries² and affect their odds to face poverty (Bradshaw et al., 1996/2013). Policies may constrain individuals' life-course (Lévy, 1996) and this may require people to accommodate their life-course accordingly. Observing LPs' vulnerability in relation to its social policy context is then essential if one wants to grasp the whole picture.

The social policy literature shows that welfare state configurations and welfare to work policies may have an influence on LPs' negative outcomes. However, social policy studies also report limitations. They mainly adopt a causal approach whereby policies typically mediate the relationship between LPs' family configuration and two main outcomes: poverty and bad health. In addition, they reduce the problem of LP household's configuration to the work-care dilemma and essentially focus on poor LP families. Against this backdrop I suggest that LPs' vulnerability should be studied with a process approach (rather than a causal one) and from a life-course perspective. This requires looking at how policies participate in LPs' individual vulnerability process, together with other elements of the

²For example, the poverty rate of working LPs is 5.1 in Denmark and 35.8 in the US. Unemployed LPs report a poverty rate of 33.9 in Denmark and 91.5 in the US (OECD, 2011).

context and possibly shape LPs' life-course across domains, rather than simply affecting a predetermined set of outcomes, via adjustments to their work-life balance.

Also, if the transition to lone parenthood may entail objective difficulties at least in the work-life balance of custodial parents, increasing diversity in the LPs' population would suggest that not all of them are necessarily vulnerable. For example, the parents' life-course prior to the transition may affect the way lone parenthood is experienced and their vulnerability. Furthermore, not all vulnerable LPs may report the same sort of vulnerability. Some LPs may not necessarily face financial difficulties, but suffer from having little time to dedicate to themselves or any significant other and/or report health issues, also related to the former difficulties (Struffolino & Bernardi, 2017a). In addition, if one sees vulnerability as a weakening process (Spini, Bernardi, & Oris, 2017) implying a lack of resources to cope with stressors (rather than as a static outcome) and lone parenthood as a transition in the life-course, it might be the case that not every vulnerable LP experiences vulnerability in the same period of the transition. Finally, subjective perceptions also matter. As anybody else, LPs may perceive the same circumstances differently. In some cases, being an LP may even imply positive sides such as a higher sense of self-determination and a new identity (Coleman & Cater, 2006). Being a parent can increase happiness in a lone mother's life (Baranowska-Rataj, Matysiak, & Mynarska, 2013).

All in all, a study on LPs' vulnerability cannot disregard the role of the social policy context in which they face such transition and must account for the diversity of their life-courses. This is the starting point for the present thesis, whose aim is to study LPs' vulnerability in context. Specifically, this thesis will reply to the following question: how do social policies contribute to LPs' vulnerability over the life-course? In other words, I will investigate how social policies may contribute to such weakening process (vulnerability) that might affect one or more life domains of LPs' life-course. Rather than looking at how policies can help people (what most works do), I will focus on policies contributing to jeopardizing LPs' circumstances through lack of support and especially through unintended repercussions on their life-course. This is important insofar as it allows to understand what counts to people and how policies should be designed and implemented to be helpful. Ultimately, by this work I wish to contribute to the social policy debate on how to rethink policies in a way that they can better accommodate the transition to lone parenthood in all its aspects, rather than just focusing on incentivizing paid work uptake among LPs.

To answer the research question, I conducted a case study in the Swiss cantons of Vaud and Geneva. The choice of Switzerland and specifically of the cantons of Vaud and Geneva stems from a number of reasons. As to the country, Switzerland can arguably be considered as a sort of laboratory to investigate this topic. In terms of welfare state regime, it is an ambivalent case. Esping-Andersen (1990) locates it among the liberal countries as to its degree of stratification³ but considers it conservative as to its degree of decommodification⁴. Finally, he underlines that together with only other two universalistic welfare states (Norway and Sweden) Switzerland was able to keep unemployment below the 2% - 3% over the post-war era. However, if family policies are considered,

³The extent to which a welfare state contributes to class and status differences among the population subjected to it.

⁴The degree to which citizens do not depend on the market forces to conduct a decent living. In other words, the extent to which rights are assigned to people independently on their position on the labour market.

the picture is much clearer. Existing data on public expenditure, female employment and care services describe a conservative country, whereby childrearing responsibility is traditionally assigned to families and essentially to mothers, as typical of the male breadwinner model of society (Levy, Widmer & Kellerhals, 2002; Bertozzi, Bonoli, & Gay-des-Combes, 2005).

In a dated qualitative longitudinal research conducted by the Meierhofer Institute for the Child in the canton of Zurich, during the first half of the 1990s, Sabine Schenk (2000a) shows that childrearing is essentially a family and mother's affair. This societal expectation has also been internalized by young mothers, who sometimes do not even ask for support even though it might be available. Therefore, childcare services (when they are in place) are considered as a last resort and mothers still prefer private solutions to care for their children. However, when they experience childcare, they tend to rely more on it (Schenk, 2000b). In the same vein, Huwiler (2000) shows how this exclusive responsibility has been also forged by the law, for example in the Civil Code. Within this general frame, LPs seem to be prioritized in the access to some services, when the demand exceeds the offer, however the traditional type of family is still preferred (Degen-Zimmermann, 2000).

Bülher and Heier (2005) argue that consequent to motherhood, women reduce their working hours and the reduction is never completely recovered afterwards. In addition, employment agencies urge employment seekers to accept whatever job is on offer and this is at odds with mothers' care tasks. Consequently, mothers have to forgo many of them. Stähli, Le Goff, Levy and Widmer (2009) show that structural factors, including inflexible childcare and urban environments that are incompatible with family life, explain mothers' labour market attachment after the transition to lone parenthood more than their preferences. When mothers work, two other important issues affect their position on the labour market: first, the existence of a wage penalty for young mothers in non-blue-collar occupations (Oesch, Lipps, & McDonald, 2017); second, the lack of paternity and parental leaves (Valarino, 2014; Moss, 2012).

In a Caritas report, Arnold and Knöpfel (2007) show that lone mothers in Switzerland work a lot but do not earn enough. Moreover, maintenance payments do not suffice to cover child-related costs as they are not calculated based on the actual child related expenses⁵, but on an average minimum expected cost. In addition, the non-custodial parent (mostly the father) rarely pays. Furthermore, the type and generosity of benefits they can claim highly depends on the cantons they live in. Despite the inhospitable context for families, Switzerland scores definitely well on other factors that arguably affect the quality of life. This is typically the case with the labour market performance. It has one of the lowest unemployment rates among the OECD countries⁶ and a relatively low long-term unemployment rate. It also scores among the first OECD countries as to the net financial wealth per capita and reported the highest level of subjective wellbeing in 2012 (OECD, 2013a).

In the light of the above we can say that Switzerland offers a much easier scenario to read as opposed to other liberal⁷ countries, where contextual structural factors such as higher poverty and

⁵This work was conducted before the federal reform of maintenance support calculation that is in place since the 1st January 2017.

⁶4.4% was the average rate in 2013, while for the OECD it was 7.9% and for the EU 10.8% (OECD, 2014a).

⁷Here liberal refers to the classic typology of welfare state regimes elaborated by Esping-Andersen (1990) in « The Three Worlds of Welfare Capitalism ».

unemployment levels are more diffused and might add an extra disadvantage on LPs' life-course. In other words, it allows to see more clearly how LPs' family structure contributes to their vulnerability. The combination of poor family support and (both macro and micro) economic stability provides a suitable setting to see how social policies impinge on LPs' life-course and allows greater diversity within the LPs' population in terms of their socio-economic conditions. Also, because more than 40 marriages every 100 have ended with a divorce every year since 2002 (FSO, 2017a) a significant proportion of the population can be potentially concerned by lone parenthood, especially among women. As a matter of fact, mothers are most often assigned full custody than fathers. Such relatively high divorce rate makes the present work necessary and increases the chances to be able to investigate diversity across the LPs' population.

The cantons of Vaud and Geneva are among the most family friendly as it is proved (among others) by the results of two recent referenda on family issues held in 2013 (FSO, 2014a; 2014b). Due to such relatively less conservative approach to family and family policy and to the relatively higher awareness of and receptiveness to family policy intervention, it is less likely that parents in these cantons would not complain about existing support for families (as in the study by Schenk), should they think it is too scarce or inadequate. Furthermore, Vaud and Geneva feature one of the biggest urban areas of Switzerland, hence report a large diffusion of such family configuration.

To investigate how social policies contribute to LPs' vulnerability in Switzerland, I will use a multidisciplinary approach and borrow theories and concepts belonging to three main disciplines: family sociology, social policy and public management. Such approach will serve the aim of this thesis which requires to consider simultaneously questions of social policy design and implementation as well as individuals' behaviour in relation to them and issues such as care and gender roles. The micro sociological perspective through the examination of individual biographies will allow to appreciate LPs' diversity in context. All the above will be clearer in the following outline of the thesis structure.

In **Chapter 1** I will present the state of the debate in the literature on lone parenthood and vulnerability. I will start discussing these two concepts and show how the latter has been used to investigate LPs' circumstances. As a general rule, LPs are mothers and fathers who care for their children alone, in that they do not cohabit with the other parent. However, I will argue that LP families are diverse and do not fit into a single definition. Also, I will argue that lone parenthood is a transition in the life-course with its own duration and evolution over time. Vulnerability in the social sciences describes the relationship between social risks and people's capacity to cope with them over time. As a dynamic of stress and resources (Spini et al., 2017) vulnerability requires a longitudinal approach and implies looking at people's development across life domains and within their context. In the scholarship on lone parenthood however, vulnerability mostly equals the negative outcomes that such family configuration may imply for the parents' financial situation and health, among others. In this chapter I will show that the contribution of the social policy context to LPs' vulnerability is rarely observed and mostly remains in the background in these studies.

In **Chapter 2** I will depict the theoretical approach of this thesis and position my work in the existing literature on the topic. I will expose the concepts informing this research and explain how they relate to each other and contribute to the overall research strategy. I will begin reviewing comparative and country-level studies on the relationship between social policy and LPs' vulnerability and discuss their

limitations. Subsequently, I will explain how I intend to investigate the contribution of social policies to LPs' vulnerability. Initially I will discuss how the link between policies (i.e. the macro level) and individuals' life-course has been theorized in life-course studies and suggest that this literature mainly focuses on the institutionalization-deinstitutionalization debate, while underplaying the complex reality of the fabric of human lives. For this reason, I will suggest to reverse the analytical perspective and observe the relationship between policies and LPs' vulnerability from the LPs' standpoint (i.e. from the individual life-course perspective). Furthermore, I will show that the social policy context is made of explicit and implicit family policies (Kameman, 2010). The former type is designed to achieve family-related goals whereas the latter is not designed for such purpose, but can still have a great influence on LPs' vulnerability via three critical policy dimensions: needs' coverage, benefits' access and adequacy. I will conclude the last part of the second chapter discussing the concept of agency as a tool to understand LPs' reactions to stressors along the vulnerability process and the main traits of the ethics of care (EoC) framework, to shed light on the role of care and relationships in LPs' subjective perception of their vulnerability and in subsequent decisions along such process.

In **Chapter 3** I will criticize the Swiss social policy context of lone parenthood. I will begin looking at the family legislation concerning LPs as a type of explicit family policy and then move on to investigate the three traditional explicit family policies (childcare, leaves and family allowances) and implicit family policies (social assistance, health care insurance, unemployment insurance and pension policy). For the latter two, I will describe their institutional configuration (in terms of regulation, financing and provision), show the underlying general discourse about the problems they tackle (for e.g. their understanding of the work-family balance, poverty, unemployment, etc. ...) and speculate on the most critical outputs they might generate in terms of need coverage, benefit access and benefit adequacy. For explicit family policies, I will also look at the policy discourse around the family embedded in the main pieces of legislation regulating the policy under scrutiny. For each policy field I will first look for any relevant policy in force at federal level. Subsequently, I will turn to cantonal specificities (if any) and exclusively focus on the cantons of Vaud and Geneva, in which the empirical study was conducted. As to explicit family policies, I will show that family legislation regarding lone parenthood underestimates the potential difficulties of custodial parents and features a strong preference for the marriage, among the possible forms of union. Furthermore, coverage of childcare services is generally poor and uneven across the country. Besides, services may be hard to access. Implicit family policies also report problems of access and limited consideration of care commitments, in many fields. I will conclude the chapter showing that such scenario may contribute to LPs' vulnerability and especially lone mothers', since they are mostly assigned full custody over their children.

In **Chapter 4** I will depict the methodological framework of the thesis by explaining how the fieldwork was conducted and briefly outlining the analytical strategy followed in the four subsequent empirical studies. This work is carried out in the frame of an NCCR LIVES⁸ project on lone parenthood including a qualitative panel called "Study on the many faces of single parenthood in Switzerland"⁹. Two waves

⁸Swiss national centre of competence in research LIVES.

⁹LIVES' (2012) project website: <https://www.lives-nccr.ch/en/actualite/study-many-faces-single-parenthood-switzerland-n523>

of interviews were conducted with a group of LPs with full custody of their children living in the Cantons of Vaud and Geneva. Forty LPs (thirty-eight mothers and two fathers) took part to the first wave and thirty-three of them (thirty-one mothers and two fathers) participated in the second wave in 2015. At the beginning of the chapter I will illustrate the characteristics of the qualitative longitudinal design. I will show that it allowed to collect retrospective biographical data and prospective data both on how the transition to lone parenthood was faced and on LPs' prospects. This, in turn, made it possible to see how people defined and changed priorities *vis-à-vis* changes in the context and in relation to new events, as well as how their interpretation of past events and choices could change over time. Hence, through such design vulnerability could be investigated as a dynamic of stress and resources over time. Through people's direct witness, the qualitative method allowed to explore lone parenthood in its context by teasing out the role of relationships with significant others, social norms and social policies in shaping LPs' vulnerability process. In the subsequent section of the chapter I will offer a description of the socio-demographic characteristics of the parents who took part to the project and explain how they were sampled. Furthermore, I will illustrate the data collection method including semi-structured (Rubin & Rubin, 1995) and problem-centred (Scheibelhofer, 2008) interviews in conjunction with life calendars, to help retracing the participants' biography and follow their story development across life domains. Finally, I will deal with the ethical issues and particularly with the process of interview anonymization across waves.

In **Chapter 5** I will start the empirical investigation. Drawing on the vulnerability concept developed in the theoretical framework, I will illustrate how lack of policy coverage, problematic access to policy support and inadequate support from policies in selected policy fields can shape LPs' vulnerability process at individual level and generate spill-over effects across life domains, with repercussions over time. Through a thematic analysis (Fereday & Muir-Cochrane, 2006) of the interviews, I will first show that the most problematic explicit family policies (i.e. those that were more often cited as such by the participants to the study) include childcare services and the legal framework on parental agreement enforcement. Among the implicit family policies, social assistance was by far the most problematic policy and will be dedicate an entire chapter (see below). However, problems with unemployment insurance and active labour market policies, as well as the health care insurance were also mentioned. By a qualitative process analysis based on the method developed by Mendez (2010) and colleagues I will delve into four stories and illustrate the development of the vulnerability process in relation to four of the most problematic policies: childcare, the legal framework on parental agreement enforcement, active labour market policies and health care insurance. Through this study I will show that LPs' vulnerability process may feature many problem constellations, generated by the accumulation of interdependent problems that change over time. Policies may contribute to such problem constellations. In the two subsequent empirical chapters I will tease out one explicit and one implicit family policy to illustrate their contribution as stressors to LPs' vulnerability: the legal framework on child maintenance enforcement and social assistance support. These were two of the most problematic policy issues parents had to face and can potentially influence one of the most debated outcomes in studies on LPs' vulnerability, namely poverty. Also, they affected their life-course in many domains through spill-over effects.

In **Chapter 6** I will deal with child maintenance enforcement tools as part of the family legislation concerning LPs. In Switzerland, many LPs with full custody do not receive maintenance (Arnold & Knöpfel, 2007) payments for their children or face partial violations of maintenance obligations. Child

maintenance enforcement tools exist to allow custodial parents' right to maintenance to be protected. Three types of tools are available in the cantons of Vaud and Geneva: a penal complaint against the debtor; a debt recovery procedure and advances of maintenance payments from the cantonal administration. This chapter will describe the concrete functioning of these policy tools and look at if and to what extent they can help parents obtain full respect of the formal agreements and avoid the negative consequences of not receiving payments on their life-course. The sample for this study includes sixteen mothers who faced partial or total violations of maintenance agreements. For each mother I will retrace the "action paths" based on the actions enacted over time to respond to the violation and then identify categories based on commonalities among "action paths". Ultimately, I will carry out a chronological examination of the impacts of violations on the participants' life-course and identify the life domains involved in each story within each category. I will show that not all the mothers want to react to violations as they may face moral dilemmas involving the other parent and their relationship with the children. When mothers do use the existing legal framework, this is not much helpful to them, due to economic or time barriers or because fathers can conceal their revenues. All in all, facing full violations (regardless of the action path adopted) often led to the necessity to accommodate the professional trajectory by increasing the employment rate with repercussions on the parental and relational life domains.

In **Chapter 7** I will look at social assistance support to explore how problems with coverage of and access to social assistance can shape LPs' vulnerability over the life-course. Following the thematic examination of the narratives included in the whole sample I will select a group of fourteen parents facing economic hardship and problems with receiving social assistance, at some point of their transition to lone parenthood. These included problems with social assistance coverage (i.e. the benefit is not provided at all by the public authority or needy people are excluded from the policy target), problems with access (i.e. the benefit exists but is not accessible to those who constitute the policy target, due to a mismatch between policy target and eligibility criteria or to non-take-up by eligible claimants). Furthermore, I will identify the responses LPs adopted and construct categories of responses based on their rationale and the type of resources deployed to enact them. I will show that LPs can try to supersede the unreceived resources by mobilizing their families, some third parties or making extra money; fight against the providing institutions to seek to obtain the benefits; adapt their life-course to the benefit eligibility requirements or just accept the status quo and forgo the benefits. Finally, through a chronological examination I will show how this contributed to their vulnerability over time. Problematic access to social assistance does not just potentially affect LPs' economic vulnerability, it may also entail a more complex set of changes in many life domains such as: delaying the professional career, reducing time for the children or adapting to an unsatisfying quality of relationship with them, delaying couple relationships and living in an unpleasant environment. This study will point out that Matthew effects affect access to social assistance, whereby resorting to audacity is a way to potentially overcome problems of access. More generally, it will stress the role of individual resources in the responses adopted by LPs. Finally, I will show that poor access to social assistance is one of the potential stressors in LPs' vulnerability although the (vulnerability) process development depends on how it combines with other elements of the context and on the sequencing of life events over time.

In **Chapter 8** I will offer the last empirical study of the thesis. This will focus on one of the events that may possibly end the transition to lone parenthood and the vulnerability process that may go with it,

namely (re)partnering. Such event occurs more and more frequently in the life-course of an LP and may be expected to buffer the stress associated with raising a child alone at least to some extent, via the partner's practical and/or moral support. This can in turn change the picture of the relationship between social policy and LP's vulnerability process, as the new partner may supersede policy support. This final study aims at providing LPs' perspective on the meanings associated with (re)partnering, to see if and how having a (new) partner may be seen as a way to cope with vulnerability in lone parenthood. Indirectly, this will also partially tell what counts to LPs to be less vulnerable and if this may be expected to be brought about by a new partner and a potential change in the family form. Subjective meanings around (re)partnering and its relevance were collected in both waves of interviews for all the parents, regardless of their partnership situation. For the purpose of this study I will only consider the 38 mothers as (re)partnering trends report differences between men and women and there are too a few men in the sample to examine such difference. Finally, I will carry out a content analysis to identify the subjective meanings and categorize them. I will show that twelve different meanings emerge from the collected stories and can be clustered along a continuum. Two main opposite categories of meanings exist at both extremes of the continuum and depend on whether (re)partnering is a decision driven by considerations that concern women's family or just women's own life. Expectations about the partner's interaction with children are crucial in distinguishing between different meanings. Furthermore, some mothers are clear about the risks (re)partnering may imply, this is why recreating a nuclear family and moving back towards normativity is not necessarily seen as a way to overcome vulnerability.

In the conclusions I will summarize the results and discuss the main points around LPs' vulnerability that can be learnt from this thesis. Furthermore, I will illustrate how this work contributed the scholarship on lone parenthood offering a more holistic and nuanced view on vulnerability during such life-course transition. Methodologically, this was possible thanks to the qualitative longitudinal study that allowed to account for LPs' agency (and lack of agency) within the social policy context and over time. All in all, this work challenges the simplistic cause-effect type of approach to the study of vulnerability and calls for more explorative works to investigate any critical transition in the life-course as well as the unintended "consequences" of the social policy context into vulnerable people's life. Drawing on the above and in the light of the limitations of this work, I will offer suggestions for further research.

Chapter 1. Lone parenthood and vulnerability: state of the debate and open questions

1. Introduction

In what follows I will begin the theoretical journey of this thesis to gradually define the research topic and the related research strategy. I will start by discussing the two key concepts of this work, namely LP family and vulnerability and provide an overview of lone parenthood in Switzerland. Subsequently I will look at these concepts together and criticize the literature dealing with vulnerability in lone parenthood. This will allow me to illustrate the focus of the present research, suggest a new way of looking at LPs' vulnerability and justify the need for such a new account. Drawing from the above, in Chapter 2, I will broaden the view to address the policy context of LPs' vulnerability. I will show how the link between policies and vulnerability in lone parenthood has been studied so far and explain how my work originally contributes to this literature.

2. The concept of LP family

Defining the LP family is not an easy enterprise. In a recent publication, Létablier and Wall (2018) discuss the complexity of such family type and list several controversial points about defining the LP family. As a general rule, an LP family implies that "a parent lives with his/her dependent children, without a spouse/partner, either on their own or in multi-unit households" (p. 30.). Starting from this simple definition two authors detect a number of problems. First, the concept of dependent children requires clarification. Is dependency age-related? For example, it could last until the transition to the legal adult age (which might also differ across countries). Or is it related to economic dependency (which may last longer than the beginning of the legal adult age)? Second, the living arrangements may include at least two options: that the parent and the children live alone and that they also live with adults other than the other parent (for e.g. the grandparents). Third, a lone parent is not necessarily alone. New couple relationships are possible through (re)partnering and potential new cohabitations. Fourth, a lone parent does not necessarily parent alone. In case of separation and divorce at least two parental arrangements can be (legally) established as to custody. Children may spend almost all their time with one of the two parents (full custody) or share equally their time with both parents (shared custody). Partially linked to this, a final issue contributes to variations in lone parent families, namely the type and the intensity of non-custodial parent's involvement in parenting, through participation to childcare, education and maintenance. All the issues above point to the great diversity within the LP family population, especially in terms of residential and parental arrangements. The increasing rates of divorced and separated parents among the LPs (as opposed to widows and widowers), the shorter spells of lone parenthood, with more frequent repartnering and the increasing fathers' involvement in child raising contribute to such diversity.

In the same publication Bernardi and Larenza (2018) discuss a further issue which may complicate the picture. It concerns the way LPs define themselves and how and when they subjectively believe they have made their transition to lone parenthood. According to Bernardi and Larenza (2018) this may not necessarily coincide with the objective criteria that are normally used in statistics. Sometimes the transition starts with the legal or residential separation and LPs themselves identify these events as the markers of their change of status. However, in some cases such as in-house separations or when residential separation occurs but parenting is still legally shared between the parents, objective and subjective markers may not overlap. Finally, despite parenting alone, LPs may still be ambivalent about their relationship with the other parent.

The concept of LP family was not even simultaneously formulated across European countries as it developed alongside the demographic evolution of the national populations. David, Eydoux and Séchet (2004) notice that LPs' first appearance in the French census came as early as of 1982, when births out of wedlock and LP families were already numerous. Conversely, in Italy this concept was only used for the first time in the 2001 census. In most cases the concept of LP family was defined and used in opposition to the normative nuclear family made of two (heterosexual) parents in couple (Létablier & Wall, 2018). If the LP family is generally considered a non-normative type of family, this is much less the case in the Nordic welfare states that do not discriminate in favour of the nuclear family and tend to guarantee rights to individuals, regardless of the type of family they might live in (David et al., 2004). In other countries and still today, conformity to social norms still prevails even in lone mothers' subjective representations and the nuclear family still represents the reference family model. For example, Nelson (2006) notices that lone mothers from white rural environments in the US would keep for themselves some of the core functions required to a mother in the standard North American family model and in case of (re)partnering would be eager to share some of them with the new partner, but with the aim of reproducing the standard North American family (the nuclear family). Finally, Zartler (2014) investigates the mechanism lone mothers and their children resort to when they have to define their families. He shows how they assess their condition against the traditional family based on the dimensions of normalcy (i.e. the structure of the nuclear family); complementarity (i.e. the permanent presence of two heterosexual parents) and stability.

Whatever the definition, the LP family (today more than ever) must be conceptualised as the result of a transition (Trost, 1980) in the life-course. Specifically, the life-course development of an individual results from multiple domain-specific trajectories (for e.g. the family trajectory, the health trajectory, the work trajectory, etc. ...) and transitions within them (for e.g. from adolescence to adulthood, from couple parenting to lone parenthood, etc. ...). A trajectory can be defined as a sequence of behaviours over the life span and transitions as discrete changes in states and related social roles occurring within a trajectory (Elder, Shannan, & Jennings, 2015). Transitions imply, by definition, a beginning (in this case entry into lone parenthood) and possibly an end (exit from lone parenthood). As to the beginning of the transition, widowhood was indisputably the most common way to become an LP until the '70s. Separation and divorce are by far the most typical events leading to the formation of an LP family across countries today (Bernardi, Mortelmans, & Larenza, 2018). Another possibility is single motherhood (i.e. whereby the mother has started parenting alone and never experienced couple parenting), including by choice. Within this overall picture, country trends exist. Létablier and Wall (2018) show that lone parenthood from divorce (rather than single parenthood and separation) is more typical for some Eastern European and Mediterranean countries

(whereby marriage is still important). Teenage motherhood is relatively more spread in the UK and lone mothers by choice are common in Scandinavian countries. Repartnering is the most common end of the transition to lone parenthood and may be followed by new transitions into lone parenthood. Finally, the duration of the transition to lone parenthood is becoming shorter and shorter over time, due to more frequent repartnering (Bernardi et al., 2018).

Despite variations across countries and over time, the concept of LP family has always been associated with a gendered phenomenon as mothers are mostly assigned custody of their children, in case of full custody (David et al., 2004). Having said that, male-headed families are more and more common, despite country variations in their prevalence among LP families - from 5% in Germany to 19% in Sweden and Norway – (Létablier & Wall, 2018).

In this work I consider LPs as mothers and fathers who have *de facto* full custody¹⁰ of dependent children (i.e. who are not economically independent on the parents) and who made their transition to lone parenthood following one of the routes indicated above¹¹. In full custody, the child has one place of residence (i.e. by one of the parents) and lives in such place, except for a limited number of days by the non-custodial parent (usually one day per week and one every two week-ends). As I aim at studying LPs' vulnerability, I exclude cases of *de facto* shared custody¹² from my definition as they imply a certain degree of cooperation between the two parents and, therefore, a different family organization, that is hardly comparable to that of parents with full custody, whereby the latter have the greatest responsibility for child raising. Also, although custody is subject to a legal agreement, parents may make informal arrangements, or one of the two may just violate the agreement. So, shared legal custody may turn into *de facto* full custody and viceversa. In this work the actual parental arrangement (*de facto*) will be considered, as I am interested in observing custodial parents' real circumstances. Consequently, parents with full custody, regardless of what is stated in the legal custody agreement, will be considered LPs. Finally, in this work lone parenthood is conceptualised as a non-normative transition in the life-course (Bernardi & Larenza, 2018). By non-normative I mean that despite separations and divorce are now very common in Switzerland, the preference for the nuclear family is still strongly anchored in social norms (Lévy & Widmer, 2013). By conceptualising lone parenthood as a transition, I intend to emphasize the longitudinal aspect of such phenomenon. Specifically, I want to stress that it has a beginning, but can also have an end and it contributes to the parents' life-course development, with potential repercussions on other life domains than parenthood and partnership.

¹⁰In this work the term "custody" only refers to the child place of residence and does not include "parental responsibility" (*autorité parentale* in the Swiss family law), which is the power to decide for the child (for example about their education). See Chapter 3 for more details on these terms.

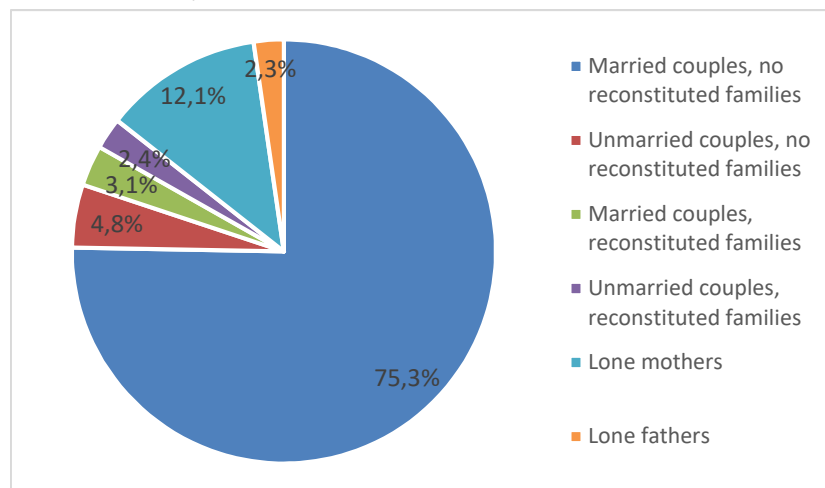
¹¹More details on the sample selection are included in Chapter 4.

¹²In shared custody the child has got two places of residence (i.e. by each parents) and spends about half of his/her time alternatively in both places.

2.1. Lone parenthood in Switzerland: main figures

Existing statistics on lone parenthood in Switzerland mostly adopt a combination of the residential criterion (i.e. they look at parents and children living together in the same dwelling, without a cohabiting parent) and the children's age criterion (i.e. they include families with at least one child under the age of 25) in their definition of the LP family. In its more recent family report, the Federal Statistical Office (FSO, 2017b) estimates that 14.4% households with at least one child under the age of 25 were LP households in 2012-2014¹³ (i.e. they were made by only one parent and cohabitant children). Households including children living with married biological parents still represent the great majority, i.e. about 75%¹⁴ (Figure 1), but the number of LP households is growing over time. Specifically, it has increased by 128% since 1970, whereas the number of households including couples with children did not increase significantly over the last years.

Figure 1. Households with child/children under 25 in 2012-2014



Source: FSO, 2017b (p.11)

LP households mostly live in the biggest cities and in other urbanized areas and much less in rural areas. Furthermore, they include a lower number of children than couple households. Particularly, only 39% LP households include two or more children, whereas more than half the couples with children (62%) have the same number of children. On average, children in LP households are older than children in couple households. Specifically, the youngest child is aged between 13 and 24 in 38% couple households with children, whereas this share grows to 61% for LP households.

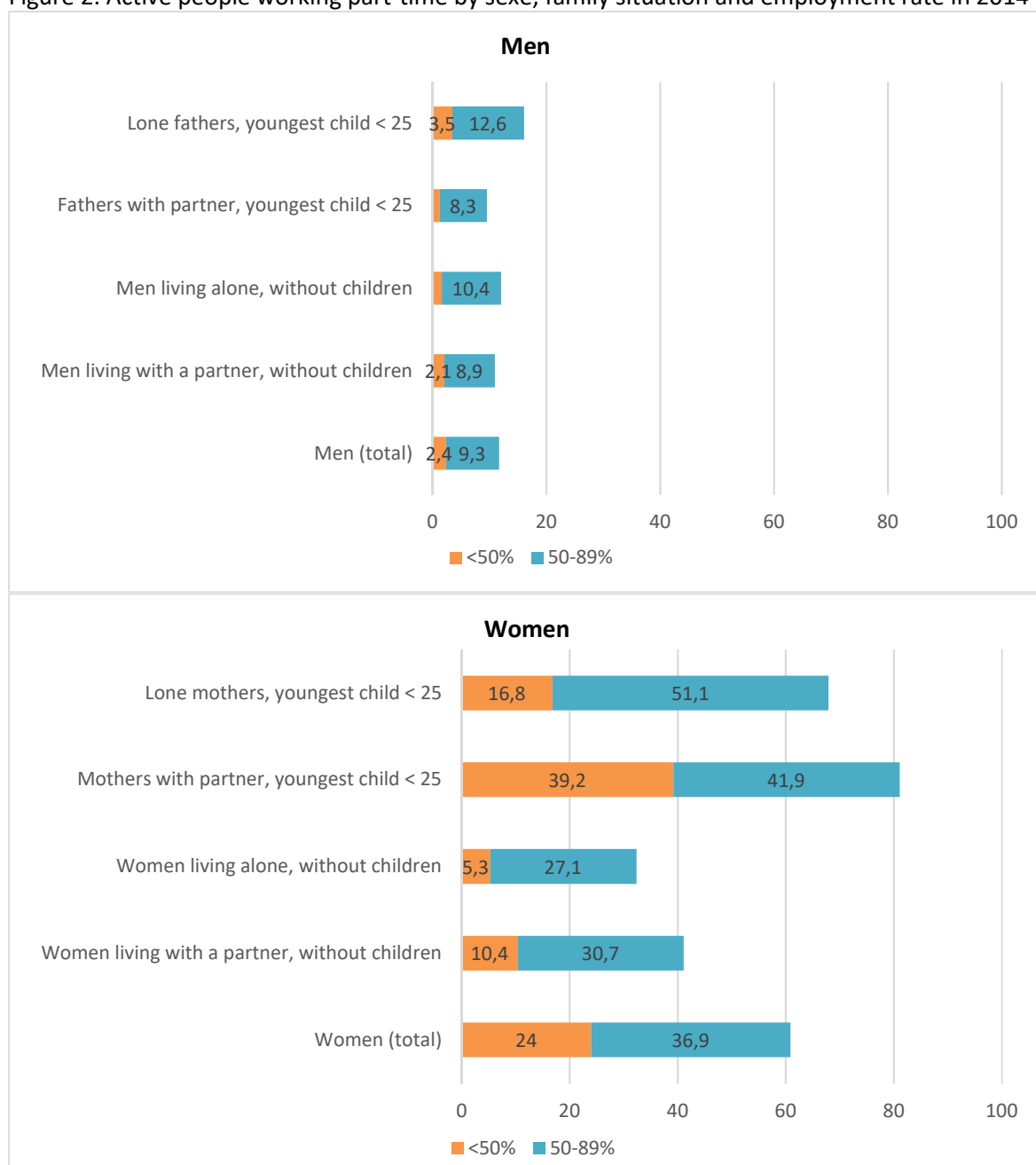
As with other Western countries in Switzerland lone parenthood is essentially a gendered phenomenon: 84% of these households are headed by mothers and 16% by fathers. In 2014 lone mothers were active more often (90%) than mothers in couple (80%), whereas the type of household does not seem to be relevant for men as to this. As with mothers in couple, also lone mothers

¹³Data is cumulated to obtain more precise results.

¹⁴The remaining households include cohabitations of not reconstituted families – 4.8% - and reconstituted families either through marriage (3.1%) or simply by new cohabitation – 2.4% (FSO, 2017b).

increase their participation to the labour market when the youngest child grows up. Gender matters when it comes to the employment rate. As with mothers in couple, also lone mothers are much more often employed part-time than fathers. Specifically, about 61% Swiss active women (between 25 and 54) work part-time versus almost 12% Swiss active men. Furthermore, almost 68% active lone mothers work part-time (Figure 2). Such data goes hand in hand with the rate of underemployment. Women are more often forced to accept a lower employment rate than men despite they would be willing to work more. Particularly, about 11% active women (between 25 and 52) face such condition, versus 2.6% active men. The difference between men and women is even more important in the case of lone parenthood. About 15% active lone mothers are underemployed while only 4.5% active lone fathers are in the same situation (FSO, 2017b). However, Milewsky, Struffolino and Bernardi (2018) notice that migrant lone mothers are more at risk of unemployment or of being employed full-time, than Swiss lone mothers and link this with their potentially poorer social network to count on, for support with childcare.

Figure 2. Active people working part-time by sexe, family situation and employment rate in 2014



Source: FSO, 2017b (p.33). Based on the Swiss Survey on Active Population, 2014

LP households report a lower disposable income¹⁵ compared to other households for any quintile of the revenue distribution. Particularly, the median equivalized disposable income of individuals living in couple without children is 1.6 times higher than the one of those living in an LP household (FSO,

¹⁵Disposable income is obtained by subtracting the household basic expenses (for e.g. contributions to social insurances and taxes) from the household gross revenue (including any source of revenue of the household) and dividing such value by a coefficient of equivalence to account for the household size and the consequent effects of economies of scale. The equivalized disposable income is the portion of the household income that can be attributed to any of its members, regardless of the household size and allows to make comparisons (FSO, 2017b).

2016a). Furthermore, LP households report a poverty rate¹⁶ of about 11% and an at-risk-of-poverty rate¹⁷ of 21%. Many of them (11%) are also affected by material deprivation¹⁸ (FSO, 2017b). Consequently, one every four children in LP households are at risk of poverty, whereas one every seven faces poverty in 2014 (FSO, 2016a). Given such data it is not surprising that about 18% of the cases of social assistance¹⁹ in 2014 concerned LP households and that such households usually tend to be assisted for more than one year (FSO, 2017b; Pellegrini, von Gunten, Ruder, & Robert, 2011). However, in only 20% of the 2014 cases social assistance support represents the only source of revenue of the LP household and about 40% of them also benefit from earned income (FSO, 2017b). This confirms that LPs (especially lone mothers) in Switzerland are quite active on the labour market although this might not be sufficient to earn enough and avoid social assistance support. The large diffusion of part-time employment among them might explain this.

So far, I have provided the main figures concerning the current profile of the LP households in Switzerland. However, lone parenthood has changed over time and some clear evolution trends can be detected with a longitudinal perspective. Using a subsample of the Family and Generation Survey data including mothers that experienced lone parenthood (i.e. they were living alone with at least one child under 18) at least once, between the age of 15 and 55, during the years 1953-2013, Struffolino and Bernardi (2016) notice that across cohorts mothers tend to be always older when they enter lone parenthood. Specifically, in the first period observed (1953-1966) more than 40% lone mothers made their transition between the age of 15 and 24. By the time of the last cohort the share of mothers making their transition at such young age is lower than 15%²⁰.

Following the trend in the general population, lone mothers are more and more educated across cohorts. Almost 46% lone mothers in the oldest cohort have only attended compulsory schooling while in the last cohort almost 59% holds an upper secondary diploma and the share of the less educated includes less than 16% of the mothers from this cohort, while more than a fourth of them holds a tertiary education degree (Struffolino & Bernardi, 2016).

Another clear trend that is common to many Western countries is the shorter duration of lone motherhood across cohorts. Mothers living in a reconstituted household by the eight years following the transition to lone parenthood are about 25% in the cohorts born until 1961. In the youngest cohorts the proportion is much higher. About 60% of the mothers born between 1971 and 1980 and 75% of those born after 1980 have started cohabiting with a new partner in the eight years following the beginning of lone motherhood (Struffolino & Bernardi, 2016).

¹⁶This is a measure of absolute poverty and refers to a poverty threshold set at federal level (FSO, 2017b).

¹⁷This is a measure of relative poverty and refers to the comparison between the individual income and the average income (disposable income) in the country (FSO, 2017b).

¹⁸This represents the percentage of households that cannot afford at least three out of the nine following items: to pay their rent, mortgage or utility bills; to keep their home adequately warm; to face unexpected expenses; to eat meat or proteins regularly; to go on holiday; to possess a television set; a washing machine; a car; a telephone (Eurostat, 2018).

¹⁹Cases here does not refer to households but to social assistance files. It is possible that the same household is associated to more than one file over the year due for example to a change of residence (which implies that the household receives a new file number from the social services of the new place of residence) or because the same household receives social assistance payments again six months after being assisted for the last time.

²⁰The sample for such cohort is much less numerous, but the trend is evident across cohorts.

All in all, lone parenthood in Switzerland is essentially a gendered phenomenon as the great majority of LP families is headed by women. These are usually at higher risk of poverty despite the relative high participation to the labour market. The diffusion of part-time among mothers is only one - though important- part of the story. An unfavourable social policy configuration (described in Chapter 3) completes the picture. Such difficult context makes Switzerland a suitable case for studying LPs' vulnerability.

3. The concept of vulnerability

The concept of vulnerability as such is being used more and more in the social sciences, although its origins are in disaster studies, risk management programs and development research (Misztal, 2011; Schröder-Butterfill & Marianti, 2006). It originated in the American culture where it was often used to describe the condition of the populations affected by natural disasters and more recently by terrorism. In the social sciences it is often associated with other concepts within each specific discipline (Misztal, 2011; Hannapi, Bernardi, & Spini, 2015). In sociology for example it is often applied to describe the circumstances of unemployed people but also minorities. In this case other concepts were already being used such as poverty (Paugam, 1996), social exclusion (Castel, 1991) and social insecurity (Castel, 2003). Spini, Bernardi and Horis (2017) notice that, in psychology, vulnerability is often treated as a latent predisposition that mediates stressful life events or chronic hassles in pathologies such as depression (Ingram & Luxton, 2005). Despite the growing use across disciplines there is no unitary concept of vulnerability in the social sciences. In what follows I will briefly review the main studies tackling the issue of how to define vulnerability and gradually head to the concept of vulnerability that I refer to in the present study.

In her review of the vulnerability concept Misztal (2011) notices that until the late 1980s, this would only indicate the risk to be exposed to hazards. The populations affected by natural disasters were only passive actors of such catastrophes and vulnerability studies would focus on how to make such events more predictable, but would disregard the social context in which disasters occurred. It was only in the late 1980s that the idea of a non-casual exposure to hazards came about. In this view studying vulnerability implies looking at the social, economic and political determinants of disasters. Inequalities in the exposure to the risks are the result of power relations at societal level. Such view has the merit of shedding light on the social context of vulnerability and its underlying political dimension, but still fails to recognise that people may possess resources to mobilize to cope with hazards. The third step in the evolution of the vulnerability concept adds the idea of human agency.

One of the most popular frameworks that incorporates human agency in the concept of vulnerability is Chamber's model (1989/2006). In his view vulnerability "refers to exposure to contingences and stress and difficulty to cope with them" (p.33). Chamber acknowledges that vulnerability is made of an internal and an external dimension. The latter includes the contingences and stressors people are subject to, the former people's capacity to cope with them. When people are vulnerable and therefore cannot cope with the external dimensions of vulnerability, they face damaging losses such as poverty, poor health and humiliation. To Chamber there are different degrees of vulnerability and this is not just because people are not similarly exposed to stress and contingences, but also because

they can resort to a wide range of different strategies to cope with them. In this model vulnerability includes four elements: exposure, contingencies/stress, coping and outcomes (Schröder-Butterfill & Marianti, 2006). Elaborating on Chamber's model Watts and Bohle (1993) try to move forward from the internal / external dichotomy and propose a more complex view of vulnerability as a "multi-layered and multidimensional social space defined by the determinate political, economic and institutional capabilities of people in specific places at specific times" (p.46). This definition adds two important elements to the debate: a web of social relations (social space) and an historically and spatially determined context. People's agency is embedded into social relations and inscribed in specific and unique contexts.

A central issue in the social sciences debate around vulnerability is the question of who is vulnerable. For some scholars vulnerability is common to every human being. According to Beck (2001), everybody is permanently vulnerable and aware of their vulnerability in the risk society. People's lives are subject to forces coming from distant places and acting on a global scale and welfare states are not enough strong to protect them. Not even social relations can save people from such forces as Western societies value individual freedom more than solidarity (Beck & Gernsheim, 1995; Bauman, 2007). In such view vulnerability is an objective condition that is also subjectively perceived by every individual. However, subjective perceptions do not differ across individuals as the whole society faces the same threats. Conversely, in the Foucauldian (1979) perspective, risks do not exist in the nature and are socially constructed. Specifically, categories at risk (and therefore vulnerable populations) are defined to respond to the institutional need to control people's action and make sure they comply with the requirements of the individualistic society, to reach independence. In this case vulnerable people are not objectively so, but become vulnerable as a result of a strategic institutional decision. Williams (2005) offers a more nuanced view on the debate. Vulnerability affects all the human kind as suffering from both physical and emotional pain is a common experience. However, the subjective experience of vulnerability varies among people and individuals are not similarly exposed to vulnerability. As a matter of fact the political and social institutions may neglect the needs of some vulnerable people. For Chamber (1989/2006) subjectivity in vulnerability is not just about different degrees of exposure to risks, but also about the individual perception of being vulnerable. To him even if we aimed at helping the vulnerable (the poor in his case) we might take the wrong decisions just because we suppose we are doing something useful for them, without considering their subjective experience of vulnerability. Accounting for the subjective perception of vulnerability is not only important for institutional responses, but also for vulnerable people's ability to cope with stress. Indeed, not all the vulnerable people are able to perceive their objective vulnerability. Clarke and Driever (1983) posit that when people perceive their vulnerability, they are even more vulnerable. In this view, the subjective perception of being vulnerable turns into objective vulnerability via psychosomatic effects. Building on their work Sellman (2005) maintains that everybody is vulnerable in their everyday life, as there are many sources of harm and it is impossible to predict and avoid all of them. However, some people are also vulnerable in non-ordinary ways as they face non-everyday harms such as disability. In this view there are various degrees of vulnerability and the subjective perception of being vulnerable makes people stronger in that they will be better armed to cope with it. As opposed to Clarke & Driever (1983), to Sellman, subjective vulnerability has positive effects on people's circumstances.

Sellman's concept is useful as it adds a time dimension (everyday harms versus non-everyday harms) in the debate around vulnerability, although this remains underspecified. Spini, Hannapi, Bernardi, Oris and Bickel (2013) stress that vulnerability is not an outcome (although outcomes are part of the model), but a process in the life-course and define it "as a weakening process and a lack of resources in one or more life domains that, in specific contexts, exposes individuals or groups to negative consequences related to sources of stress, an inability to cope effectively with stressors and an inability to recover from stressors or take advantage of opportunities by a given deadline" (p.19). Such definition acknowledges that vulnerability is a context and time specific process and may potentially affect anybody as it may concern any of the domains of the life-course. It accounts for the role of people's agency in that people do not just need to possess resources, but should also be able to mobilize them to react to stressors. Spini et al (2017) go on to say that this (vulnerability) process may be generated by either a critical event or a latent process of vulnerability that was already underway, implying a gradual loss of resources and increasing exposure to risks. Such processual definition should refrain from considering vulnerability as a linear cause-effect type of relationship between stressors and outcomes. Rather, three interconnected dimensions are simultaneously involved in it:

- first, vulnerability is multidimensional. As discussed above, the life-course development results from multiple domain-specific trajectories and transitions within them. Events occurring in one domain may have impacts on other domains and therefore affect the trajectories in the latter ones following three types of mechanisms. First, resources generated in one life domain may increase those in other life domains (for e.g. increasing one's social network may lead to new job opportunities). Second, the resources generated in one life domain may compensate for the loss of resources in another domain (for e.g. the happiness generated by the beginning of a new relationship may compensate for the loss of one's job). Finally, resources lost in one domain may entail further loss of resources in other domains (for e.g. health problems may lead to social isolation). These three mechanisms go under the name of spill-over effects across domains and represent one of the building blocks of the vulnerability framework. Spill-over effects often involve the family and the professional domains (Bernardi, Bollman, Potarca, & Rossier, 2017). The classical example is that of a mother that decreases her work time after the birth of her child. As Spini et al. (2017) notice, the impacts of spill-over effects depend also on the resources that people possess and their capacity to mobilize them. Furthermore, spill-over across domains do not just involve new facts (for e.g. finding a new job as in the first example described above) but may also entail a change in individuals' perceptions and attitudes (for e.g. a serious health problem may lead to reconsider priorities in other spheres of life).
- second, vulnerability is multilevel. As noticed above, people's lives are shaped by the contexts they live in. This includes the wider socio-economic context – the collective level- as well as the social relationships people establish and maintain over time – the group level. The vulnerability process develops in the interplay between the individuals, the groups they belong to and the collective level actors. Specifically, individual-level resources can be increased or depleted in the context as the latter can be a source of opportunities and/or constrains over the life-course. In the example above, a rich social network (group level) may

be a source of help in job search in case of unemployment. At the same time, a tightly interconnected social network may act as a constraint when one does not share the same views as the other network members and fears to be sanctioned, by not following the group's suggestions. At the collective level political institutions and social norms are the two most important actors. With this respect family policies (i.e. a product of political institutions) such as childcare services can support mothers' careers (professional trajectory) while gender norms (i.e. a type of social norms) promoting an unequal division of paid and unpaid work in the couple may hamper mothers' careers. The latter case is an example of what Spini and Widmer (2017) would call vulnerability by conformity to social norms (p.53), which they term misleading norms.

- third, vulnerability is a dynamic of stress and resources unfolding over time. As mentioned above, vulnerability is a process and not a precise outcome. This makes the temporal dimension crucial and implies looking at the contribution that past events and trajectories have on subsequent outcomes, through both an individual and an historical time perspective (i.e. related to the collective passage through historical eras). For example, critical period studies in psychology, health studies and social stratification studies in sociology look at the long-term consequences of events and circumstances related to the earlier stages of one's life. In such studies accumulation of advantages and disadvantages are often observed (Dannefer, 2003; Ferraro & Shippee, 2009). This means that initial advantageous/disadvantageous circumstances become greater and greater over time determining differentiation across groups and ultimately inequalities, if personal resources and/or individual agency cannot change the course of events. In the critical life event perspective, vulnerability is observed in relation to specific critical events acting as stressors (for e.g. unemployment spells and couple break-ups), rather than as the result of a process of accumulation in the long run. Finally, Spini et al. (2013) notice that outcomes and resources are linked over time to the point that present outcomes may become resources in the future. For example, the negative consequences of a critical event such as a divorce may generate resources for the future, such as improving resilience to cope with other critical events or increasing the sense of self-confidence, if a parent raises their children alone.

Such a three-dimensional definition of vulnerability is applied to the present study to investigate the transition to lone parenthood. Through a qualitative longitudinal design (see Chapter 4) this work will pay attention to both the objective and the subjective dimensions of vulnerability. This will allow to address two of the main criticisms levelled against this framework, namely its lack of attention to the role of subjectivity in decisions around coping strategies and to the subjective perception of age (Ferraro & Schafer, 2017). The first criticism posits that people might face stressors in an unconventional way (i.e. in a way that is not what the rational logic would prescribe) and still be coping with them. In this case the researcher's expectations on the correct way to handle with a specific stressor for vulnerability to be overcome might conflict with the subjective choice of the participant in the study. However, this does not necessarily mean that the participant would be failing to cope with the stressor. For example, there are people who do not complain against injustice. Although apparently illogical, this lack of agency may be explained by the need to save

money to be invested for other projects. By investigating the subjective motivations around coping, this study will shed light on such potential illogical ways to face stressors.

The second issue includes two points concerning the subjective sense of age and how this is incorporated in the study of vulnerability. In their critique Ferraro and Schafer (2017) argue that people may incorporate age norms in their decisions over the life-course, therefore even if a decision is individual it is fundamentally influenced by the social norms around age existing in a specific context. For example, fertility intentions may be influenced by social norms about the right time to have a child. Second, people's behaviour is influenced by their "awareness of finitude" (p.91). This indicates that expectations about the time left to live may direct decisions in life. For example, a separated mother might feel a more pressing need to repartner when she is younger and has expectations about creating a new family. However, when she becomes older her priorities might change with this respect. As with the first critique, the qualitative approach to the study of vulnerability in the present work will allow to elicit the subjective sense of age and its role in people's coping strategies, through the investigation of parents' subjective motivations.

To conclude, in this view of vulnerability people are not simply vulnerable or invulnerable, but may go through a vulnerability process implying their weakening and exposure to the negative consequences of stressors that they are not able to cope with, within a given deadline. When people recover from such stressors the vulnerability process ends. The latter thus results from the joint work of stressors and resources, in a context providing opportunities and constrains. LPs make no exception to such general dynamic, however, they have in common a non-normative transition (i.e. to parenting alone) which may impose various forms of strains to their life-course, that in turn may require policy support. The three-dimensional concept of vulnerability allows to achieve a richer and more fine-grained understanding of such process (vulnerability) in the life of those people who face a transition to lone parenthood. Ultimately, this may be particularly useful to design adequate policies. The usefulness of this concept of vulnerability will be clear at the end of the following section reviewing the existing literature on vulnerability in lone parenthood.

4. LPs' vulnerability: a review

The great majority of the studies dealing with LPs' vulnerability mainly looks at the negative outcomes that such transition may entail in various domains over their life-course. These essentially include: poverty and lack of employment, poor physical and mental health, poor social life and ineffective parenting²¹. Some studies also investigate the role of social norms in LPs' vulnerability process, whereby the latter would act as a stressor. Finally, a few explorative works shed light on the multiple challenges that LPs' face in everyday life. Regardless of the focus, these works may use various expressions (for e.g. single parents and sole parents) and definitions (for e.g., never married, separated and divorced) to identify LPs and be conducted in various contexts (i.e., nation states or

²¹Negative outcomes on children are not treated in this work which focuses on parents' vulnerability.

lower-level administrative units, urban or rural contexts). However, they all have in common that they deal with parents caring alone for their dependent children (of various ages). Furthermore, they mostly revolve around the cause-effect relationship between the transition to lone parenthood and some negative consequences (outcomes) and sometimes take into account the potential mediators that might affect such relationship. Some studies (especially those using a qualitative methodology), also deal with the coping strategies LPs adopt to face such outcomes and with variations in the outcomes within the LP population (especially the studies using a longitudinal perspective for the analysis of the transition to lone parenthood). Comparisons between LPs and parents in couple (especially married parents) are also frequent to assess the role of the non-normative family transition on the negative outcomes. Many studies also look at how lone mothers and lone fathers fare comparatively. Finally, most studies are conducted in the US and the UK (see the introduction of this work).

Despite the great variety of research questions and methods, none of these studies simultaneously account for the three dimensions of vulnerability illustrated above (i.e. the multiple life domains involved in the vulnerability process; the connections between the individual, the group and the collective levels and its temporal dynamic). In what follows I will review the literature dealing with LPs' vulnerability to document such research gap. First, I will present a collection of studies focusing on the negative outcomes. For each outcome I will overview the main lines of argument. Subsequently I will look at the studies on LPs' vulnerability and social norms and LPs' multiple challenges. At the end of the section I will conclude by briefly outlining my approach to the study of LPs' vulnerability.

LPs' poverty and lack of employment

Poverty is arguably the most debated outcome of the transition to lone parenthood, especially for lone mothers. In the United States McLanahan and Booth (1989) associate this to three main factors: the low earning capacity of single mothers, the lack of child support from the non-residential parent and the poor public support. To Whinchester (1990) the very expectation that LPs could be parents and low-paid workers at the same time leads to their marginalisation in the capitalistic-patriarchal societies and therefore to poverty. In France, Séchet, David and Quentin (2001) provide the spatial configuration of LPs' poverty and marginalisation. They show how in some territories LPs face multiple disadvantages which reinforce poverty and marginalisation. However, studies such as the one by Harkness (2018) on the UK point out that lone mothers may be selected into low income households if they are young and low educated, when they make the transition to lone parenthood.

Lone mothers' poverty in Europe is often associated with their limited participation to the labour market, as opposed to mothers in couple, especially if most of those working part-time are in low-paid occupations (Ruggeri & Bird, 2014). Hansen, Jürgens, Strand and Voges (2006) find that in Germany and Norway income and material poverty are higher among lone mothers than among mothers in couple and see an association between factors influencing labour market participation, levels of education and the risk of facing poverty for both groups. Furthermore, they notice that

poverty components (income poverty, material deprivation and receipt of social assistance) are not necessarily related. In a similar vein, Eamon and Wu (2011) show that lone mothers may experience four types of material hardship, namely bill-paying, health-hardship, housing hardship and food hardship, which would depend on their employment status. Particularly, mothers who are unemployed, had involuntary job gaps or were underemployed reported a higher risk of facing the first three types of hardship. Only in case of unemployment and involuntary job gaps food hardship was also experienced.

In the light of this, many studies have sought to explain LPs' variations in labour market participation. Bradshaw et al. (1996/2013) resort to key informants to investigate this relationship in twenty developed countries. They identify four sets of factors impinging on LPs' labour market participation including variations in their demographic characteristics, in the state of the labour market and in the characteristics of childcare in terms of quality, availability and costs, and in the system of benefit and fiscal incentives. Cohen (2002) looks at the role of race and family structure in single mothers' employment in the US. He notices that Black single mothers do not face employment inequality compared to Whites if they are cohabitant or host an extended household. However, Mexican and Puerto Rican single mothers are marginalized no matter the type of household they live in. Ethnic origins play a role also in British lone mothers' employment opportunities, together with economic factors including the maintenance payment level and regularity, job availability and wage levels (Jenkins, 1992).

Some works adopt a longitudinal perspective to the study of vulnerability due to poor employment. Wu and Eamon (2011) study the patterns and correlates of unemployment and underemployment of single mothers in the US. A bit less than half the mothers in their sample report employment problems including unemployment or involuntary job gaps and underemployment. Past work experience and education level are only two of the correlates in this study. Age level, home ownership are also related to reduced employment risks. Work disability, having other income sources (either from the family or the state) and the state unemployment level increase the risks of facing employment problems. Stewart (2009) uses a longitudinal perspective to show that previous professional trajectories are essential to understand lone mothers' employment path after the birth of the youngest child. She maintains that incentivising LPs' labour market participation may be useless if they were previously in low-paid jobs, as they will have little chances to find better paid jobs afterwards. Expanding on Stewart's work on low-skilled lone mothers to all skill groups, Zagel (2014) urges to consider individual life-course trajectories in relation to their labour market and welfare contexts, to understand the consequences of lone parenthood on employment trajectories. By comparing lone mothers' employment paths in Britain and Germany, she distinguishes eight different employment trajectories and demonstrates that lone parenthood has not necessarily the same impact on every lone mothers' employment trajectory, as other contextual factors contribute to this outcome. Struffolino and Mortelmans (2018) find similar results in Belgium and notice that having underage children together with an early transition into lone parenthood negatively affect the subsequent employment trajectories of lone mothers. Some scholars are more sceptical about any simple causation between employment problems and poverty among LPs. In Australia Gray, Qu, de Vaus and Millward (2002) find that lone mothers and mothers in couple would in fact have the same probabilities of being in employment, but the factors that hamper participation to labour market

such as poor language skills and low education are overrepresented among lone mothers. Similarly, McKay (2002) in Britain urges to consider that employment problems may be due to selection. LPs mostly come from disadvantaged backgrounds and employment rates are already low before the transition to lone parenthood and do not raise afterwards.

Poverty does not equally affect mothers and fathers after their transition to lone parenthood. In the US Zhan and Pandey (2004) look at the impact of LPs' educational path on their economic status and notice that those with post-secondary education improve their economic circumstances. However, when education is controlled for gender and race inequalities come to the surface: fathers are better off than mothers and Whites than Blacks. Jarvis and Jenkins (1999) use a longitudinal perspective to look at changes in real income for mothers, fathers and their children after marital dissolution. Their results show that mothers and their children are significantly more affected by the income decrease than fathers' income. Mothers' income would essentially include social assistance benefits, little earnings and only rarely maintenance payments. Poortman (2000) finds similar results in the Netherlands. Little labour market participation, lower levels of education and child custody explain such disproportion. Sørensen (1994) stresses the role of mothers' economic dependence (including from fathers) on their economic situation after their transition to lone parenthood in Sweden, Western Germany and the US. Finally, in their study on divorced parents in the Flanders, Mortelmans and Defever (2018) conclude that the negative financial consequences of such event affect women more than men.

Another group of studies focuses on the subjective experience with poverty among lone parents adopting a qualitative methodology. Such studies enter the black box of human behaviour, to elicit parents' coping strategies against poverty. Furthermore, some of them also show how poverty may have many repercussions on LPs' life, affecting various domains of their life-course. In the US Richards (1989) uses the baseline interview of a longitudinal project to illustrate how forty-three single mothers raising alone a 3-year child cope with poverty, using multiple strategies (for e.g. looking for support from relatives and the state). He shows how poverty affects their perception of being stigmatised, which would not be directly linked to their status of single parent. Edin and Lein (1997b) look specifically at lone mothers living on welfare in the US and show that, contrary to what many commentators suggest, they would not abuse the system by giving up earned income and exclusively living on welfare. Conversely, they often mix help from the network, extra work and agency-based contributions. In the UK similar studies look at the felt experience of being a lone mother on a low income (McIntyre, Officer, & Robinson, 2003; McHardy & Fife Gingerbread Community Researchers, 2013) and show how lone mothers cope with everyday financial hardship, for example with budgeting strategies for food (Dowler, 1997).

LPs' poor physical and mental health

Another numerous group of studies mainly identifies LPs' vulnerability with the negative consequences of the transition to lone parenthood on LPs' physical and mental health. The former is often analysed in relation to the socio-economic circumstances of the parents. For example, Beatson-

Hird, Yuen, and Balarajan (1989) argue that lone mothers' health status and their health services use in the UK mostly depend on socio-economic factors, such as housing tenure and employment status and demographic factors such as the age of the youngest child. Consequently, socio-economic factors matter more than their status as lone mothers, in their health conditions and use of health care services. Benzeval (1998) reviews the studies dealing with LPs' health and socio-economic circumstances in the UK and proposes her own study in which such relationship is confirmed. Specifically, she notices that lone mothers fare worse than lone fathers and much worse than coupled parents and this would be explained by their less favourable socio-economic conditions relative to the other two groups. Similar conclusions are drawn by Burström, Diderichsen, Shouls and Whitehead (1999) in Sweden. Through a longitudinal examination of lone mothers' health status in comparison with coupled mothers and over almost twenty years, they show that lone mothers fare always worse than coupled mothers. Furthermore, the negative economic climate of the 1990s affected lone mothers more than coupled mothers, especially if they were unemployed. In the same country, another study conducted by Ringbäck Weitoft, Haglund, Hjercnc and Rosén (2002) looked at the relationship between socio-economic factors and health outcomes using a mix of indicators of bad physical and psychological health, over a four-year period. The authors compared lone mothers to mothers with partners and found that poor household resources explained most of these negative outcomes for lone mothers. However, poor household resources affected mental health more than physical health. In the US Wickrama et al. (2006) look at the association between divorce and long-term physical health. By a longitudinal comparison of the financial and health trajectories of divorced and married mothers they conclude that they systematically covary. Their results lend support to the hypothesis that lone parenthood weakens single mothers' financial situation and this in turn affects their health. A more recent research by Struffolino, Bernardi and Vorpostel (2016) looks at how employment mediates the relationship between lone parenthood and health in Switzerland over a twelve-year period. The authors find that lone mothers without employment are more likely to self-report poor health (which includes a global assessment of one's health status). Furthermore, full-time job rather than part-time is associated with better self-reported health for lone mothers as opposed to mothers with a partner. LPs' poor health is also associated to role strain (Goode, 1960) - i.e. LPs would take up many roles alone, especially as carers and workers and this may jeopardize their health. For example, Burden (1986) compares the well-being (as a combination of good physical and psychological health) of the employees working for a large US corporation and finds that work/family responsibilities increase role strain and decrease the well-being of parent employees and especially among single mothers. However, in a longitudinal study on Germany, Kuhn (2018) looks at lone mothers' physical and psychological health and shows that while physical health would worsen over time, psychological health is positively associated with the duration of lone motherhood. This points that a psychological adaptation to the status of lone mother occurs over time.

The relationship between lone parenthood and poor mental health has received much attention in the literature. Psychological issues are among the most cited negative outcomes to describe LPs' vulnerability. This is often demonstrated through comparisons between lone and coupled mothers' indicators of various types of mental health issues (especially depression) in relation to some stressors. Avison, Ali and Walters (2007) show this through both cross-sectional and longitudinal analyses. In their study, greater and persistent exposure to external stress and strain leads Canadian

lone mothers to higher psychological distress, whereas their ability to cope with stressors is not necessarily lower than coupled mothers'. Cairney, Boyle, Offord and Racine (2003) look at the effect of exposure to stress and perceived social support on depression in single and married Canadian mothers and find that they account for most of the difference in the reported levels of psychological health, between the two groups. Higher prevalence of mental health issues may also lead to higher use of mental health services as opposed to mothers in couple (Cairney, Boyle, Lipmanb, & Racine, 2004). The existence of causal mechanisms between lone parenthood and depression is also confirmed by Dinescu, Haney-Claus, Turkheimer and Emery (2018) through a twin research using the Swedish Twin Register dataset, although selection still explains part of this relationship. A more nuanced perspective on the topic comes from the critical period study by Davies, Avison and McAlpin (1997) showing that single mothers who report a higher risk of early onset of depression are also more exposed to adverse events in childhood, as opposed to married mothers. In a similar vein, Baranowska-Rataj, Matysiak and Mynarska (2013) contribute to the causation/selection debate with a mixed-methods study on Polish mothers. By disentangling the effects of being alone from becoming a parent on mothers' wellbeing, they show that having a child *per se* is beneficial to lone mothers, despite the difficulties of raising them alone.

LPs are more at risk of suffering from poor mental health than parents in couple, regardless of their sex. However, a group of studies has focused on the potential differences between lone mothers and lone fathers with this respect. For example, Avison and Davies (2005) show that in Canada there is little difference between fathers and mothers, rather they suggest that a life stage effect may apply, whereby both mothers and fathers experience elevated psychological distress and alcohol consumption when they are younger. Wade, Veldhuizen and Cairney (2011) draw similar conclusions on psychiatric disorders and confirm that in Canada there is an association between family structure (lone parenthood) and psychological wellbeing. They add that social support as a resource is more important for lone fathers than mothers. Differences between men and women appear in some works. For example, in their study on depressive symptoms among LPs in the US, Cunningham & Knoester (2007) demonstrate that mothers report traditional depressive symptoms more than fathers, whereas the latter are more inclined to suffer from alcohol abuse than mothers. However, the relationship between gender, marital status and depressive symptoms is affected by parenting burden and religious involvement. In the same context Kamp Dush (2013) notices that marital dissolution leads to increased depressive symptoms for both mothers and fathers. However, mothers would recover over time and recuperate pre-dissolution levels. Finally, some studies show that mothers fare worse than fathers following their transition to lone parenthood. For example, McLanahan (1983) illustrates this in the US and argues that this would depend on women being more exposed to stressful events following the marital disruption process, rather than on the new family structure resulting from it.

Many scholars investigated the relationship between financial hardship and poor socio-economic status and negative mental health outcomes for lone parents. However, results are not conclusive on this point. Various arguments have been put forward with this respect. In a study on depression based in Britain, Targosz et al. (2003) show that lone mothers' higher depression rates (compared to mothers with a co-resident adult and women not involved in care of children under 16) depend almost entirely on their economic and social disadvantage. Similarly, in an Australian study by Crosier, Butterworth and Rodgers (2007) comparing lone and partnered mothers, the former

reported higher odds to suffer from mental health due to financial hardship and perceived lack of support. Such factors would also affect lone mothers' psychosocial health in a study conducted by Franz, Lensche and Schmitz (2003) in the city of Dusseldorf. A more complex relationship associating single motherhood to poverty and depression is proposed in a study by Brown and Moran (1997) involving inner-city (single and married) mothers from Northern London. They show that financial hardship, together with full employment, poor self-esteem and lack of support contribute to humiliating and trapping events, leading to the onset of depression in lone mothers. In their model, financial hardship also explains chronic depression. Conversely, the role of social support is explicitly disconfirmed in a British study on lone and married mothers' psychological distress by Hope, Power and Rodgers (1999). They posit that financial hardship is in fact the only predictor of such negative outcome. Loxton, Mooney and Young (2006) offer a more nuanced argument. They show that an association exists between lone mothers' economic difficulties and psychological health issues in Australia, but cannot establish any direct causation between the two. Osborne, Berger and Magnuson (2012) offer a longitudinal perspective on family transitions and their impact on mothers' psychological wellbeing (including depression and parenting stress). They show that exiting a cohabitation or a marriage implies facing financial hardship and lower psychological well-being for mothers. Finally, in their review on the subject Langlois and Fortin (1994) notice that some types of negative mental health outcomes are associated with the economic situation of lone mothers.

Another key relationship in the literature on LPs' vulnerability as negative psychological outcomes is that between their mental health and their employment situation, especially via the role strain. (Goode, 1960). For example, Maclean, Glynn and Ansara (2004) confirm that in Canada lone mothers fare worse than married and partnered mothers as to mental health. However, unemployment doubled the chances that lone mothers could face psychological distress, as opposed to married and partnered mothers. Conversely, in another study on the Canadian population, Wang (2004) finds higher risks of depressive symptoms for lone mothers as opposed to married mothers between 25 and 50. Having one or more jobs in this study would contribute to such higher risk. A more fine-grained insight into the phenomenon is offered by Zabkiewicz (2010). With a longitudinal study on welfare recipients conducted in California she shows that employment has a positive impact on the mental health of poor lone mothers, on condition that it is full-time or stable. Dziak, Janzen, and Muhajarine (2010) expand on this relationship (employment-mental health) by also looking at the impact of income adequacy, psychosocial work quality and work-family conflict on mothers' psychological distress. By comparing working single and partnered mothers in a Canadian city, they notice that the former report higher psychological distress. However, such difference does not depend on their employment status *per se*, but on their perceived inadequate income and worse psychosocial work quality and work-family conflict. Finally, McLanahan, Wedemeyer and Adelberg (1981) suggest to look at the conflict between lone mothers' aspirations and role uptake, rather than analysing the impacts of specific roles on their wellbeing. They conduct a qualitative prospective study on the impact of mothers' role orientation on their psychological wellbeing in the US and show that it is not the role strain *per se* that hampers single mothers' wellbeing, but the potential conflict between the role they aspire to and the role they can take after divorce. Specifically, mothers who wanted to change their identity after divorce and prioritize other roles (for e.g. as workers), but did not manage to make this change, as they could only count on a close-knit type of network, would

report lower psychological wellbeing, as those who did not want to change their identity but had to, under the influence on a loose-knit network.

LPs' poor social life

In some of the studies mentioned above the social network is considered as a potential individual resource to be mobilized in the vulnerability process. Such a factor can mediate the relationship between predictors and negative outcomes of the transition to lone parenthood, acting as a buffer. However, a few studies refer to the negative consequences of the transition to lone parenthood on LPs' social life in its own right. Martin (1994) refers to this with the concept of "relational vulnerability". He acknowledges that the couple break-up may affect LPs' social life by destroying relationships that were related to the previous couple life. This does not only include relationships with the ex-spouse's family, but also relationships with people who do not belong to it. As a matter of fact, the family network may also open up to new connections outside of it. Martin's concept of relational vulnerability refers to the situation in which "such close network is absent, weak, or impossible to mobilize" (p.1558). To show how relational vulnerability operates, Martin investigates the evolution of the social network of a cohort of French lone mothers and fathers after the couple break-up, over three years. He notices that almost half of the parents had their network of friends significantly changed due to break-up. LPs reporting the worse socio-economic conditions had little access to support from a social network. Consequently, they had a greater need to (re)partner. Different conclusions are drawn by Keim (2018) in her study on social networks of unemployed lone mothers in Eastern Germany. Combining qualitative interviews and social network analysis, she shows that none of these mothers is fundamentally alone. Various network configurations exist, and mothers may receive various forms of support with different degrees of satisfaction. Dissatisfaction with the help obtained could be linked to their large needs and/or the limited resources of the people in their network.

LPs' ineffective parenting

A group of studies looks at the consequences of becoming an LP on the parenting behaviour of those who face this transition. In this type of studies the focus is still on a potential negative outcome (ineffective parenting) of the vulnerability process, affecting a specific life domain. However, as opposed to many other studies mentioned in this review, these works explicitly assume the multilevel dimension of vulnerability. Particularly, by looking at parenting responsibilities and behaviours they offer a view on the relationship between LPs and their children and how this contributes to the LPs' vulnerability process. In a qualitative research conducted by Colletta (1979) in an urban context in the US, lone mothers' role performance is affected by the perceived adequacy of support received (in various forms and from various sources). By comparing divorced and married mothers she first illustrates that the former ones require higher levels of support. Furthermore, she

shows that low-income divorced mothers report low levels of satisfaction with the support received, which would not necessarily be related to the level of support they obtain (but to their perceived needs). Such mismatch would affect their parenting approach and lead to harsh relationships with the children. This work also partially accounts for the role of the context (multilevel dimension of vulnerability) which includes the role of childcare services and people from the LPs' network. With a qualitative longitudinal research conducted on a sample of nine mothers Sachs, Pietrukowicz and Hall (1997) explore how low-income American mothers cope with parenting, despite their economic conditions and previous traumas. Frustration due to their incapacity to perform parenting as showed in the media has negative repercussions on their parenting style as they tend to use their children as scapegoat for the difficult situation. In a similar vein Hilton and Desrochers (2000) show that lone mothers' and fathers' economic restrictions affect parenting, via impaired coping strategies and loss of parental control. Using a microstructural approach, they are able to link structural changes at macro level to individual changes in people's everyday lives and provide an example of the multilevel dimension of vulnerability.

Social norms and LPs' vulnerability

A few studies illustrate how lone parents fare with the social norms about gender roles and parenting within a given context. This multilevel relationship (between individual LPs and social norms) is the main trait of the vulnerability process under scrutiny in such literature. Social norms promoting the nuclear family and an unbalanced division of care work may act as stressors and constrain LPs' life-course leading to stigmatization and other negative outcomes. If LPs' perceive such constraints, they may try to cope with them, provided that they have the resources for this and that they are able to mobilize them. Bakker and Karsten (2013) observe how two groups of parents with different post-separation arrangements manage their time in the Netherlands. One group includes co-parents living both part-time with their children. The other group includes single mothers with full custody. They show that single mothers report an unbalanced division of time between work and care. Specifically, they adhere to a gendered view on mothering, whereby the mother is the main carer and do not reduce their care commitments to support an increase of their work time. This in turn leads to an unbearable role strain. Wiegers and Chunn (2015) conduct a retrospective qualitative research on a group of Canadian lone mothers. These women became mothers through adoption or childbirth. Regardless of the type of entry into lone motherhood (by choice or unexpected) they all faced some forms of stigma due to violation of social norms about sexual behaviour, parenting or welfare dependence. However, lone mothers' perception of such stressor (stigma) varied depending on individual characteristics and mothers would adopt different coping strategies to resist stigmatization. Finally, Lauster and Easterbrock (2011) show how social norms may lead to prejudice and prevent access to basic goods. In their study on the housing market in Vancouver they show how LPs would be discriminated based on their alleged poor economic conditions.

LPs' multiple challenges in everyday life

A multidimensional approach to vulnerability is offered in a few old studies examining the multiple challenges LPs face in various life domains. As opposed to the previous studies they do not aim at establishing causal relationships between a set of predictors and a specific outcome variable. They rather adopt a qualitative methodology and explore in depth the everyday life of the interviewees with a problem-centred approach. In addition to the stressors affecting their vulnerability process these studies provide a view on the coping strategies LPs enact to resist them. The context in which LPs' experience their transition and its role in the vulnerability process is essentially overlooked. Furthermore, they often provide a static view on vulnerability rather than accounting for its temporal dimension. For example, they do not always consider the various possible modes of entry into lone parenthood and how previous life events affected such experience. Two qualitative works conducted in the US are a typical example of this way of looking at LPs' vulnerability. In their study on lone mothers' challenges Quinn and Allen (1989) interview thirty mothers employed full-time with two or three children, but no other cohabiting adults in a metropolitan area in the US. They find that mothers have essentially six challenges to face: first, the great majority were concerned about a lack of money; second, almost all the mothers suffered from lack of time; third, more than half the mothers could not find affordable childcare; fourth, even when childcare was not problematic half of the sample had problems in caring for their child when they were sick; fifth, more than two thirds were concerned about their children's quality of life (i.e. some children were affected by health problems, others had behavioural problems and mothers suspected that it could be linked to their situation); finally, almost two thirds expressed a feeling of poor self-esteem regardless of their income, education or occupation. Quinn and Allen (1989) also report the mothers' coping strategies to face such challenges. All in all, they notice that mothers make compromises in their professional and social life domains. Specifically, the former implied accepting jobs unrelated to their field of study or forgoing career opportunities to keep positions that would suit their children's care needs. The latter involved being cautious about having new relationship while children were still dependent on them. In a similar research in the US Richards and Schmiege (1993) compare lone mothers' and lone fathers' experiences and find that except for problems with money and problems with the ex-spouse (the former concerned mothers more than fathers and vice versa) they were both concerned by the same issues (among others, problems with task overload and social life restrictions). Over time things would get better.

This review provided a general overview of the way LPs' vulnerability has been studied in the literature across disciplines. Despite the great variety of approaches no comprehensive illustrations of the LPs' vulnerability process exist. First, accounts of the multiple life domains affected by the vulnerability process and potential spill-over effects across domains are rare (see for e.g. the studies on LPs' multiple challenges) as studies tend to look at one or two domains simultaneously (for e.g. employment and health). Second, the interplay between LPs' individual resources and weaknesses, group level and societal level resources and constraints in the vulnerability process are rarely considered together in the same study. Some works look at the interaction between LPs' characteristics (individual level) and their social networks (group level). Very often the individual level is the only level of analysis. The context in which vulnerability develops is somewhat in the

background and much more attention is paid to the role of the structure of the LP household itself as the main justification for the negative outcomes LPs face. Finally, most studies provide a snapshot of the vulnerability process, but do not delve into its temporal development. Concretely, the contribution of past events (for e.g. Davies, Avison, & McAlpin, 1997) and previous trajectories (for e.g. Zagel, 2014) in the way the process unfolds after the transition to lone parenthood are rarely looked at.

In their overview on the recent empirical evidence on lone mothers' vulnerability in Switzerland Struffolino and Bernardi (2017b) call for a life-course approach to the study of such multidimensional, multidirectional and multilevel process. This research will take up their suggestion. First, it will simultaneously consider the variety of domains that can be involved in the process of vulnerability following the transition to lone parenthood (multidimensional process); second, it will show how the process unfolds over time (multidirectional process); finally, it will point out the role of the social policy context in such process (multilevel process). The latter will be the main focus of this research. As results from the review above, the study of vulnerability in lone parenthood has mainly revolved around cause-effect types of investigations, aiming at relating the LP status to one or more negative outcomes. In fact, LPs face a context providing opportunities and constraints which influence their life-course development. Social policies are an essential component of such context as they contribute to structure people's life-course since the very beginning in many ways, such as via institutional regulations assigning individual rights and duties (for e.g. concerning the parent-child relationship), through support provision to face contingent risks (for e.g. unemployment and illness) and by offering opportunities for individual development over the life-course (for e.g. through childcare services and scholarships). This is why the investigation of vulnerability in lone parenthood cannot disregard such an important component of the context. In the next chapter I will look at how the relationship between social policies and LPs' vulnerability has been treated in the existing literature and explain how I intend to contribute to the field with the present work.

Chapter 2. Social policies and lone parents' vulnerability: a theoretical approach

1. Introduction

The importance of examining the interaction between policy contexts and people's life-courses has been repeatedly suggested in the field of life-course studies (see for e.g. Mayer & Schoepflin, 1989; Lévy, 1996; Mayer, 2004). Since the end of the 19th century nation states have started getting involved in the welfare of their citizens. This implies setting up policies to help people facing life risks such as losing the job, becoming old or sick. However, policies may also act as constraints and impinge on people's lives. For example, Lévy (1996, p.92) maintains that "inconsistencies and frictions between institutional regulations may interfere with traditional biographical patterns". Specifically, in times of individualisation of social risks in social policies and labour markets this might imply that people will have "to synchronize their life courses" (Heinz, 2004, p.196) to this new context. People may therefore try to cope with such constraints. Following this logic, the life-course can be looked at as the combination of individual agency and the set of opportunities and obstacles within the given (policy) context (Settersten & Gannon, 2005).

LPs make no exception to such dynamic. When policies constrain their life-course they may contribute to their vulnerability. The social policy literature dealing with LPs' vulnerability can be broadly divided into two groups: comparative studies and country-level studies. Many comparative studies tested the role of welfare regimes and typologies in general on some negative outcomes of the transition to lone parenthood. A smaller group of works adopted the comparative method to study a specific type of policy across countries. The great majority of these studies deals with LPs' poverty, as the most important negative outcome. The second group includes studies conducted in single national contexts. Here the debate essentially revolves around the assessment of specific interventions targeting LPs. Policy evaluations are often conducted to measure if and to what extent policy reforms have improved LPs' circumstances with respect to some (vulnerability) outcomes such as poverty and poor health. Some of these studies also offer a subjective evaluation of the policies based on LPs' experience with them. In what follows I will briefly review both groups of studies. Subsequently, I will illustrate my research strategy to investigate the role of social policies in LPs' vulnerability.

2. Comparative studies on the relationship between social policies and LPs' vulnerability

A first group of comparative studies sought to empirically disentangle the impact of social policies on LPs' life-course testing associations between welfare contexts and specific outcomes. Ultimately, they suggested explanations for cross-national variations in those outcomes. This literature mainly tried to explain LPs' different degrees of exposure to the risk of poverty in various welfare states.

From a broad perspective Wong, Garfinkel & McLanahan (1993) contend that the level of public transfers (together with private transfers, demographic characteristics and labour force participation rates) is one of the factors that explain cross-country differences in LPs' general socio-economic status. Huber, Stephens, Bradley, Moller and Nielsen (2009) demonstrate that left-wing political parties contribute to generous welfare state provision, which in turn leads to more economic independence for single mothers. With a more focused approach Christopher, England, Smeeding and Phillips (2002) show how generous social transfers and tax benefits reduce the gender poverty gap for Swedish and Dutch women and therefore benefit single mothers, as opposed to other less generous welfare states²². Similar conclusions are drawn by Chambaz (2001), who points out that social transfers across Europe are not equally effective in reducing poverty levels in LP households. Specifically, in her attempt to cluster varieties of lone parenthood across Europe, she highlights that in Scandinavian countries LPs are not poorer than other types of households, as it is the case with Anglo-Saxon countries. Brady and Burroway (2012) show how universalistic welfare states are better armed than the residual ones²³ to tackle single-mothers' poverty. Burstrom et al (2010) look at how policy regimes affect lone mothers' circumstances in comparison with couple mothers in three countries, belonging to three different regime typologies: Sweden, Britain and Italy. They explain variations in lone mothers' levels of employment and poverty as opposed to mothers in couple across countries, mainly by retracing the different historical configuration of family policies and employment policies affecting the mothers' work-life balance, but also looking at specificities in the national cultures and traditions. They show that despite being poorer and in worse health conditions than mothers in couple in all the three countries, lone mothers in Sweden are better off than in Italy and Britain. This is because generous family benefits and family friendly employment policies, in the Swedish dual-earner context, contain inequalities between lone and coupled mothers. Conversely, poorer reconciliation policies in UK and Italy explain higher inequalities between the two groups in these countries. Finally, a traditional strong role of family support in Italy as opposed to Sweden and the UK allows working lone mothers to sustain higher employment rates than mothers in couple in this country.

Christopher (2002) also confirms the supremacy of the Nordic countries by comparing the poverty reduction potential of social transfers, tax and employment supports in nine developed welfare states. He finds that both mothers and single mothers are better off in Sweden and Finland, whereby they benefit from generous transfers and larger employment supports (paid leaves and subsidized childcare). These two countries also report the lowest inequalities between mothers and lone mothers. Other combinations of benefits are less effective in poverty reduction. However, he compares his results with existing typologies and concludes that existing welfare typologies (whether gender based or class based) do not explain such differences and urges for the use of new typologies based on the mix of benefits provided. Following this suggestion, the research by Misra, Moller and Budig (2007) provides a fine-graded test of the impact of distinct work-family policy strategies on women's poverty (including single mothers) across countries. They construct four models of work-family strategy based on the national configuration of a set of work-family policy, including family benefits, childcare services, paid maternity leaves and total leaves (including maternity, paternity and

²²Australia, France, Germany, US, UK and Canada.

²³Titmuss (1958) defines residual welfare states those that only provide support to the most in need through targeted interventions.

parental leaves). The poverty risk of various types of women (including single mothers) is assessed in each of the four work-family constellations. They conclude that almost all work-family policies have a positive impact on women's income (including lone mothers'). Specifically, except for long leaves that are detrimental to their labour market participation, childcare and family benefits have unequivocal positive effects. This is all the more true for lone mothers. With a similar logic Maldonado and Nieuwenhuis (2015) test the poverty reduction potential of a set of family policies including reconciliation policies (parental leave and the proportion of unpaid leave) and financial support policies (family allowances) in single-parent and two-parent households, but extend their analysis to eighteen OECD countries. They find that the combination of longer parental leave with short unpaid leave is particularly beneficial to single mothers' employment thus result in a greater reduction of poverty for them, as opposed to two-parent households and single-parent households headed by fathers. Family allowances are also particularly beneficial to single-parent households, but favour households headed by fathers more than mothers. Van Lancker (2018) confirms previous results assessing the impact of childcare services and parental leave schemes and warns that the poverty reduction potential of such policies depends on their accessibility. Finally, a pioneering work by Hübgen (2018) provides a descriptive account of the relationship between lone mothers' poverty risk and gender inequalities across twenty-five EU countries. Such work offers a richer problematization of the mechanisms leading lone mothers to be at risk of poverty, whereby it looks at the role of gender inequalities in both the labour market and the welfare state. Despite the impossibility to make inferences (partially due to data limitations), she shows that gender inequalities in the institutional context are partially responsible for lone mothers' difficult circumstances. For example, the poverty reducing potential of full employment across countries depends on gender equality on the labour market.

Some comparative studies examine the role of one specific type of policy in tackling LPs' poverty across countries. Bradshaw, Keung and Chzhen (2018) for example investigate the poverty relief role of family cash benefits across the OECD and conclude that they play a crucial role in limiting such negative outcome especially by reducing poverty gaps (i.e. the difference between the poverty threshold income and the persons' income) rather than poverty rates (i.e. the proportion of poor people). Some works apply the debate on universalism versus targeting to a single type of policy. Van Lancker, Ghysels and Cantillon (2015) for example compare child benefits in fifteen European countries. They conclude that targeting single mothers increases the poverty reduction potential of such benefits, but this also depends on how targeting is done. Specifically, the best performers are either countries with universalistic child benefits including extra benefits targeting single mothers' households, or countries with generous benefits for all households with children. Also Morissens (2018) compares universal and targeted child benefits but from seventeen developed countries and shows that despite universal benefits are more important to couple parents, such benefits still greatly relieve LPs from poverty. Jaehrling, Kalina and Mesaros (2015) look at the poverty reduction potential of activation policies by comparing four countries (France, UK, Sweden and Germany) and find that despite employment rates increased, poverty rates stagnated or increased regardless of the welfare regimes. They conclude that this might be due to other structural trends such as a decline in wages and social benefit levels. With a more descriptive aim and from a macro-national perspective Rowlingson and Millar 2001 explore the way work-based policies for LPs shape their lives, providing opportunities and constrains to take up paid work, in six developed countries. They do not seek to

produce cause-effect types of explanations to be tested across countries and adopt a more holistic approach to the role of the policy context in LPs' life-course (as it is not defined by a small set of variables but described in depth within each welfare state). They conclude that policy makers cannot just assume that such policies will improve LPs' conditions through employment by themselves. Attention must be paid to the way these policies are implemented and to their relation to the wider societal context. Specifically, gender equality is an unavoidable condition for reliving LPs from poverty.

A few studies look at LP's negative health outcomes in a comparative fashion across welfare states. Results are much less conclusive in this field of the literature as the three studies below show. Nieuwenhuis, Tøge and Palme (2018) compare twenty European countries and show that active labour market policies and childcare services have an indirect positive impact on LPs' health through employment. By reducing the poverty risk (through paid work) such policies tackle the health penalty affecting single-parents in comparison with couple-parents. However, such policies would increase health inequalities between employed and unemployed LPs. Therefore, the authors suggest that redistributive policies should be also addressed to unemployed LPs. Whitehead, Burstrom and Diderichsen (2000) call for a different view on the relationship between welfare states and LPs' negative health outcomes. In a comparison on health inequalities between lone mothers and coupled mothers in Sweden and Britain, they find that lone mothers report poorer health in both countries and to a similar degree despite the Swedish welfare state is more generous than the British one and more effective in reducing poverty gaps between lone and couple mothers. Also, they show that health inequalities have different origins in the two countries: in Britain they result from socio-economic disadvantage for at least the 50%, whereas in Sweden this only marginally explains health inequalities. They conclude that welfare states are not effective moderators of health inequalities between lone-mothers and couple-mothers. Finally, Van de Velde, Bambra, Van der Bracht, Eikemo and Bracke (2014) offer a more nuanced view. They compare twenty-seven countries clustered into six welfare regimes and notice that the highest level of health inequalities between single and cohabiting mothers is in the Anglo-Saxon and the Bismarckian regimes. Furthermore, they show variations in welfare regimes' capacity to act as a buffer, mediating between harsh socio-economic circumstances and negative health outcomes in lone motherhood.

All in all, comparative studies show that policies can interfere with LP's vulnerability process, by mitigating their risk of poverty through adequate redistribution and appropriate targeting and/or facilitating their labour market participation with reconciliation policies. However, when the impact of policies compelling labour market participation is assessed contradictions come to the surface. Studies dealing with these policies show their potential unintended consequences (on poverty).

3. Country-level studies on the relationship between social policies and LPs' vulnerability

As the framing of the “problem of lone parenthood” has changed over time, so have policy solutions shifted accordingly in the various welfare states (see for e.g. Lewis, 1998 for the UK and Eydoux and Letablier, 2009, for a European view on the topic). Current policies for LPs across countries essentially address two exigencies: relieving them from poverty and favouring take-up of paid work (Table 1). The former issue is tackled with family allowances supplements, tax breaks, advances of maintenance payments, childcare benefits, social assistance or housing supplements and income supplements for lone parents (OECD, 2011). As to take-up of paid employment, this can be primarily done either by supporting the parents in their role as carers (through childcare benefits or special paid leaves), or through welfare to work (WtW) programmes attached to income support payments. Tax breaks can also be intended as a policy aiming at improving LPs' labour market attachment, since they make working relatively more convenient by increasing their earned income. Some of these policies (i.e. tax breaks, childcare benefits and sole-parent income supports) clearly serve both aims and whenever they only tackle labour market participation (i.e. parental leaves) we can expect that they are indirectly aiming at poverty relief.

Table 1. Policies specifically supporting lone parents by aim and OECD country

Policy Tool	Policy Aim		OECD Countries
	<i>Poverty relief</i>	<i>Improving labour market attachment</i>	
Family allowances supplements	X		Belgium, Denmark, Estonia, Finland, France, Greece, Hungary, Iceland, Italy, Korea, Norway, Poland, Portugal, Slovenia
Tax breaks	X	X	Austria, Belgium, Canada, Estonia, France, Germany, Hungary, Ireland, Israel, Italy, Luxembourg, the Netherlands, Poland, Portugal, the United Kingdom (working tax credit)
Parental leaves		X	Austria, Hungary, Poland, the Slovak Republic
Childcare benefits	X	X	Belgium, Canada, Iceland, Japan, Korea, Norway
Social assistance or housing supplements	X		Belgium, the Czech Republic, France, Germany, Hungary, Israel, Japan, Korea, the Netherlands, the Slovak Republic, Slovenia, the United Kingdom

(continues next page)

Sole-parent income supports	X	X ²⁴	Australia (Parenting Payment), France (API), Iceland (mother father allowance), Ireland (one parent family benefit), Japan (sole parent benefit), New Zealand (Domestic Purposes benefit), Norway (Transitional Benefit)
Advances of maintenance payments (often mean-tested)	X		Denmark, Estonia, Finland, France, Germany, Norway, Poland, the Slovak Republic, Slovenia, Sweden, Switzerland

Source: the original version of this table is in Bernardi et al., 2018, p.17 and was elaborated from OECD (2011, p. 219).

Country-level research on social policies and LPs' vulnerability mainly sought to assess the effectiveness of WtW programmes and tax breaks in increasing LPs' labor market participation and reducing their poverty rates accordingly (and by so doing decreasing their dependence from the welfare state). Most of these studies were conducted in the US, the UK and Australia. The existing literature calls at least for a cautious implementation of these policies in favour of LPs. Despite the diversity of the methods and the measures adopted to define the dependent and the independent variables (i.e. negative outcomes and policies respectively), many studies illustrate the potential negative financial and/or health outcomes that such policies may lead to, in LPs' life-course and confirm that they may contribute to their vulnerability process.

For example, WtW programmes such as the Temporary Assistance for Needy Families (TANF) in the US may have increased employment rates among poor single parents (especially mothers), without necessarily improving their situation for at least two reasons. First, because it could not solve the work-care dilemma that prevents parents to take full-time jobs (Ellwood, 2000). Second, because parents would still face high childcare costs, but only receive a low earned-income (Ahn, 2015; Hennessy, 2005), as it is typically the case with single mothers segregated in traditionally female jobs (Peterson, Song, & Jones-DeWeever, 2002). UK studies on WtW reforms also show that if such policies might have increased lone mothers' hours of work and income Gregg, Harkness and Smith (2009), pushing LPs into the labour market via WtW policies may be detrimental to their physical and mental health, regardless of the specific reforms considered (Baker, North, & The ALSPAC study team, 1999; Dundas, Molaodi, Gibson, Katikireddi, & Craig, 2017). Furthermore, as with the US, structural factors such as the economic crisis Raffery and Wiggan (2017), poor job availability and unbearable childcare costs Whitworth (2013) are stronger than LPs' attitudes and behavior in affecting their participation to the labor market.

Qualitative studies delve into the mechanisms linking WtW and tax credit to the vulnerability process. These works investigate LPs' direct experience of such policies (for a systematic review of qualitative studies in high income countries see Campbell, Thomson, Fenton, & Gibson, 2016) and show how parents cope in such context. For example, Edin and Lein (1997a) maintain that being on welfare while taking a side-job in US cities is financially more convenient than taking a side job to

²⁴Except for France, Iceland, Ireland and Japan.

supplement the main job (i.e. the case of non-recipient mothers) because of the time constraints imposed by the main job. Consequently, although most mothers would be happy to leave welfare to live uniquely on paid employment, this is not always possible as costs associated with work can be too high and/or they would need to go into training to be able to take better paid jobs, but they cannot afford it.

In the UK Millar and Ridge (2008) observe mothers who had recently left welfare benefits to enter paid work and were receiving tax-credit. They confirm that being in employment is not necessarily easy as mothers are usually segregated in typically female low-paid part-time jobs. Furthermore, tax-credit plays an ambivalent role in their life. On the one hand they can count on a higher revenue, on the other hand they feel insecure and anxious about losing the benefit (Millar, 2007). As lone mothers mostly live on a complex revenue package, the potential loss of any of the benefits included in it is a latent source of vulnerability for their families (Millar & Ridge, 2013) Furthermore, tax-credit and other benefits are not enough to sustain work as mothers have to rely on support from their social network, including among others relatives, colleagues and child carers (Millar & Ridge, 2009). Crucial support comes from their children as well, as they are willing to adapt to the new situation to make to the family-work project sustainable (Ridge,2006; 2007).

A group of studies on LPs' experience with WtW in Australia focus on the negative impacts of conditionality on LPs' circumstances. Blaxland (2008) argues that conditionality in activation policies undermines the value of care provided by low-income mothers. Women would be subject to harsh penalties and in turn increased risk of poverty. Similarly, McArthur, Thomson and Winkworth (2013) demonstrate that LPs would be often required to prove to be entitled to the benefits. This in turn would affect them emotionally as they would feel treated as underserving claimants.

This overview has made the case for the role of social policies in LPs' vulnerability over the life-course. As with the scholarship on LPs' vulnerability (in the previous chapter), both comparative and country-level studies dealing with social policies and LPs' vulnerability mainly focus on two negative outcomes: LPs' poverty and poor health. Existing studies mostly seek to test the policies' buffer role against such negative outcomes. Comparative descriptive studies (such as the one by Millar and Rowlingson, 2001) offer a broader perspective on the set of opportunities and constraints LPs' navigate when facing the work-care dilemma. Country-level studies with a qualitative approach add a view on the parents' subjective understanding of the policy context and describe their coping strategies (i.e. another element of the vulnerability framework together with outcomes). Some studies adopt a longitudinal perspective and therefore encompass the time dimension which allows to look at how policies contribute to changes in parents' life over time. More recently Nieuwenhuis & Maldonado (2018) have also called for attention to the central role of the policy context in LPs' life-course. The two scholars maintain that we should think at lone parenthood as a matter of inadequate resources, employment and policies. Even in this perspective, the most fundamental problem about lone parenthood revolves around how the combination of these three factors (they refer to the triple-bind) affect the work-care dilemma. Furthermore, their view is substantially informed by a cause-effect approach.

In the light of the above three main points about the existing literature should be stressed. First, most of these works intend "the problem of lone parenthood" as the work-care dilemma of parents

facing alone the double burden (i.e. being the main carer and the main earner of the household). This is probably due to the flourishing of WtW policies since the end of the '90s and the attention that such programmes have received in the political debate across countries. However, other dilemmas might affect LPs' vulnerability and be equally shaped by the social policy context (for e.g. conflicts with the other parent that might be shaped by the family legislation), but are not treated in this literature. Consequently, potential spill-over effects of such conflicts are also overlooked. Second, LPs' poverty is by far the most investigated outcome of their vulnerability process. Although it could be envisaged that social policies might also contribute to other outcomes also via spill-over effects across life domains (for e.g. childcare benefits might leave more time for social activities). Finally, and consequent to the previous point, most studies examine the circumstances of poor (low-income) LPs. However, despite the high prevalence of poverty across countries, lone parenthood is becoming more and more common, due to the increasing rates of divorce and separation in many Western countries (including Switzerland), hence LPs are more and more diverse (see the Introduction of this thesis). Not all of them are poor and poverty is not the only negative outcome they might face after the transition to lone parenthood. Furthermore, social policies do not just interfere with the life-course of poor LPs, but may affect them for reasons unrelated to poverty (for e.g. parental leaves do not primarily aim at addressing the issue of poverty, but they significantly affect LPs' opportunity to care for their children).

In this research I will investigate LPs' vulnerability process in cantons of Vaud and Geneva based on the three-dimensional vulnerability concept developed by Spini et al. (2017) - i.e. a dynamic of stressors and resources implying a multilevel, a multidimensional and a temporal perspective and exposing people to the negative consequences of some stressors that they are not able to cope with. As to the multilevel dimension, I will account for the role of the context with an emphasis on the contribution that social policies provide to such process. In doing this I will pay particular attention to a number of issues. First, I will broaden the spectrum of the policy selection by including policies that are not intended to affect LPs' circumstances directly and nevertheless are embedded in the context of their everyday lives and may interfere with them. Second, I will show how the selected policies may impinge on LP's individual vulnerability process and what changes they may contribute to in their life-course trajectories. Rather than looking at policies as mediators of a pre-defined relationship between a set of predictors and selected outcomes, I will look at the mechanisms that allow policies to participate in the vulnerability process, together with other elements of the context. In a nutshell, I will not produce a cause-effect account but elicit the complex articulation linking policies to other elements of the parents' life-course, along the vulnerability process. Third and related to the previous point, as some of the works in this review highlighted, lack of adequate support does not just leave LPs' circumstances unchanged but can go as far as to further compromise them. To account for their contribution to the LPs' vulnerability process, this work will show that policies may also constrain LPs' life-course (rather than being a source of opportunities). Finally, I will integrate both the parents' subjective perceptions on their vulnerability and an objective analysis of the policy contribution to their vulnerability process²⁵. In the final part of this chapter I will complete the theoretical framework of the thesis by discussing the key concepts that will inform my investigation of the role that social policies may play in LPs' vulnerability. Ultimately, I will conclude by recalling my research question and summarizing my research strategy.

²⁵See Chapter 5 for details on the qualitative process analysis method.

4. Investigating social policies' role in LP's vulnerability process: key concepts and research strategy

In this section I will complete the theoretical toolkit and outline my research strategy. I will start by discussing the concept of social policy adopted in this research and providing the context for LPs' vulnerability. I will show how this is informed by the life-course paradigm, which also underpins the three-dimensional concept of vulnerability. Second, I will describe the three critical policy dimensions that may link policies and individuals along the vulnerability process, namely coverage, access and adequacy. Finally, I will discuss the concept of agency as a tool to understand LPs' coping strategies along the vulnerability process and the main traits of the ethics of care, as a possible key to shed light on the role of care and relationships in LPs' subjective perception of their vulnerability and subsequent decisions along such process.

4.1. Integrating life-course and social policy

The link between social policies and the individuals' life-course has been receiving increasing attention over the last twenty years. Mayer and Schoepflin (1989) are among the first commentators in such debate. They point to social policies as one of the most important instruments through which states can intervene in people's life-course. In their view the state's action contributes to the institutionalization of the life-course (Kohli, 1985; 1986) via a process of differentiation and integration. In other words, on the one hand the state sets the boundaries between the different institutions people move through during their lives (such as family, school and work), on the other hand it integrates such domains of the human life through regulation, for example by establishing age norms concerning the entry and/or the exit from these institutions. All in all, this feeds into the process of institutionalization, i.e., it contributes to the "institutional program regulating one's movement through life both in terms of a sequence of positions and in terms of a set of biographical orientations by which to organize one's experience and plans" (Kohli, 1986, p.272).

Building on this, Mayer (2004) further develops the reflection. He looks at the relationship between specific policy contexts and individual life-courses, whereby the specificity has to do with either the historical time or the space. He argues that various historical periods and cross-country variations in social policies are associated with different individual life-courses. Also in this view, social policies would contribute to the institutionalization of the life-course. Mayer concludes identifying a set of potential mechanisms linking the macro-context of social policies to the life-course of those individuals that would be subject to it. First, social policies may just have the same impacts for everybody; second, they might contribute to selecting individuals with specific characteristics (for e.g. select pupils into educational pathways); third people may accommodate to policy pressures and adapt to the social environment; fourth, policies may change people's attitudes and values. Despite the emphasis on the role of the macro-level context of social policies, Mayer acknowledges that values and personality also orientate people's life-course and warns against an "over sociologicistic

construction of the life-course” (p.180). In his perspective policies remain a key factor influencing individual lives, but individual agency is not completely disregarded.

Not all the policies affect the life-course. To Leisering (2003) life-course policies are those intended to change the structure of the life-course. He distinguishes between positive policies, i.e., those that explicitly intend to affect the life-course and negative policies, i.e., those whose absence leaves the life-course formation to other institutions such as the family and the market and therefore indirectly affects the life-course. In his model there are three core fields of life-course policies: education, old age pensions and risk management policies, whereby the latter include social assistance, social insurance (i.e. health, unemployment and accident) and personal care services. As opposed to the first two, risk management policies are situational as not everybody will necessarily need them. However, they may crucially affect the life-course by assisting people during critical transitions such as in case of unemployment or illness and therefore “mend” the life-course of those facing such issues (see integration below). Leisering also identifies three modes of operation in which social policies may affect the life-course. First, via *structuration* and *differentiation* social policies create roles based on life phases which in turn result from a chronologization of the life-course. Specifically, education and old age pensions set the boundaries of childhood, youth and old age and simultaneously create the roles of pupils, students and pensioners. Second, through *integration*, policies relate the life-course phases and “mend” the life-course in case of departure from the script. Education policies prepare to employment and old age. Old age pensions shape citizens’ expectations about their future during their working lives. Systems of risk management secure the continuity of the life-course during difficult transitions. Finally, through *normative modelling* policies describe social problems using specific frames that shape common values and beliefs. This configuration of the relationship between social policies and life-course is also essentially based on the concept of institutionalization but leaves no room to individual agency to interfere with the policy context. Policies are overwhelming. Leisering has the merit of emphasising the importance of risk management policies as a specific group of policies that may play a crucial role in “redressing” the life-course, despite being contingent.

Having as a reference the post-industrial welfare state Zagel and Hübgen (2018) draw on Leisering’s (2003) concept of risk management systems and propose their framework of social policy influence on lone mothers’ life-course. They argue that lone motherhood is not a risk *per se* as it is often assumed in the literature on new social risks (Bonoli, 2005). Rather, the transition to lone motherhood may imply multiple risks during the various stages of the individual life-course of a lone mother. They identify a set of risks that mothers might incur at different stages of their lives including lack of skills and skill depreciation, child bearing and rearing, union dissolution, low pay and losing the job or being inactive. Subsequently, they look at the configuration of the policies that should protect against these risks and speculate on their relationship with lone mothers’ outcomes. In this view not all the policies are relevant to all lone mothers. For example, maternity leaves will only be crucial for those who become lone mothers soon after their transition to lone parenthood. Furthermore, since “life stages are less rigidly sequenced in the post-industrial era” (p.181) if welfare states accommodate the institutionalized life-course of the Fordist era, the risk of leaving lone mothers unprotected is high. Hence, policies do not contribute to the institutionalization of the life-course and risk to be out-of-phase. Zagel and Hübgen have the merit of stressing that lone mothers’ outcomes depend on how they receive protection at any stage of their life-course they might incur a

life-course risk. They offer a more fine-graded illustration of the relationship between life-course and social policies. To be more complete, their model should also consider spill-over effects of social policies, across life domains. Furthermore, as to the specific case of lone motherhood, this perspective is still fundamentally centred on two life domains, i.e. the family and the work domains. However, other life domains (for example the health one) might be relevant and be fundamentally affected by the social policy context (through health care insurance in the previous example).

By theorising the impact of social policies on the life-course, these works mostly conceive such relationship as a causal one. They focus much less on the possibility that social policies might contribute to the life-course development together with other factors and that people may resort to their agency, to change the course of their lives. The question is how the macro affects the micro, rather than how it contributes to shape the micro. The main focus on the institutionalization-deinstitutionalization debate underplays the complex reality of the fabric of human lives. In this work I will reverse the analytical perspective and observe the relationship between policies and LPs' vulnerability from the LPs' standpoint (i.e. from the individual life-course). The unit of analysis will be the individuals and not social policies. I will not test the existence of general mechanisms of influence but explore in depth the individuals' vulnerability process in a specific policy setting, to elicit how such policies contribute to the way vulnerability unfolds and is experienced. This will eventually feed into future macro level studies. Despite producing no conclusions with general validity, this approach will shed light on the connections between macro-level policies and micro-level adjustments in individual lives, when LPs experience vulnerability. Hence, the investigation of the role of social policies in LPs' vulnerability must be anchored in the most fundamental principles of the life-course paradigm (Elder, 1995; Elder, Johnson, & Crosnoe, 2003), as these are the key to understand "people's movement through social space" (Levy & Bühlmann, 2016, p.31).

First, the policy context will account for the **multiplicity of life domains** (Mayer, 2004; Bernardi, Huinink, & Settersten, forthcoming) and related social roles that LPs may take simultaneously or over time. Consequently, it will encompass various policy fields (i.e. not only the traditional field of family policy). If LPs' life-course includes multiple domains such as the family life, the professional career and the life in a community/neighbourhood, policies may also have multiple access points in their life, via the various domains (for e.g. the health care insurance will affect their health domain). Furthermore, spill-over effects make it possible for events occurred in some domains to affect others. This is also true for policies. Active labour market policies, for example, affect people's lives as workers but also as carers, as by compelling take-up of paid work they also limit the time that can be devoted to care for dependent significant others.

Second, the policy context will take into account the principle of the **life-span development**. This posits that lives are not just influenced by current circumstances but also by past events and people's capacity to anticipate the future (Bernardi, Huinink, & Settersten, forthcoming). In this work, such principle is relevant in two main ways. First, insofar as the policy context parents face during their transition to lone parenthood depends on events occurred prior to the transition. Second, when the possibility to receive some benefits in the future affects LPs' actions through anticipation. An example of the first situation is the case of LPs resorting to public support during the transition to lone parenthood consequent to the type of parental agreement signed before the transition. For example, formal agreements including maintenance support for the children in case of separation

allow access to public support for LPs who eventually face non-compliance of those agreements (see Chapter 6). An example of the second type is the case in which people anticipate the impact of the pension system in force and arrange their labour market participation accordingly. In the light of the above, the policy context LPs face during the transition to lone parenthood includes both policies that interfere with their life-course during such transition (which might also be related to past events), but also policies that might only concern LPs in subsequent life stages, but whose effects might be incorporated in present decisions and therefore orientate their behaviour along the transition, playing a role in their vulnerability process.

Third, according to the principle of **human agency**, people's life-course is the result of their individual choices within the constraints and provided the opportunities offered by the context in which they live. The social policy context can provide opportunities to overcome vulnerability in lone parenthood. However, it can also contribute to LPs' vulnerability by constraining LPs' agency in various life domains. For example, unavailability of childcare may determine a reduction of the work time for an LP, regardless of their preferences as to the work-life balance. However, people will face such constraints differently depending, among others, on their individual resources and their subjective understanding of their situation. As the focus of this work is on social policy contribution to LPs' vulnerability, I will look at individual stories and focus on the situations in which policies constrained parents' agency and see in turn how they coped (see section 4.2 in this chapter for a more detailed discussion on the concept of agency in relation to this work).

Fourth, the principle of **linked lives** also informs the identification of the social policy context in lone parenthood. People's agency does not occur in a social vacuum. The web of personal relations that we are part of is an additional source of opportunities and constraints. This is because people may consider the consequences of their choices on their significant others, before making decisions over their lives or just be passively affected by the action of people they are linked to. This principle is particularly useful in the context of this research as care relationship between LPs and their children might constantly interfere with many of the decisions parents have to make. For example, policies can impose important dilemmas to LPs, such as on how to reconcile family life and professional commitments. Another important relationship policies may interact with in lone parenthood is that between custodial and non-custodial parents. This occurs primarily by setting the framework of reciprocal rights and duties in the family legislation.

Fifth, the role of **timing** posits that not only the mere events and transitions, but also when they happen over the life-course is important. In the context of this work, the timing of events and transitions in participants' life-course may itself determine the way they experience lone parenthood. Particularly, there are at least three ways in which the principle of timing may be relevant in LPs' process of vulnerability in a given policy context. First, depending on when events and transitions unrelated to lone parenthood occur, LPs may be entitled or not to some welfare benefits and therefore have the opportunity or not to improve their circumstances. This is typically the case with social assistance benefits subject to a residential criterion. Some benefits may be obtained only after having spent some time in the territory of the administration providing the benefit and having paid taxes throughout that period. If one becomes LP after moving, but has not lived enough time in the new place, they will not access the benefit. Second, as Zagel and Hübgen (2018) notice, the timing of the transition to lone parenthood may determine if the benefit is

relevant for them. This is typically the case with maternity leave which is important only for lone mothers who become so when they make their transition to motherhood or soon afterwards, when they are still entitled to the leave. Finally, in case of multiple benefits claimed, the order in which they are requested may determine the possibility to access them all or just some of them, depending on eligibility conditions. For example, if one wants to claim two benefits and only one is treated as a source of revenue by the tax administration, asking for the latter before, may imply losing the former, if means-tests applies.

Sixth, the principle of **historical time and place** naturally informs the policy context of lone parenthood. The latter is temporally and geographically limited. It is a product of the current historical time and is typical of the geographical area under scrutiny. LPs' experience of their situation is embedded in such a context featuring its specific institutions and values within the current historical time. LPs' experience in a different country or in Switzerland but in a previous era would differ from that observed in this study.

In this view, there is no such thing as "life-course policies" (Leisering, 2003), rather there are policies acknowledging that such principles underpin people's life-course and policies ignoring this. When the latter is the case, vulnerability may arise in individuals' lives. This issue will be subject to investigation in the present thesis.

Given the abovementioned points, the policy context in this work will not be limited to family policies. Specifically, I will look at traditional family policies, as they more directly affect people in their parenting role, however, I will expand the scope of the analysis beyond the boundaries of family policies, to look for policies that might significantly impinge on LPs' life-course, although they are not primarily intended to do so. Concretely, I will resort to Kamerman's and Kahn's (1978) concept of explicit and implicit family policies. As Kamerman (2010, pp. 429-430) recapitulates in a recent publication, in their view family policy is:

"what government does to and for children and their families. The term was used to describe those public policies – such as laws, regulations, administrative policies - that are designed to affect the situation of families with children – or individuals in their family roles – and thus have clear, though possibly unintended, consequences for such families. Characteristic of family policy internationally is first, concern for all children and their families, not just poor families or families with problems, although these and other family types may receive special attention; and second, an acknowledgement that doing better for children requires help for parents and the family unit as well (...). Explicit family policy includes those policies and programs deliberately designed to achieve specific objectives regarding children, individuals in their family roles or the family unit as a whole. (This does not mean general agreement as to the objective, but only that the actions are directed toward the family; various actors may have different goals in mind.) Nor does it require agreement on the definition of "family". Indeed, greater progress can often be made by not getting caught up in issues of definition - and instead acknowledging that there are many different definitions and they vary across countries and cultures (...). Implicit family policy includes actions taken in other policy domains, for non-family related reasons, which have important consequences for children and their families as well (...). Family policy is a sub-category of social policy and as such, can be viewed as a policy field or domain, a policy instrument, or as a criterion by which all social policies can be assessed as to their consequences for family and child-wellbeing".

Three traditional kinds of public interventions belong to the explicit family policy group. As the metaphor of the three-legged stool suggests, these include supplying services, allowing time and providing benefits (Kamerman, 1996), whereby services stand for support with childcare, time means legally protected parental leaves and benefits encompass family cash and tax benefits. Furthermore, as in modern states legal norms define what a family is, who are its members and what reciprocal responsibilities they have towards each other (Saraceno & Keck, 2008; Saraceno, Leira, & Lewis, 2012), they represent the most fundamental way in which the state becomes involved in the life of a family. For this reason, family law is part of the overall field of explicit family policy and is included in the analysis in this work. As a matter of fact, policies may be made of various tools (for example cash benefits, service provision, etc. ...) depending on their goals. Family law aims at defining rights and duties and uses the law (i.e. legislative acts) as a tool to achieve this goal. I will look for implicit family policies in the fields of: social assistance, health, labour market and pension policy.

Despite the critiques levelled against this concept of family policy²⁶, it serves particularly well the aims of this research. Firstly, although it might seem too vast to be easily operationalized (Saraceno, Leira, & Lewis, 2012) this issue is more problematic in comparative family policy studies than in an in-depth case study on a single country, as it is the case with this work. Considering family policy as both a self-standing sub-category of social policy (explicit family policy) and as a lens through which non-family policies can be observed is definitely more in tune with the abovementioned idea of interdependent life domains. By combining insights from the traditional family policies with a view on implicit family policies one can reach a more comprehensive understanding of how the Swiss social policy context can contribute to LPs' vulnerability process. Building on Kamerman's and Kahn's definition, explicit family policies will affect LPs in their family related roles and/or their family as a unit²⁷, whereas implicit family policies will mainly target LPs' in non-family-related roles (i.e. as workers, as patients, as pensioners) with potential repercussions on their life-course in family-related roles.

This approach is coherent with a longitudinal perspective, as it allows to include policies that might affect lone parents at different stages of their life, in accordance with the life-span development principle. Also, by including both individuals and the family as a unit as potential policy targets, this definition takes into account the principle of linked lives, in that it makes visible the relationships among family members. One single point of this definition is dismissed in this work. The idea that family policies exclusively aim at families' wellbeing ("doing better") has been disproved by the history. As noted by Saraceno, Leira and Lewis (2012) the Chinese single child policy is a clear example of this. In this work there is no assumption that (explicit and implicit) family policies are designed for "doing better" for LPs, but only that ultimately, they may shape their life-course, be this intentional or not.

A final key element to define is where to set the boundaries of public explicit and implicit family policies. Public direct provision is not necessarily the marker that allows to distinguish between public and private. Indeed, it is possible that public institutions are only involved in regulating and financing or just regulating social policies and that provision is outsourced to private providers. This

²⁶See Saraceno, Leira and Lewis (2012) for a concise review of the debate.

²⁷As this work does not deal with LPs' children, policies exclusively addressing their exigencies are not included in the analysis.

work looks at public (explicit and implicit) family policies (i.e. “what government does”, as in Kamerman’s and Kahn’s definition above). These are those social policies that are at least regulated by public institutions, which are in turn accountable towards the citizens as a result of a democratic process (Seeleib-Kaiser, 2008).

Social policy design and critical dimensions for the individual life-course: coverage, access and adequacy

Two policies with the same goal may be designed very differently and therefore lead to different outputs. What matters for people’s individual life-course is not just if a policy exists, but also how it is designed, hence its institutional configuration. For this reason, the policy configuration cannot be disregarded in this study. Coverage, access and adequacy are three crucial policy dimensions as they determine if people’s needs are met and to what extent and therefore may play a role in individuals’ vulnerability. These dimensions concern both explicit and implicit family policies and depend on their institutional configuration. These three items will be considered in the investigation of LPs’ vulnerability process to criticize the role of explicit²⁸ and implicit family policies within it.

Coverage has to do with two aspects: the existence of a certain type of support and the definition of the target population that should receive it, in accordance with the policy goals. Specifically, support may be provided via three routes ranging from the most universal to the most selective: first, via a citizenship route, i.e. to all the people belonging to a community; second, via an insurance route, i.e. to all the individuals contributing to an insurance scheme and paying contribution for it over time; third, via the means-tested route, i.e. to all the people who face specific circumstances and provided that their resources do not overcome a defined threshold (Walker, 2005). Lack of coverage may be due to absence of policy support in a certain field or exclusion from the policy target. Both may be due to ideological reasons (Walker, 2005). For example, if social norms around “being a good mother” imply that mothers should devote all their time to the children during the first years of their life and not be working at all, this might lead to the decision not to provide childcare services in a certain area. Nevertheless, social norms (around motherhood in the case of the example) may change over time without policy simultaneously adapting to the new norms.

Access is about allowing people who should be eligible for policy support (i.e. the target) to actually receive it. It is a complex dimension encompassing multiple objective and subjective aspects which may constrain people’s chances to receive the support they are entitled to. Specifically, the policy targets have to be concretely selected by identifying a set of transparent and coherent criteria, but this is objectively difficult, especially for the means-tested route to support (Walker, 2005). Should the eligibility criteria be well-defined, *vis-à-vis* the policy aims, still subjective factors may impede

²⁸Only family law will not be analysed through the lenses of coverage, access and adequacy as it does not directly imply the provision of benefits in cash or in kind. This explicit family policy underpins most other policies (both explicit and implicit) by establishing roles and related rights and duties (for e.g. by establishing criteria for filiation) in the context of LP families and will be looked at separately, to see how such families and their members are conceived in the federal legislation.

access to policy support. As a matter of fact, access implies a process (from eligibility to receipt) which may be punctuated by several obstacles. According to Kerr (1982) the person claiming policy support must: first, acknowledge their need for support; second, be aware that support exists; third, be able to discern that they fulfil the eligibility criteria to receive policy support; finally, trade-off the perceived costs and benefits deriving from claiming (such as the shame to ask for help) and receiving support accordingly. If the policy design does not take into account all the potential obstacles that might interfere with access in any of its phases, people in need may not receive support despite being entitled to it. This is the definition of non-take up of social benefit. Van Oorschot (1996) distinguishes three dimensions of non-take up. First, primary non-take-up indicates that benefits are not claimed at all by eligible claimants, whereas secondary non-take-up indicates that they are claimed but not received. Second, if people do not access the benefit at all despite being eligible, they face total non-take-up. Conversely, this will be partial if they receive part of the whole benefit amount. Finally, non-take-up may be permanent versus temporary. In the first case the eligible person never requests the benefit during the period of their eligibility, in the second case they request it only some time later the beginning of such period. All in all, allowing access to social policy is about finding the right match between the policy target and eligibility rules and avoiding non-take up of eligible claimants.

Adequacy is about support calibration. When policy support is available and eligible claimants can reach it, two further issues still need to be considered: first, if the support is sufficient to cover the claimant's needs – i.e. “adequacy for what”; second, if it lasts enough to grant this until necessary – i.e. “adequacy for how long” (Walker, 2005; p.132). The former type of adequacy is also often referred to as generosity, the latter has to do with the support duration. Both aspects are essential as they determine the extent to which people's needs are satisfied. Clearly, it is difficult to concretely define the adequate level of support. This is because objective definitions based on the relationship between individual standards of living and some sort of thresholds (for ex. the poverty threshold used to assess the absolute poverty rate) may be at odds with the beneficiaries' subjective expectations. By combining information from policy analysis (Chapter 3) and individuals' narratives such potential gap will be considered in the present work.

In the next chapter I will discuss the main critical outputs for LPs generated by the Swiss institutional configuration of explicit and implicit family policies, in terms of need coverage, benefit access and adequacy of the support received. Outputs can be defined as indicators of the policy performance with respect to its intermediate goal (Walker, 2005) which is to provide a certain amount of support, to some people for some time. As opposed to outcomes (i.e. the final repercussions that policies have on recipients' lives, which do not entirely depend on policy, but also on how they interact with other individual and contextual factors²⁹), outputs only measure how efficient is policy delivery in terms of coverage, access and adequacy. Ultimately, I will resort to such knowledge in the analysis of individual stories to understand how policies can shape LP's life-course and contribute to their vulnerability.

²⁹Outcomes may depend on the interaction between policy configuration and other contextual factors. For example, I will not deal with the association between people's health status and the current configuration of the Swiss health care insurance as many other factors may contribute to determine their health status such as, the level of pollution of a territory, the person's diet and more generally their life style.

4.2. LPs' agency along the vulnerability process

Agency is one of the most debated concepts in the social sciences. It generally refers to the possibility that people have to make choices and influence their own destiny. As one of the key principles of the life-course paradigm (see above) agency occurs within the social structure, i.e. the social forces that may constrain human lives (Settersten & Gannon, 2005). This implies that people are not entirely free of shaping their circumstances, nevertheless they can do something to affect the context in which their lives unfold, by acting within its set of opportunities and constraints. This way of looking at agency (i.e. agency within structure) underpins the vulnerability concept used in this work.

The capacity to make choices belongs to every human being, but this is not enough to talk about agency. In his seminal paper, Sewell (1992) contends that agency only occurs when people are able to change the social structure with their resources and create something new. In other words, when people are able to exert control over the context. Such innate capacity is thus subject to development over the life-course and can be shaped by factors such as social class, gender and race, family and friends and school experiences (Hitlin & Kwon, 2016). Sewell's definition therefore includes the resources that an individual must possess and develop, their use through action and the product of such action, i.e. the transformation of the social environment. In such perspective, resources are only a component of agency, though a fundamental one. Particularly, a distinction has to be made between the material, social and psychological resources that an individual actually possesses to cope with difficulties and their sense of being able to rule their lives. Hitlin and Kwon (2016) refer to the first type of situation as of objective agency and to the second as of subjective sense of agency. The two can also operate together whenever the subjective perception to be able to fulfil personal goals triggers the necessary resource acquisition and/or development. A typical example of objective agency is Clausen's (1991) concept of "planful competence" (p.811). Such composite skill encompasses three components of personality: self-confidence, intellectual investment and dependability (i.e. the capacity to understand other people's emotions and take them into account when making choices). Constructs such as mastery³⁰, personal control³¹ and self-efficacy³² would be among the most common ways to indicate forms of subjective agency (Hitlin & Kwon, 2016, p.432). In the present work, objective and subjective agency do not correspond to two types of agency, but only refer to the resources that make it possible, as agency requires these competences to bring about action. Nevertheless, a distinction between what I would rather call objective resources and subjective sense of agency is of utmost importance for this work, as it allows to account for the role of individuals' subjective perceptions in their actions, in accordance with the abovementioned construct of vulnerability. In other words, one of the aspects that will have to be considered is also the extent to which LPs think they can do something to cope with stressors along the vulnerability process and how this affects their coping strategies.

As Marshall (2005) observes in his review, agency in the life-course has been associated with specific circumstances that are particularly relevant for this work. For example, agency can manifest itself as

³⁰The belief that one has to be able to determine their life chances (Pearlin & Schooler, 1978).

³¹The belief that one has to be able to achieve domain-specific goals (Bandura, 1982).

³²The belief that one has to be able to determine their life outcomes (Mirosky & Ross, 1998).

a form of resistance to an adverse environment. In Elder's paradigm, agency in context becomes particularly evident in non-ordinary situations. This is the case with critical life transitions that alter the routine of everyday life and imply changes in people's social and psychological status (Elder & O'Rand, 1995). Transitions in a life-course trajectory may require adjustments in one or more domains of the life-course. In the frame of this work, people face one common transition, i.e. they become LPs. However, along with such transition, they may experience other critical transitions concerning other spheres of life than the family and need to find the way to cope with them.

In the present work, agency is intended as the capacity to react to stressors independently on the results obtained. Therefore, I will partially dismiss Sewell's agency concept, to the extent that in order to be agents, parents should be able to create something new and change the context. This implies that parents may enact strategies to try to cope with some stressors (i.e. coping strategies) along the vulnerability process which will not necessary work. On the contrary, whenever they manage to cope with some stressors, the vulnerability process related to those stressors will end.

A specific type of vulnerability process takes place in the latter case (i.e. when individuals – parents - cope with one or more stressors and succeed in resisting them through their agency). The concept of resilience refers to this type of dynamic. Particularly, "resilience is a dynamic process whereby individuals display positive adaptation despite experiences of significant adversity and trauma" (Luthar & Cicchetti, 2000, p.858). Therefore, two essential components of resilience interacting along the process are: first, the exposure to adversity in the context (i.e. stressors in the vulnerability model used in this work); second, the manifestation of some positive adjustment outcomes, thanks to protective factors belonging to the individual, but also coming from their family and community environment. All in all, resilience always implies a vulnerability process. It is only when the individual manages to achieve positive adjustment outcomes, in relation to one or more stressors, that the process of vulnerability becomes a process of resilience. Four essential points require specification for the construct of resilience to serve the aim of this research and, more generally, to avoid its misuse. Such points will also clarify how the construct of resilience is in conversation with the concept of vulnerability adopted in this thesis.

First, as with any vulnerability process, resilience is not just a matter of individual characteristics allowing the individual to overcome stressors. The social context is integral to the concept of resilience, insofar as people's capacity to cope with stressors, as well as the type of strategies enacted to this end, will be subject to the context. Consequently, resilience is not just a skill or set of skills that will lead to succeed in difficult situations, just through appropriate training (Luthar & Cicchetti, 2000) or stimulation through welfare conditionality (Bastagli, 2008; Wright, 2016). With this respect, Dagdeviren, Donoghue and Promberger (2016) refer to the necessity to consider the social conditions of resilience. The latter ones include, for example, the type of welfare state and social policy supporting the citizens (for e.g. universal versus residual welfare state); the opportunities and constraints provided by the local community and the groups one belongs to, and the social norms (for e.g. norms around gender) people are subject to. In order to have a fair-graded understanding of resilience in context, both risk and protective factors must be observed in their interaction, rather than looking separately at their effect on the process (Das, 2010). Furthermore, Dagdeviren and colleagues warn against the risk of blaming individuals for lack of resilience - without considering the influence that the environment has on them - which may lead to reinforce stigma

against vulnerable people (for e.g. blaming the poor for their poverty). Ultimately, identifying resilience as a set of individual characteristics that one needs to develop to overcome stressors may also lead to underestimate societal responsibilities in social problems (Canavan, 2008).

Second, resilience is a process and therefore must be understood as a dynamic. Dagdeviren et al. (2016) point to path dependency as a mechanism through which the past (both in terms of history and individuals' initial situation) can influence the social conditions of resilience. Specifically, lock-in forces would constrain people's life-course to follow a certain path and ultimately lead to cumulating disadvantages. This is very much in line with Elder's concept of life-span development, and Dannefer's idea of cumulative disadvantages in the life-course paradigm. Neglecting the role of path dependence effect on the possibility to be resilient to stressors may lead to an identification problem, i.e. blaming vulnerable people for their vulnerability, although their initial conditions have locked them into cumulative disadvantages (Dagdeviren et al., 2016). Marttila, Johansson, Whitehead and Burström (2013), for example, look at long-term social assistance recipients and their resilience over time. They show that their situation results from the cumulation of subsequent issues to some core problems and that their chances to leave social assistance reflect, among others, the adequacy of the benefit level and the quality of welfare services, such as health and social care. Another aspect related to the temporal dimension of resilience is that it does not necessarily last over time. Specifically, if one is exposed to some stressors, they may be resilient for some time and incur in adversities afterwards. Such intermittence is also related to the social conditions of resilience, as some contexts will allow resilience over a longer time than others (Dagdeviren et al., 2016).

Third, there might be disagreement on the way in which the achievement, consequent to resilience, should be considered, as this implies value judgements. The same type of achievement can indeed be considered positive or negative depending on the individual perception of what is desirable and not. This in turn can vary in different social and cultural contexts (Mohaupt, 2008; Dagdeviren et al., 2016). Again, the qualitative methodology adopted in this work allows to investigate such subjective perception and identify cases of resilience, based on the direct explanation of what matters for people (Ungar, 2003; Davidson, 2008).

Fourth, whenever resilience occurs (i.e. individuals overcome adversity) this does not necessarily mean that it has no negative consequences on those who experience it. In fact, resisting some stressors may lead to face detrimental side-effects on one's life-course (Harrison, 2012; Dagdeviren et al., 2016), such as depleting the personal resources required to resist the stressor, or the necessity to make undesirable changes to some life-course trajectories. Dagdeviren and Donoghue (n.d.) for example distinguish three different types of agency in resilience processes, in case of financial hardship, which differ based on the temporal orientation of the individual and the potential outcome of resilience. Specifically, absorptive agency implies short term coping, with potential negative consequences on the person, in the long run. Adaptive agency occurs when people adapt to suboptimal situations in the medium to long run, but still shows people's subordination to the adverse forces in the environment. Finally, transformative agency occurs when the person succeeds in transforming the environment in their favour. The two scholars show that the first two types of resilience are by far the most recurrent in studies on resilience in financial hardship and conclude

that resilience is not necessarily positive, as people's efforts mostly involve further negative consequences on the individuals (i.e. through spill-over effects).

The concept of agency – whether it leads to resilience or not - needs to be operationalized to serve empirical research. In an attempt to make such construct applicable in empirical life-course research, Hitlin and Elder (2007) distinguish among four types of agency “depending on the actor's salient time horizon” (p.171), but precise that these have “fluid boundaries and overlapping characteristics” (p.171). People's time horizon would be in turn determined by both the external context and the individual's characteristics, as in the three types of agency developed by Dagdeviren and Donoghue (n.d.). First, existential agency is the fundamental level of human freedom of action which underpins all types of actions and within any time horizon. This seems very much similar to the concept of subjective sense of agency by Hitlin and Kwon (2016) and is the most unspecific of the four types of agency. Second, pragmatic agency occurs in those circumstances in which ordinary responses to external stimuli are not effective anymore. It is typical of new situations whereby the individual is oriented in the present moment. Third, identity agency takes place in ordinary situations whereby people resort to their behavioural repertoire in conformity with their identity and the social dictates. Individuals in this case are not pressurised by present circumstances and can focus on “goal attainment or enjoying social relationships” (p.179). This form of agency acknowledges that individuals may express an agentic will even when following social norms and is therefore in contrast with Sewell's construct. Finally, life-course agency is undertaken with a long run perspective. It implies an action in the present and its future temporal orientation, including the belief to be able to achieve long term goals. This type of agency is typical of turning points³³ (Abbott, 2001) and critical transitions in the life-course. The last three forms of agency are relevant to this research as they all represent a different type of situation that LPs may have to face along the vulnerability process and the related temporal orientations. All in all, the works by Hitlin and Elder (2007) and Dagdeviren and Donoghue (n.d.) add an important issues to the debate, that may significantly contribute to the investigation of LPs' vulnerability process: the idea that agency has to be read in conjunction with the temporal orientation of the actor. This implies that different temporal orientations, and therefore types of agency, may be adopted over the life-course and therefore is in line with the dynamic construct of vulnerability adopted in this work. A further important issue to retain is that agency in conformity to social norms is one of the possible manifestations of the agentic will (Hitlin & Elder, 2007). This allows that people may choose to act in accordance with norms, without necessarily being constrained by them. Ultimately, this is more in tune with the idea of agency within structure, rather than necessarily assuming that norms and (therefore structure) win over agency. What seems important to distinguish between the choice to comply to social norms and the mere lack of agency is the motivation underpinning agency in conformity with social norms. This will be subject to investigation in the present work.

In a dissertation aiming at understanding people's vulnerability over time, looking at agency is at least as important as investigating their lack of agency. Knowing how and why some people try to react against stressors and on what occasions this happens only sheds light on one side of the process. In effect, in some circumstances people may not be able to oppose some stressors, because they do not have the resources for this. Such case is typical of the vulnerability process. More

³³See Chapter 5 for a detailed illustration of the concept of turning point adopted in this work.

interestingly, some people might possess the resources necessary to overcome some difficult situations (and be aware of it) but may not be willing to do that. They might be coping (i.e. overcoming vulnerability) without reacting to a potential stressor and therefore adopting an apparently illogical way of coping. Again, investigating the subjective motivations related to lack of agency is key to understanding vulnerability. Hence, looking at LPs' motivations in case of agency or lack of agency is essential to this work. In the following section I will look at family relationships and care and argue that they can provide useful insights to understand LPs' decisions (i.e. both agency and lack of agency) along the vulnerability process.

4.3. *Family relationships and the ethics of care*

Families can be looked at from two main standpoints. From a structural perspective, the family is essentially described by looking at the marital status of the parents - married versus cohabitant - and its organizational structure - nuclear households versus cross households, such as reconstituted families - (Neale, 2000). The main drawback of such perspective is that it overlooks the complexity of family relations. The alternative approach is primarily interested in the relationships among family members. The main shortcoming with it is that "because family dynamics are backstage behaviours they are difficult to measure" (Uhlenberg & Mueller, 2004, p. 126). The distinction between the two approaches is quite marked in Finch's work (2007) whereby she argues that families are not only to be identified by legal statuses and blood connections and that "being a family" is at least as important as "doing family"³⁴. The latter implies that people "work hard to sustain the sense of connectedness" (Finch, 2007, p. 69) or in Williams' words (2004) people work as "energetic moral actors, embedded in webs of valued personal relationships, working to sustain the commitments that matter to them" (p. 41). Elder's idea of "linked lives" (1995) fits well this approach to family. By describing human lives as socially embedded, it acknowledges that one's actions have consequences for others, as it is typically the case with kin relationships. To grasp the sense of family life in a relational perspective Neale (2000) elaborates a conceptual toolkit. She posits that families can be fruitfully investigated by looking at ties of affection, family practices (Morgan, 1996) that are supported and carried out on a daily basis, interlinked biographies of family members (family dynamics) and moral reasoning through which people show what matters to them.

Care is one of the most crucial elements that keeps alive relationships within families. The definition by Engster (2005, p. 55) is probably the one that best acknowledges its complexity. In his view care is "everything we do directly to help others to meet their basic needs, develop or sustain their basic capabilities and alleviate or avoid pain or suffering, in an attentive, responsive and respectful manner". Obviously, caring practices may vary depending on cultural values, social class and religious beliefs. However, as Engster maintains, caring for someone might even be limited to support the other person's basic capabilities as the opportunity to sustain higher capabilities might be dependent on those other values, beliefs and individual circumstances of the parents.

³⁴Finch (2007) goes even further in her argument talking about the way parents would "display" their "being a family", through a number of unequivocal practices that are socially acknowledged.

Care is not only a practice but also a value in itself as it implies moral considerations (Held, 2006). The theoretical framework of the ethics of care (EoC) adequately illustrates the point and offers a potentially powerful lens to investigate “how” people do family in general and specifically how LPs make decisions along the vulnerability process. It posits that human beings are unavoidably interconnected and care for particular others is a moral obligation people feel:

“Dominant moral theories tend to interpret moral problems as if they were conflicts between egoistic individual interests on the one hand, and universal moral principles on the other. The extremes of “selfish individual” and “humanity” are recognized, but what lies between these is often overlooked. The ethics of care, in contrast, focuses especially on the area between these extremes. Those who conscientiously care for others are not seeking primarily to further their own individual interests; their interests are intertwined with the persons they care for. Neither are they acting for the sake of all others or humanity in general; they seek instead to preserve or promote an actual human relation between themselves and particular others” (Held, 2006, p. 12).

The EoC recognizes the role and therefore values the emotions that lead to caring practices. It criticises the liberal individualistic view of society, whereby it denies the relational aspect of human lives and rather depicts human beings as independent agents driven by a pure economic rationality. Etzioni (1992) already contested this notion and set out a principle of rationality that he called “normative-affective” in which values and emotions interfere with the cognitive type of rationality in decision-making. In the same vein, Finch and Mason (1993) empirically show how kinship relationships are negotiated over time in English families and people make decisions on their lives in relation to their significant others and not just based on their own will and desires.

Care has strong implications for the society as well. If the EoC is not acknowledged and supported or if it is even impeded, conflicts arise. A caring society is one where the state “foster(s) caring connections between persons and limits on the markets that undermine them” (Held, 2006, p. 119). However, as Tronto (1993) points out, care morality has traditionally been constructed as women morality and care has been confined to the realm of private life. Boundaries exist between the public and the private life and they are of a political nature. Public life (the realm of political life) is valued more than private life (the realm of care), therefore whoever is involved in the private/care sphere “is beyond or beneath policy concerns” (p. 96). The idea that women are naturally endowed with a care morality - as for example suggested by Gilligan (1982) - as opposed to men, is the proof that “the current moral and political life are drawn such that the concerns and activities of the relatively powerless are omitted from the central concerns of society” (Tronto, 1993, p.20). The current societal conceptualization of care is such that it covertly supports existing power structures leading to gender inequalities.

Given all the above the relationship between EoC and social policies is crucial. Neale (2000) argues that social policies should have a relational approach to families to be responsive to their diverse needs. In the same vein Nelson and Carse (1996) have suggested that although the EoC might not solve all the evils that affect the world, through its acknowledgment of the human interconnectedness it is an appropriate concept to orientate policies. As a matter of fact, if policies are only informed by a principle of justice this may not suffice to support the EoC. For example, a program of payments may be provided but the recipients might be stigmatized and looked with disdain by taxpayers. No matter how just the program is, it still is uncaring insofar as it undermines

the respect of the recipients (Held, 2006, p. 40). As overtly suggested by Sevenhuijsen (1999) in her analysis of the role of care in the Third Way policy in the UK, a society that is hospitable to care should incorporate parents' care responsibilities and related dilemmas. Furthermore, Daly (2002) notices that despite the great variety of policies adopted across Europe, there is hardly any policy that fully problematizes the need for quality in care provision.

A set of qualities of EoC-compatible social policies can be derived from the above theoretical speculation to inform this work. First, policies inspired by the EoC framework have to deal with gender inequalities within the family by persuading family members to seek a more equal distribution of paid and unpaid care work (for e.g. shared parental leaves). Second, they should deal with power structures deriving from gender inequalities at societal level, suggesting that care is as necessary to society as work and therefore families cannot be left alone in finding suitable care solutions. It follows that policies should not only try to affect norms around care but also try to have an impact on the norms around paid work (for e.g. by adjusting the total number of per-week working hours for men and women, to allow care tasks uptake; or allowing care time to qualify for pension contributions). Finally, EoC is not only about gender inequalities and therefore justice between men and women. EoC compatible policies are also attentive to the quality of care interventions. Factors such as care workers' qualifications and the intensity of care services are of utmost importance.

EoC in parenting: coping with moral dilemmas along the vulnerability process

The EoC allows to make sense of the role of care relationships in shaping parents' decisions in the life-course, especially when facing moral dilemmas. Sociological scholarship on the EoC in parenting has greatly developed over the last ten years as empirical qualitative works have tried to investigate parenting behaviours in various circumstances. Four main lines of argument have been set out in relation to the influence of the EoC on the way parents understand and commit to their role with children.

A first stream of literature posits that no EOC can be safely singled out in parents' approach to moral dilemmas. In their tales, parents usually justify the solutions chosen to solve moral dilemmas with the primacy of their children's needs. However, in this scholarship, the parents' EoC-driven approach to moral dilemmas reflects societal pressures towards "being a good parent" (most of the times "being a good mother") that are projected on parents within specific cultural contexts. This argument warns against any stretched interpretation of the EoC as a natural attitude of the parents and urges to rather consider it as a cultural oriented way of "performing" parenting. Interpretativists (and especially social interactionists) support this view of the relationship between EoC and moral dilemmas in parenting. Probably the most well-known example of this is the work by McCarthy, Edwards and Gillies (2000). Their research looks at moral tales in a sample of forty-six British step-families, on the basis that this type of family lends itself to a number of conflicting situations

between parents and children, arising from parents' choice to re-partner³⁵. Qualitative in-depth interviews are conducted with both resident step-parents and non-resident parents to show how parents construct their identities – and therefore justify their choices - in relation to the social constructions of childhood and adulthood. Specifically, the former implies no agency, innocence and need for protection, whereas the latter corresponds to commitment to child development and responsibility. The argument by McCarthy and colleagues is in tune with the gendered explanations of the EoC, whereby they find that only men invoke an individualistic discourse. Another major work from the interpretivist school is the one by May (2008). In her account of mothering in the context of the Swedish-speaking part of Finland, she shows that EoC is a dominant discourse in mothers' presentation of the self, as it is used to justify opposite types of solutions to moral dilemmas. Lone mothers would justify divorce and separation as a way to take into account the child's needs. In the same vein, those mothers who are tempted to, but decide not to break up with the child's father, explain this decision with the necessity to prioritize the child's needs. May therefore concludes that the social construction of good motherhood compels Finnish mothers. In turn this would prove that EoC is not necessarily at the bases of lone mothers' approach to moral dilemmas. Although it is plausible that social norms interfere with parents' representation of the self, these works seem to forget that parents might have different and equally legitimate views on what constitutes good parenting, which might explain why the care of the child is used to justify opposite decisions.

A second view on the influence of the EoC on the way parents understand and commit to their role is offered by a group of studies showing the opposition between EoC-driven behaviours and behaviours driven by economic rationality, in the context of parenthood. In this scholarship the value of relations with the significant others and children's needs is more clearly prioritized over other considerations when parents make decisions on their family life. In these studies the focus is on the actual choices parents make when facing moral conflicts, rather than on the roots of the EoC-driven behaviour. Content analysis (and not interpretivist methods) of in-depth interviews is the most common method adopted in these works. Van Drenth, Knijn and Lewis (1999) for instance compare the impact of the reforms introducing activation policies in the late 1990s in the Netherlands and the UK and show how these policies fail due to scarce consideration of care commitments of lone mothers. Duncan and Edwards (1997, 1999) criticize the economic rationality underpinning welfare policies in the UK. They introduce the concept of the "gendered moral rationalities" to characterize lone mothers' moral reasoning when confronted with the decision of taking up a job in the labour market and show how mothers negotiate their rationalities, in the context of their neighbourhood and social networks. Duncan and Strell (2004) conduct a qualitative work on lone mothers' representations of themselves in Norway. They show how lone mothers do not use an economic type of rationality when deciding whether to take up paid work or not. Although paid work could represent a way out from social isolation and poverty, they would not give up their care roles to increase job market participation and mostly see their roles as carers and workers as integrals.

A third stream of research looks at potential differences in parenting behaviour between mothers and fathers. Here the argument is that mothers and fathers are equally capable of showing EoC driven behaviours despite social norms on the gendered division of labour. Risman (1986) for example surveys a sample of 141 lone fathers who describe themselves as satisfied with their roles

³⁵This situation might be at clash with children's preferences.

and competent. She therefore concludes that they are able to “mother” even though separation might imply conflicts between the two parents. With a longitudinal qualitative study Shirani, Henwood and Coltart (2011) show how the societal pressure to carry on intensive care practices are lived with no anxiety by men, as it is instead the case with women. However, this implies by no means that fathers are selfish or oriented by a care of the self. Although there might be a gendered receptivity around hands-on care practices, fathers still experience different types of intensive care. Specifically, they conclude that fathers tend to be more anxious about their capacity for providing financial means to cover their children’s expenses. Ultimately, their work shows that feminist scholarship might tend to overstress the gendered division of tasks between parents (which they hardly find in their data) and overlook the connectedness between mothering and fathering.

To some extents the work by Smart and Neale (1999) represents an alternative view to the previous scholarships. In “Family Fragments” they look at divorced parents and ultimately demonstrate that despite the hardship caused by a divorce, parents don’t give up to their commitments to care for their children. Although divorce entails an apparently more individualistic morality in parents, this is in fact the consequence of their necessity to cope with the difficulties caused by the divorce. The authors therefore open the way to a more nuanced way of conceiving parents’ approach to moral dilemmas in the case of divorced parents. In their view it is not the social norms around parenting, but the contingent family circumstances that might affect the way parents interpret their roles and face moral dilemmas. Furthermore, they show clearly that the significance relations have for people may be subject to continuous change over time, and the direction of the changes is not necessarily a linear one. These results are in line with Jallinoja and Widmer’s (2001) idea of the alternation between moments of more individualistic disposition and moments of stronger relational impulse. By showing how a life event can change parental moral attitudes, these results call for the use of a life-course approach when analysing moral tales in parenting. Finch and Mason (1991, p. 364) for example show clearly that “people do not carry around with them stable sets of values and meanings about obligations to kin, but construct them when they have to out of the various materials available”. In their account, a close look at people’s biographies is required to shed light on the threads of responsibility that people negotiate over their life-course.

Beyond divergences, all these works point to an essential ingredient of family life, namely care relationships. A deep examination of the LPs’ vulnerability process cannot neglect such a perspective to investigate how parents identify moral dilemmas along the process and cope with them. In accordance with the fourth stream of literature, this work will consider the EoC an important though not exclusive value orientating LPs’ decisions along the vulnerability process. Hence, one that may orientate their agency and therefore their strategy to cope with vulnerability at least for some time and in some circumstances.

5. Conclusions

This thesis will answer the following question: *how do social policies contribute to LPs’ vulnerability over the life-course?* To this aim I conducted a case study on one of the most urbanized areas of

Switzerland – where the phenomenon of lone parenthood is relatively more diffused - such as the one covering the cantons of Vaud and Geneva.

Drawing on the three-dimensional concept of the vulnerability process discussed above, I will show how LPs (i.e. parents who have full custody of their dependent cohabitant children) navigate their transition to lone parenthood within the social policy context, defined by explicit and implicit family policies, and how this in turn may contribute to their vulnerability across life domains. The principles of the life-course paradigm will inform this work by allowing to read individual stories within the context of their development. Furthermore, LPs' agency will also be observed in relation to its context to understand if and how parents try to cope with stressors along the vulnerability process. Finally, parents' decisions will be read through the lenses of the EoC to understand if and how relationships between LPs and significant others (such as the former partners, the children and the original family) influence their agency or lack of agency.

To do so I will first overview the Swiss social policy context (Chapter 3) and stress its potential critical outputs for LPs in terms of coverage, access and adequacy. By so doing I will show that Switzerland is an appropriate case to investigate social policy contribution to LPs' vulnerability. Subsequently, I will answer the thesis research question in three steps. In the first empirical chapter (Chapter 5) I will offer an overview on the role that social policies may play in LPs' vulnerability, based on a qualitative process analysis of selected stories. In the second and the third empirical chapters (Chapters 6 and 7) I will focus on two of the most problematic policies (as resulted from the analysis of participants' stories) and for each of them I will show how they can contribute to constraining LPs' life-course.

Chapter 3. The Swiss social policy context of lone parenthood

1. Introduction

So far, I have shown that the existing literature often associates lone parenthood with negative outcomes and that social policy scholarship has pointed out to the existence of an association between some of these outcomes and the social policies that are in force in the various welfare states (Chapters 1 and 2). In what follows I begin my empirical inquiry by a critical analysis of the Swiss social policy context as of end of 2016³⁶. My aim is to look at whether and how social policies can possibly contribute to LPs' vulnerability in this specific welfare state.

In the first part of the chapter I will criticize explicit family policies (Figure 3) including the legislation around lone parenthood, childcare services, leave policies and family allowances. The second part will look at the main implicit family policies (Figure 3) belonging to the fields of social assistance, health, labour market and pensions³⁷. The analysis will account for the federal nature of the Swiss welfare state. Consequently, for each policy field I will first look for any relevant policy in force at federal level. Subsequently, I will turn to cantonal specificities (if any) and exclusively focus on the cantons of Vaud and Geneva (in which the fieldwork was conducted).

I will begin by criticizing family law as a kind of explicit family policy which underpins most other policies (both explicit and implicit) by establishing roles and related rights and duties in the context of LP families. This will allow me to see how such families and their members are conceived in the federal legislation. Subsequently, for both the remaining explicit policies (childcare, leave and family allowances) and implicit family policies I will: first, describe their institutional configuration along three main dimensions, namely, regulation, financing and provision; second, show the underlying general discourse about the problems they tackle (for e.g. the understanding of work-family balance, poverty, unemployment, etc. ...); third, speculate on the most critical outputs they might generate (in terms of need coverage, benefit access and adequacy). For explicit family policies (childcare, leave and family allowances) I will also look at the discourse around the family embedded in the main pieces of legislation regulating each policy under scrutiny. At the end of the chapter I will speculate on how explicit and implicit family policies can affect LPs' vulnerability over their life-course.

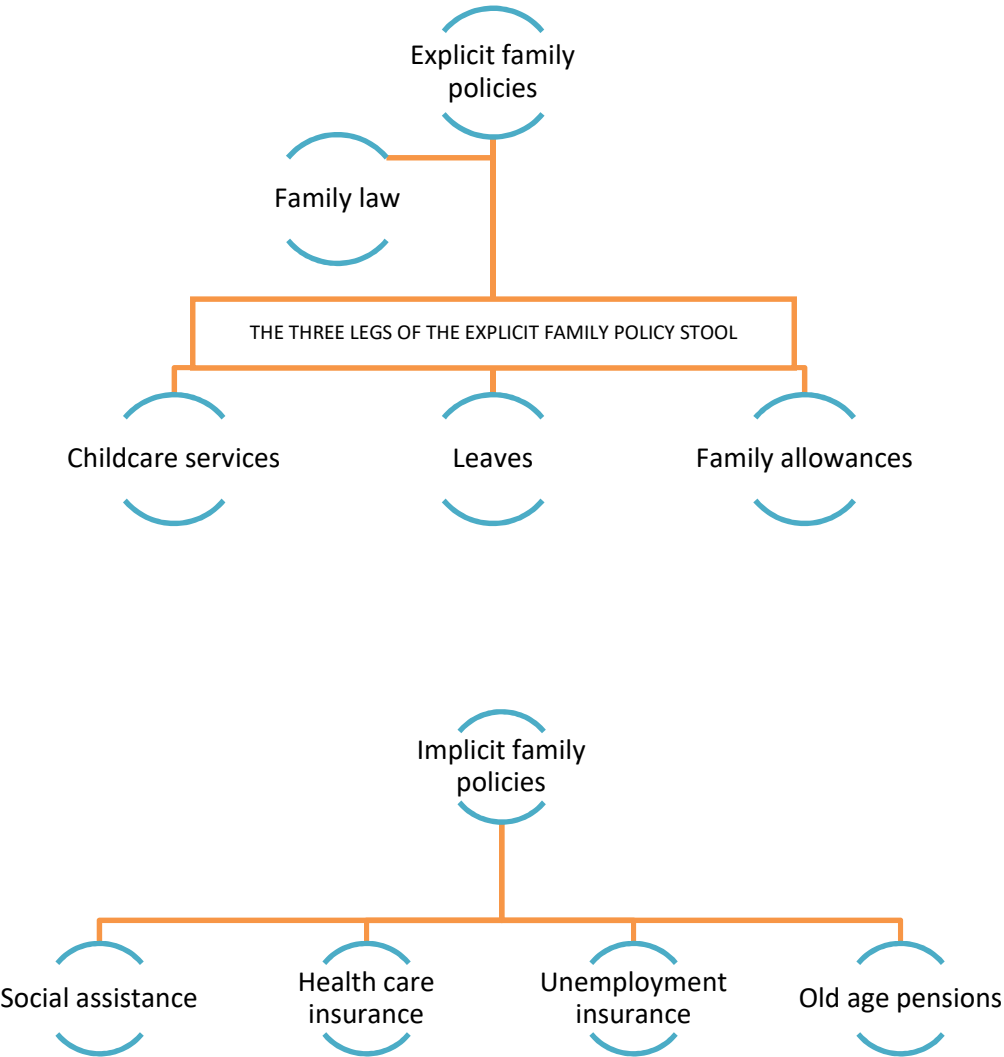
This chapter will set the scene of the following empirical study in which I will investigate the connection between the social policy context and LPs' vulnerability over the life-course in the cantons of Vaud and Geneva. The subsequent study will therefore communicate with the macro level

³⁶The few policy changes occurred since then will be mentioned but not treated extensively as they do not concern the parents who participated to this study. Furthermore, reforms passed after the parents' transition to lone parenthood up to end of 2016 (i.e. while this thesis was being made) will be also mentioned together with the old legislation to account for legislative context of the parents who took part to this study.

³⁷Appendix A and Appendix B summarize the institutional configuration and the main critical outputs of explicit and implicit family policies.

from the participants' micro-level experience and gradually lead to a more fine-grained understanding of LPs' vulnerability.

Figure 3. Explicit and implicit family policies



2. Explicit family policies

2.1. Lone parenthood in the Swiss family law

The legislation around lone parenthood has been receiving increasing attention from Swiss policy makers over the last five years. This makes it a necessary and promising research topic in family sociology. The circumstances of Swiss families, including LP families (and their members) are mainly

regulated in the Civil Code (CC), in the context of the legislation concerning: marriage and co-habitation, filiation and child protection. In addition, the Federal Law on Civil Partnership (LPart) regulates homosexual registered unions. The Swiss legislator does not define a specific notion of the family and therefore it does not describe the LP family either; however, this does not mean that all families are equally treated by the law. In the following sections I will show that Swiss family law has a clear preference for normative families (i.e. married heterosexual couples with children) and that when non-normative types of unions are acknowledged, this is only to avoid that they become even less normative. One of the main concerns in case of lone parenthood is that such a non-normative family configuration generates no extra costs for the state. Furthermore, since family law gives parental responsibility³⁸ to mothers by default (and custody as a consequence) but cannot oblige fathers to take up their parental role, it leaves room for gender inequalities in case of lone parenthood, without compensating mothers for them. Whenever the position of the main caregiver (the mother with custody) is jeopardized this entails indirect negative consequences for the child.

To elicit the conceptualization of lone parenthood in Swiss family law, I will hereby look into the abovementioned areas of the family law (marriage and co-habitation, filiation and child protection) and criticize the main pieces of legislation that might affect LPs within each of them. I will consider the two trajectories leading to lone parenthood: parenting alone since the beginning of parenthood and parenting alone after having been co-parenting for some time. The latter case includes lone parenthood after separation or divorce in the case of a marriage or after a civil partnership for homosexual couples; after separation from a co-habitation and after the death of the other parent. It is important to distinguish among these different “modes of entry” into lone parenthood as they might have different meanings in the society and possibly in the law. For each of these trajectories I will consider the rights and the duties assigned by the law to the children and to the parents and comment on the principles underpinning them. As I aim at outlining the main traits of the Swiss family legislation concerning lone parenthood, I will not perform an article-by-article examination of the abovementioned legislation. I will rather select its most significant aspects with respect to the overall aim of the research.

To this aim I will consider the most critical issues that the transition to lone parenthood brings about into parents’ and children’s lives and see what the law establishes in these circumstances. Specifically, in case of lone parenthood without previous co-parenting I will discuss the legislation concerning *child recognition* and *parental responsibility*. In case of LPs who have been co-parenting before the transition, the analysis will include the legislation on: *parental responsibility, custody arrangements, debts regulation, maintenance for the child and the other parent* and *access to welfare benefits*.

³⁸Parental responsibility is defined as “*Autorité parentale*” in the Swiss family law.

Parenting alone since the beginning of parenthood

A mother might find herself parenting alone since the birth of her child. Depending on her civil status before the birth of the child, she might find herself sharing or not sharing (by law) parental responsibility with the father even though they were not living together anymore at the time of the birth. If she was married before the birth of the child, her husband will be automatically considered the child's father³⁹ (art. 252 CC). If the child is born out of wedlock, the mother is the only adult who has legal responsibility until the father recognizes the child (art. 298a CC). In this case, until the 1st July 2014⁴⁰ the mother was required to declare the father's name to the child protection authority immediately after the birth, or the authority would have appointed a guardian by default who should have looked for the father to obtain recognition for the new-born. Since July 2014 such inquiries are not anymore initiated by default and the mother can decide not to declare who the father is. However, the father or a third party (and of course the mother, should she want to) can still contact the authority and start the procedure. The investigation aims at establishing filiation and allowing the child to receive maintenance payments. A guardian is in charge of conducting it (art. 308 CC):

- if the father is identified, he will share parental responsibility by default with the mother – since the 1st July 2014 - unless the best interest of the child⁴¹ requires that the mother remains the only beneficiary of the responsibility (art. 298a CC). Before the new legislation passed, the father could not ask for shared parental responsibility as the unmarried mother was the only person who was entitled to submit the declaration for shared responsibility⁴². With shared responsibility the mother and the father are expected to equally participate in all decisions concerning the child's health, education, place of residence, etc⁴³. ... If the judge gives full parental responsibility to the mother, the father still has the right to visit the child and to be informed about the most important decisions concerning them or to look for information regarding his child by contacting people such as teachers, doctors, etc. (art. 275a CC). This right is reciprocal in that the child has also the right to stay in contact with the father even if the latter does not have parental responsibility (art. 273 CC).
- if the alleged father does not want to acknowledge his child, he can be brought to the tribunal and the judge will establish whether he is or not the father of the child on the basis of the elements (for e.g. a paternity test) collected until then by the guardian, or by resorting to a presumption. In this case if the mother has been co-habiting with the man between

³⁹If the father is declared absent and the child is born in the three-hundred days following the "event causing his death" or the latest news, the husband will automatically be considered the father. If this is not the case, the alleged father has to demonstrate it with a legal procedure called "désaveu" (art. 256 CC).

⁴⁰All the parents who participated in the study were subject to this (old) version of the law as they made the transition to lone parenthood before July 2014.

⁴¹The notion of the best interest of the child (*le bien de l'enfant*) is left with no definition in the family law. It is up to the judge to decide case by case what this corresponds to (Guillod & Burgad, 2016).

⁴²Such old legislation was in place when the parents participating in this study made their transition to lone parenthood. Mothers were thus fully responsible for their children but could also act as gatekeepers towards the fathers. Hence the new legislation aimed at providing both parents with the same rights.

⁴³There is no article in the Civil Code defining what parental responsibility is. However, its meaning can be deduced from a set of articles stating that it implies making decisions over the child's place of residence (art. 301a CC), education (art. 302, 303 CC) and legally representing the child (art. 304 CC) (Guillod & Burgad, 2016).

three-hundred and one-hundred-eighty days before the birth, the law presumes that her co-habitant partner is the father of the child (art. 262 CC).

- if it is not possible to define who the father is (for e.g. due to insufficient proofs provided by the guardian to the judge), the child will be declared “of unknown father” (Denisart & Vazquez, 2014, p.57) and the guardian will stop any investigation. Some important financial implications of this are that: the mother cannot ask to be refunded for expenses incurred for the delivery and the first days of life of her child (art. 295 CC); she will not even receive maintenance payments for the child and will not be entitled to advances of maintenance payments from the cantonal government (*avances des pensions alimentaires*); finally, the child will not inherit from the father.

A guiding idea is at the heart of such legislation. The law has to guarantee that filiation is ascertained, thus that every child is at least under the responsibility of one parent, who will also contribute financially to their maintenance. In Swiss family law *mater semper certa est* (mother is always certain). This means that the mother always corresponds to the woman who delivers the baby. Consequently, mothers always bear by default the legal and financial responsibility for their child unless the interest of the child requires a different arrangement. If this “practical solution” allows to protect the child (OHCHR, 2002⁴⁴) its implications deserve careful attention. When the father is reluctant to recognize the child, despite the mother’s will, it is a sheer fact that this “practical solution” potentially relieves the father from his parental responsibilities and inevitably shifts all the burden (also financially) to the mother. In other words the mother has no choice but to take the whole responsibility if the father opts out. The father has the choice to reject such responsibility. Subsequently, he could always decide to become involved in his child’s life, because to the law it is in the interest of the child that relations are kept as far as possible. The guardian’s inquiry to ascertain paternal filiation and establish father’s obligations towards the child is a remedy offered by the law whenever parental recognition does not occur spontaneously. The inquiry was automatically launched until the 1st July 2014 and ultimately justified by the need to better serve the child’s interest in having two parents. However, launching the inquiry by default implies violating the will of those mothers who do not want to share parental responsibility (and therefore rights over the child) with a father who is reluctant to play his role⁴⁵.

Helping the (lone) mother and serving the child’s interest seem not to be the only motives for launching the inquiry by default. One might say that for the same reason the state might have an interest in proactively and regularly checking that the non-custodial parent complies with the obligations implied by holding parental responsibility, but this does not occur if not upon request of the parent with custody. Therefore, if the mother does not receive child maintenance payments (i.e. one of the obligations deriving from child recognition), there is no way that the judge knows this,

⁴⁴This is stated in the art. 7 of the UN Convention on the Rights of the Child. This convention was ratified by the Swiss government and came into force the 26th March 1997.

⁴⁵The 2014 reform has removed this limitation by allowing the mother to launch an inquiry upon request. However, such solution is still problematic in that those mothers who would like to be helped but are not resourceful enough to go through the procedure (for e.g. they might be emotionally sensitive or just ignore the existence of such procedure) are less protected. In addition, the father may not be aware of the child’s existence and therefore the child in this case might be deprived of their father who would have no means to launch a recognition procedure.

unless the mother decides to denounce the child's father. Consequently, another motivation underpinning the old legislation on child recognition might have been to identify and officially state that there is another adult paying for the child and to avoid that the society had to complement the mother's unique revenue through social assistance, should it be insufficient to satisfy hers and her child's basic needs. It must be said that with the father's recognition the mother can ask for advances of maintenance payments if she does not receive any maintenance, however this measure is means-tested and may be limited in time and the state can in any case recuperate the money from the father, should he be able to pay back his debts⁴⁶.

Another significant aspect of the legislation in the case of LPs parenting alone since the beginning of parenthood concerns filiation by adoption. Adopting alone is possible in Switzerland starting from the age of thirty-five and provided that the parent is at least sixteen years older than the adopted child. In this case the legislation formally shows no prejudices as it admits that an LP can suffice to raise a child in a proper manner. However, a very few cases of this type occur⁴⁷ every year. This might be reasonably due to the fact that a couple usually reports a more stable financial situation. However, this is possibly not the only motive underpinning the legislation as adoption in couple is only permitted to married people (but both homosexual and heterosexual individuals in cohabitation can potentially adopt as individuals). This indicates that in fact there exists a preference for a family made by two married parents. Consequently, adopting the partner's child is only permitted if the new couple is married. Therefore, if a mother - as it is mostly the case (Guillod & Burgad, 2016; pag. 85) – who has been raising her child alone wants her new partner to adopt them, she has to be married for five years with him before the procedure can be launched⁴⁸. This legislation conveys the idea that parental relationships are more solid when the two (heterosexual) parents formalize their union via a marriage contract. It cannot be said that the law primarily aims at protecting the child by permitting adoption only in case of "stable" unions. Indeed, if it were possible that an unmarried couple could adopt, their children would have the same rights as any other child born in a married couple⁴⁹ (Council of Europe, 1975) therefore the stability argument would not hold. The sheer primacy of the marriage as the favourite form of union in the Swiss family law becomes evident in this piece of legislation.

⁴⁶Such meaning would still hold in the new legislation. In this case the mother has the "option" to launch the inquiry or not. The state does not interfere with such decision, but makes sure that there is at least one, at best two adults with formal (including financial) responsibility for the child. At the same time it links eligibility for advances of maintenance payments and refund for the first child-related expenses to the father's recognition. By so doing it incentivizes mothers to request the inquiry and stay away from social assistance.

⁴⁷The FSO (2016b) refers of 17 cases on average between 2011 and 2015. However, the number of requests is not provided, therefore it is not clear whether such low number of adoptions depends on a low number of requests, on a low number of accepted requests or both. <https://www.bfs.admin.ch/bfsstatic/dam/assets/80609/master>. Last visit on 3rd October 2016.

⁴⁸The child would then lose any filiation relationship with the biological father. Unless the father is unknown, absent for a long time with unknown place of residence, cognitively impaired or he did not seriously care for the child, this requires a permission from his part (art. 265c CC).

⁴⁹Art. 6 of the European Convention on the Legal Status of Children Born out of Wedlock.

Parenting alone after co-parenthood in co-habitation, civil partnership and marriage

The second trajectory leading to lone parenthood is couple break-up due to separation (from cohabitation, and civil partnership), divorce and death of the other parent. Provided that the child has been recognised⁵⁰, the crucial issues to be defined in terms of rights and duties of the parents and the children are: *parental responsibility* and *custody attribution*, *child maintenance* obligations and sometimes also *alimony* for the ex partner, potential *debt regulation* and *access to welfare benefits*. I will pay attention to the role of civil status in the way rights and duties are assigned. Hereafter I will use the general expression “parents” unless specificities apply only to those who were formerly married, co-habiting and in a civil-partnership⁵¹.

Parental responsibility is automatically shared between married parents. If they divorce the judge may decide to assign parental responsibility to one of them, should the interest of the child require this (art.298 CC). In the case of unmarried couples, parental responsibility belongs to the mother until the child is recognised by the father through a common declaration. Child recognition by the father therefore implies shared parental responsibility by default (see above), since the new legislation has come into force (1st July 2014). In principle, separation does not change the situation as to parental responsibility, unless one of the parents or the child themselves ask for a change in the attribution of responsibility, or if the child protection authority – whenever this is required by the interest of the child - states that a new arrangement is needed. The idea is that the interest of the child is always better served when both parents are involved in the child’s development, unless there are sound reasons to think that shared parental responsibility might in fact jeopardize it. The best interest of the child is thus the only guiding principle here.

Sharing parental responsibility when living separately means that the parent living with the child is authorised to take alone only ordinary or urgent decisions, but that they can also take alone all other decisions should the other parent be unavailable or out of reach with a reasonable effort (art. 301 CC). In case of death of a married or co-habitant partner, the parental responsibility automatically remains in the hands of the survivor if it was shared beforehand. Conversely, if the dead parent had full responsibility, this will not automatically be passed on to the survivor, but the child protection authority will ultimately decide if a tutor is necessary or the other biological parent can supersede the dead one. Also, in this case, the best interest of the child is the only factor that is taken into account in the decision.

As mentioned above, having one’s child adopted by a new partner is only possible by marrying them⁵². After separation (from cohabitation or marriage) or divorce, the new partner is not formally entitled to take responsibility for the child which still belongs to the other biological parent (see

⁵⁰Norms around recognition apply here as in the case of transition to lone parenthood without previous couple parenting.

⁵¹Civil partnership is very much similar to a marriage in the Swiss law (Vazquez & Gertsch, 2014) and concerns homosexual couples.

⁵²Although a 2007 sentence of the European Court of Human Rights has paved the way to a reform of the Swiss Civil Code allowing adoption for co-resident (unmarried) heterosexual partners, under specific circumstances (Guillod & Burgad, 2016).

above). In civil partnerships, if one of the partners has got a child, parental responsibility belongs to the biological parent⁵³ although the partner has the duty to assist them to comply with their obligations related to child maintenance and parental responsibility. In case of partnership dissolution, the former partner can still have personal relationships with the child of their former partner, should they want to and if the child protection authority authorizes this (art. 27 LPart). As opposed to heterosexual married couples, adoption is forbidden to homosexual couples (art. 28 LPart). This implies that if both partners have children on their own, they cannot adopt each other's child, regardless of the fact that they have the duty to help each other with compliance with child maintenance and parental responsibility obligations when they are in couple. Despite this restriction, homosexual single individuals (also after civil partnership dissolution) can adopt. This means also that if the other partner dies, the survivor can adopt alone (if they are at least thirty-five years old and they are at least sixteen years older than the adopted child).

By reading the legislation, it seems that, in some circumstances parental relationships in non-normative types of unions are only recognised with the aim to "repair" to a (non-normative) situation that already exists. Specifically, the law seeks as much as possible to contain new non-normative situations and to prevent that the existing ones become even more non-normative. This might explain why homosexual couples in partnership can be formally recognised and civil partners have to assist each other with their non-biological children (it is a fact that these people live together and act as parents to their biological children as well as to their partners' children), but children of homosexual parents in civil partnership are formally only child to their biological parent. Similarly, children of heterosexual unmarried couples have the same rights as those born in married couples, but unmarried couples - and couples in civil partnership - cannot adopt new children. By allowing the other partner to adopt a child after the death of the biological parent in civil partnership, former parenting relationships are again, at least in principle, recognized. This is because the child's interest in this case is better served if they can stay with an adult that has already been acting as a parent to them, than if they are referred to an institution.

When separation or divorce occur, rights and duties related to personal relationships between parents and children and child custody arrangements are also major points to be defined. As a general rule, parents who share parental responsibility can freely decide how to arrange parental relationships and child custody. When parents don't share parental responsibility, then child custody goes with the parent who has full responsibility. In case of separation of unmarried parents who share parental responsibility, if they have signed an agreement prior to separation, they can just comply with it, otherwise, they can simply make one subsequently. However, signing an agreement is not compulsory anymore, as it was the case for the parents participating in this study⁵⁴. Married

⁵³Medical assisted procreation is forbidden for civil partners in Switzerland.

⁵⁴The parents might still decide to make an oral agreement, without addressing the child protection authority or the judge. Relaxing this rule implies that the state interferes less with couples' life. This conveys the idea that a formal agreement is not necessary to raise a child, not even in case of subsequent separation. However, this rationale is in contrast with the one underpinning norms around adoption. As mentioned above, adoption for a couple is not possible if prospect parents are not married. Therefore, it is not clear why adopted children should be better in a formalized type of union and children of co-habiting unmarried parents should be sufficiently protected without any formal agreement regulating custody and visits in case of separation. Another possible interpretation - provided that Swiss family law tends to consider marriage as a more

parents can also freely decide how to regulate child custody and personal relationships, however since marriage is a contract, these will be formalized by the judge in case of separation⁵⁵ and/or divorce. Mediation services are usually available to parents during the negotiation phase in case of disagreement as to custody and personal relationships arrangements (Denisart & Vazquez, 2014, p.59).

Whenever married parents cannot reach an agreement over custody and personal relationships, the judge will intervene – upon request - and decide on their behalf with whom the child will live and assign visiting rights to the parent without custody (art. 298 CC and art. 301a CC). In the same situation unmarried parents will be supported by the child protection authority or the judge. In both cases “the best interest of the child” should guide any of these authorities in the decision. Having said that, accessing the judge for unmarried parents is usually less easy than for married parents (Vazquez & Gertsch, 2014). This is another symptom of the fact that married couples are implicitly preferred over unmarried ones. In case of civil partnership, parents are only responsible for their biological children. When partnership dissolution occurs each partner stays with his or her biological children although contacts between a child and the parent’s former partner can still occur if the former partner requests this to the judge (art. 27 LPart). It has to be noticed however that the Law on Civil Partnership formally considers the former partner as a third party and not as a parent⁵⁶.

The law limits the power of parents with full custody (regardless of whether the parental responsibility is shared or not) in two ways: first parents who don’t have parental responsibility or custody and their child still have a reciprocal right to personal relationships that can be formally regulated⁵⁷ should they feel the need of this (art. 273 CC), second parents with full responsibility have to inform parents without parental responsibility about particular events related to the child and ask for advice in case of important decisions (art. 275a CC). At the same time, parents without custody should refrain from preventing the other parent from enjoying their parental relationship. Should this happen, they might lose the right to personal relationships with their child (art. 274 CC). Two points deserve attention with respect to this set of articles. First, the main discourse revolves around the idea that enjoying parental relationships is a right for both parents and children. Within such discourse it seems that every individual included in this web of relationships is protected in their right to enjoy parental relationships as everybody has the possibility to ask the judge to intervene and regulate the situation should their right be threatened. Specifically, the right to personal relationships between the parent without custody and their child is a reciprocal one (it goes both ways from the parent to the child and vice-versa). However, establishing reciprocal rights is not as effective as establishing rights and corresponding duties and relative sanctions. Saying that someone’s right to personal relationships with another party corresponds to an obligation of the latter to commit to personal relationships with the right holder and vice-versa (to create reciprocity)

appropriate union to raise a child - is that the interest of the child is not the guiding principle in this new formulation of the law.

⁵⁵This is part of a set of measures that are validated by the judge after separation of married parents (*mesures de protection de l’union conjugale*).

⁵⁶Art. 27 LPart has been modelled on the basis of art. 274a CC which deals with third parties being allowed to have personal relationships with the child.

⁵⁷With the help of the judge if parents were married or with the help of the child protection authority if they were not married.

is more than saying that they just have a reciprocal right towards each other. For the right to personal relationships to be concretely enjoyable a duty to maintain personal relationships has to be assigned to the counterpart. This is especially absent in the case of the relationship between the parent without custody and the child. With this respect article 273 CC only says that the child protection authority can intervene to remember the parents – without custody - what their duties are, if by having or not having personal relationships with their children they jeopardize the interest of the latter. However what such duties imply is not mentioned. It is hard to imagine that this might change by enforcing a duty to personal relationship by law. However, it has to be acknowledged that the current formulation implies the risk that child neglect from fathers is ultimately normalized⁵⁸. Second, this law formulation establishes an implicit hierarchy in which the parent with custody is the most powerful party and whose rights have to be mostly contained to protect the other parent's right to personal relationships (as the former spends most of the time with the child and might prevent the other parent to enjoy their parental rights), the second most powerful party is the parent without custody (as they might still want to use their parental relationship against the other parent) and the child is the least powerful actor. However, being the parent with custody implies taking most of the responsibility on the child. This might turn into a source of vulnerability if the other parent does not cooperate with education and by keeping regular contacts with the child. This major source of vulnerability is almost absent in the current formulation of the law⁵⁹. This is all the more important as LPs are not randomly assigned to these circumstances. In Switzerland 84% of LPs with full custody are women (FSO, 2017b), thus this source of vulnerability affects almost exclusively lone mothers.⁶⁰

When they are in couple, both parents have the legal obligation to provide for child maintenance. This does not stop to exist with couple break-up. Indeed, together with personal relationships, maintenance obligations towards the child are a crucial issue to be re-defined after separation. After separation from marriage the judge estimates the amount of financial contribution that the parent without custody⁶¹ must provide for their child until the latter becomes financially independent. This implies that part of the financial resources that would normally go to the other parent - as married parents have the legal obligation to maintain each other – will be diverted towards the child, to cover childcare related costs. In the case of unmarried parents maintenance payments are just an extra payment in favour of the child as the parents do not have reciprocal maintenance obligations⁶²

⁵⁸The child might also want to avoid contacts with the father. However, this is less problematic as – unless there are problems such as violence – the parents are responsible for the minor and will make decisions on their behalf.

⁵⁹Forcing the parent without custody and parental responsibility to play their role by law is perhaps doable but makes no sense as relationships belong to a too intimate sphere of life and therefore cannot be constructed by the law. However, this does not exclude that such source of vulnerability can be made visible and that measures can be taken to compensate for such unbalanced situation.

⁶⁰Building on this, one might ask why full custody is mostly assigned to women and if changing this would be sufficient to have a more equal distribution of the responsibility for the child between mothers and fathers. Replying to this question is out of the scope of this work, however a serious reflection has to be made with this respect to eventually discern if an idea around mother-specific competences in parenting and/or that “a child is better with the mother” accompany and legitimize such a practice. In any case, forcing unmarried parents to formalize their agreement as to custody would probably better protect lone mothers and their children.

⁶¹The parent without custody usually has to pay child maintenance payments to the parent with custody as the latter will incur direct expenses for the child.

⁶²With the new legislation (in force since the 1st July 2014) two unmarried parents are not anymore forced to sign an agreement to establish how child-related expenditure has to be shared and therefore the financial

(Guillod & Burgad, 2016). This is a source of inequality between children of married and unmarried parents, whereby the former ones will count on a more comprehensive maintenance amount in comparison with the latter ones. In civil partnership dissolutions the wealthier partner may be asked to support the ex-partner if the latter reduced their professional activity or remained unemployed as a result of a couple agreement during the partnership. However, no child maintenance contribution can be asked by any of the parents for their biological child as the law does not recognize the filiation link between their child and their former partner.

One of the most controversial points about child maintenance payments legislation concerns the way it is calculated^{63,64}. A number of approaches are available to the judge who has the power to decide for married parents and for unmarried parents in litigation. Regardless of the method adopted, the judge will always have to respect the principle of the living wage of the debtor. This posits that the amount due to the parent with custody cannot affect the living wage of the debtor. This implies that whenever the amount is not enough to cover child-related expenses the parent with custody will be underfunded and possibly need to ask for social assistance. It is clear that in this case the child interest is subordinated to the debtor's estimated capacity to contribute. In other words, for the state it is more important not to have one more indebted resident than to have a child who lives on an adequate amount of payments and thus to leave to the other parent the responsibility to cope with this. The principle of the debtors' living wage conceals a well-known reality of gender discrimination, since the great majority of parents with custody are women. In this way the double burden (being the main carer and breadwinner) is possibly heavier for women that would also have to overcome potential psychological barriers and social stigma and ask for help to social services and/or people within their network. Failure to pay on time the due amount, despite having the means to comply with this obligation, results in a penal code violation. Parents with custody can receive help to recuperate de due amount. This should be free of charge (art. 290 CC), however any legal action against the debtor will be at the debtor's charge (see below Box 1). In case of separation from a marriage the spouses are still reciprocally obliged to maintenance until divorce. Maintenance payments for the spouse (alimony) will also have to respect the living wage principle of both spouses.

contribution to child maintenance that the parent without custody has to give to the parent with custody. However, both parents can request it at any time, should they want it. This new legislation has two main consequences. First, it leaves to the parents' initiative the possibility to formalize maintenance obligations and by so doing it might jeopardize the position of the parent with custody. Indeed, as opposed to the parent without custody, they have an interest in signing the agreement and if this does not happen, they would be constantly at risk of not receiving the due sum. This in turn affects the child's chances because they will live in a poorer household. Second, without a formal agreement recognized by the child protection authority the parent with custody cannot ask for advances of maintenance payments to the canton nor they can ask a judge to be directly transferred the due sum from the debtor's employer – who will in turn deduce it from the debtor's salary - in case the other parent refuses to pay for child maintenance. This is also in conflict with the principle of prioritizing the child wellbeing as it indirectly affects child development. Ultimately, the position of unmarried parents is weaker than the one of formerly married ones. In this case the preference for marriage over cohabitation directly affects children.

⁶³For a detailed explanation of the various approaches available to the judge to establish the amount of the contribution see Guillod and Burgad (2016, pp.185-187).

⁶⁴Starting from the 1st January 2017 childcare-related expenses of the custodial parent have to be considered for the calculation of the due amount also in case of separation of unmarried parents. This allows a more substantial equality between children of married and unmarried parents. However, such modifications do not affect the participants to the present study.

In case of insufficient income for the debtor, the other spouse might be asked to increase labour market participation, depending on their childcare duties, health status and education commitments. The same rules as to maintenance support from the canton and deduction from the salary apply in case of failure to pay alimony (CSP, 2009).

Together with child maintenance payments and alimony, debts regulation is another financial issue that may arise from separation. The civil status prior to separation arguably impacts on the way debts are regulated afterwards. In an unmarried couple, every partner is responsible for their own debts. In married couples and civil partnerships both spouses respond in common for the debts related to the needs of the household⁶⁵ even after separation. The judge might split the debts into portions and establish that each ex spouse will have to pay back a different amount. However, creditors are not obliged to consider the judge's decision and may claim the entire amount from any of the former spouses. Eventually, the spouse who paid back the entire sum may claim back the extra amount they paid from the other spouse (Vazquez & Gertsch, 2014, p. 79). The consequences of this legislation may be very important for LPs and especially for the parent with custody. Having to pay for the former spouse might mean a serious worsening of an existing precarious financial situation. In this case the legislation does not protect the marriage (and by extension the family) to prioritize efficient market exchanges.

Finally, family law may play a role in the possibility to access welfare support in lone parenthood via the civil status of the former partners. As a general rule LPs who were previously married or in civil partnership are in a more favourable position. For example, in case of death of a parent the orphan has right to orphan pensions provided by the Old Age and Survivors Insurance (art. 22 LAVS⁶⁶), the Occupational Pension Fund (art. 20, 22 LPP⁶⁷) and the Accidents Insurance (art. 30 LAA⁶⁸) until the age of eighteen or twenty-five if they are in education. However, the surviving (lone) parent has no right to any widow/er pension unless they were previously married with the dead parent or were in a civil partnership with them (Vazquez & Gertsch, 2014). Another case of discrimination in favour of the marriage concerns the splitting of old age contributions and occupational pension benefits. In case of couple break-up if the former partners were married or in a civil partnership, the total amount of the contributions paid to the Old Age and Survivors Insurance during the marriage (or the partnership) will be split between both partners who will receive them at retirement (art. 29 LAVS). The Occupational Pension benefits resulting from the ex-spouses' contributions to the respective employers' fund will be also summed and split in two equal parts (art. 122 LPP). The underlying idea is that the distribution of time between paid and unpaid work is the result of a negotiation between the two members of the couple. Hence, when the couple splits both have the right to receive half of the total amount of contributions/benefits independent on how much they have contributed. In case of unmarried couples no splitting applies. Consequently, to the law no negotiation about paid and

⁶⁵An exhaustive list for this type of expenses does not exist, however this usually includes expenses related to: house and home devices, food, clothes, body care, children's education, holidays, ordinary health care and basic health care insurance fees, car maintenance, travel and sometimes taxes (Vazquez & Gertsch, 2014, p. 79).

⁶⁶LAVS (*Loi Assurance Vieillesse et Survivants*) is the Federal Law on Old Age and Survivors Insurance.

⁶⁷LPP (*Loi Prévoyance Professionnelle*) is the Federal Law on Occupational Pension Plans.

⁶⁸LAA (*Loi Assurance Accident*) is the Federal Law on Accident Insurance.

unpaid work division has ever happened between two former unmarried cohabitant partners. Ultimately, this is especially problematic for lone mothers previously in unmarried partnership. As a matter of fact, mothers in Switzerland often work part-time (see Chapter 1) as they often take up most of the care and domestic tasks of the family. This implies that they pay a lower amount of pension contributions but are not compensated for this in case of separation.

2.2. Childcare services

Childcare services are one of the three legs of the explicit family policy stool (Kamerman, 1996). They aim at substituting for parental care and early childcare education with care and education provided by professionals or any third person that is remunerated for this and therefore play a crucial role in the parents' work-life balance. They are indeed a way to "*de-familise*" (i.e. to outsource) parental care and educational responsibilities towards the children (Saraceno & Keck, 2008). In a more instrumental and much criticized⁶⁹ interpretation of family policy, childcare is also a form of social investment that welfare states could make to let human capital develop since the very first years of life of a human being to help individuals be better armed against future new social risks (for e.g. Vandembroucke, Hemerijck, & Pallier, 2011).

In the following sections I will show that childcare in Switzerland is still essentially a private affair and not one that is shared with the society. State intervention in this policy field is limited in many respects (poor regulation, limited financing and provision) and this provides ground for inequalities between families, whereby they will mostly have to cope with their own resources. Finally, this can lead to gender inequalities whenever it is up to mothers to provide for alternative care solutions due to an unbalanced division of paid and unpaid work with the father.

Childcare policy: institutional configuration and critical outputs

Childcare services can take various forms. According to the Federal Commission for Family Issue Coordination (COFF), Swiss formal childcare – i.e. care provided outside the family regardless of the public or private nature of the funding institution–include (Ermer Kaufmann et al., 2008: p.12):

1. Day-care centres (*crèches* and *garderies*) for children aged between two months and four years;
2. Pre-school and post-school services (*Unités d'accueil pour écoliers*) for children attending school from the age of four, during non-school hours (both in the morning and in the afternoon);
3. Canteens (*cantines*) for lunch time;

⁶⁹According to some scholars (for e.g. Cantillon, 2011; Jenson, 2009) social investment policies are affected by Matthew effects, i.e. they only address the most resourceful people and do not improve the circumstances of the most marginalised individuals.

4. Family day care (*mamans de jour*) that is day childcare provided by childminders (usually women) in their own home;
5. Full time schools (*écoles à horaire continu*) that are schools opened the whole day from 8 to 18 and offer lunch, recreational activities and assistance with homework (available only in some parts of the country);⁷⁰

Childcare policies are not a priority in the federal political agenda in Switzerland. This is partially due to the fact that this realm of family policy is essentially a cantonal and municipal government responsibility, as no general legislation exists at federal level to regulate it. Some cantons in the French speaking part of Switzerland⁷¹ have adopted a local legislation to regulate childcare offer essentially in terms of quality of the provision. However great variations still exist as to the supply of these services across the Confederation as their provision essentially depends on municipal governments (Ermert Kaufmann et al., 2008).

The only concrete federal initiative to improve childcare provision to address the problem of the work-life balance is a national funding strategy for new childcare services. This was adopted in 2003 and has been extended in 2015 until 2019⁷². This initiative aimed at increasing the offer by stimulating the creation of new services or of new places in existing childcare services. Funding - up to one third of the total investment - was provided based on the number of new places created and on the intensity of their use. By the end of 2014, 37.250 new places were created but it was not until 2011 that the available funding was entirely requested (and was in fact insufficient as required funds were more than available funds). This initiative therefore does not correspond to a real long-term strategy. Indeed, funds are limited and are obtained by those public (including cantons) and private organisations that require them and not distributed across the country based on a previous need assessment. This strategy complies to the subsidiarity principle stating that state intervention is residual and subsequent to local level interventions. To some extents, the need to reconcile work and family life through childcare facilities has not been fully problematized at federal level. The Confederation takes the role of the “enabling state” (Gilbert, 2002) whereby it tries to incentivize private actors and local governments to improve existing offer. However, it avoids to steer their action and leaves great room for manoeuvre to local actors in terms of number of new places to create and fees.

Childcare in Switzerland is not accessible for free. Its cost can be subsidized by cantons and municipalities and in some cantons (Vaud and Fribourg) employers may be asked to contribute to it. To the best of my knowledge, no statistics are currently available to illustrate the proportion of public and private contributions to childcare financing. Furthermore, there is great variation in the amount of childcare fees that parents pay in each canton. However, many commentators agree on the fact that parents’ contribution is disproportionately higher than the other actors’ (Richard De Paolis et al., 1995; Ermert Kaufmann et al., 2008; Bonoli & Trein, 2015). For instance, gross childcare fees for children aged between 0 and 2 represent 60% of the average wage in the canton of Zurich (OECD, 2014b). This in turn implies that parents are usually penalized in the labour market as a large

⁷⁰This chapter will mainly deal with day-care services, pre-school services, post-school services and partially family day care services, as little data is available on the other services.

⁷¹Geneva, Vaud, Valais, Fribourg et Neuchâtel (Ermert Kaufmann et al., 2008).

⁷²<https://www.admin.ch/opc/fr/classified-compilation/20020609/index.html>. Last visit 6th May 2016.

part of their revenue is dedicated to childcare fees. On a more interpretative level, this also implies that childcare is not seen as a societal concern, but one that mostly regards parents.

A mix of public and private (non-profit) actors provide public childcare services in Switzerland, but it is mostly non-profit firms that provide –partially publicly funded- services based on agreements with municipalities (Abrassart & Bonoli, 2015). The private-public mix is indeed one of the guiding principles of the Swiss welfare state (Gabriel, Keller, Bolter, Martin-Blachais, & Séraphin, 2013). This is typical of liberal approaches to welfare whereby it is first up to the civil society to organize service provision and public direct provision is seen as residual and only for the most deprived areas and poorest households. Unfortunately, no data illustrate the total amount of places available in publicly and privately run services⁷³, in each canton and in relation to the potential demand for each type of services. Therefore, we cannot infer any further about the policy makers’ preference for private over public service provision and the meanings underpinning such a choice. The only available data on service coverage express this in terms of number of *crèches* and *garderies* (day care centres) every 1000 children younger than seven, by cantons. These data show that the canton of Zurich and the Geneva lake area were the best served in 2005 with 5.18 and 3.42 *crèches* and *garderies* every 1000 children (younger than seven) respectively (Ermert Kaufmann et al., 2008). These values are also much higher than the country mean of 2.58 (Table 2). However, such indicator is not enough sound to infer about childcare need coverage across the country, as we know nothing about the capacity of these facilities and therefore the number of places potentially available for children living in each area.

Table 2. Number of *crèches* and *garderies* by cantons and every 1000 children < 7 in 2005

	Number of <i>crèches</i> and <i>garderies</i>	Number of <i>crèches</i> and <i>garderies</i> every 1000 children < 7
Switzerland	1337	2,58
French-speaking Region	350	3,42
Espace Mittelland	239	2,09
North-West Switzerland	135	2
Zurich	457	5,18
Eastern Switzerland	85	1,16
Central Switzerland	50	0,97
Ticino (Italian-speaking canton)	21	1,03

Source: Ermert Kaufmann et al., 2008, p. 18

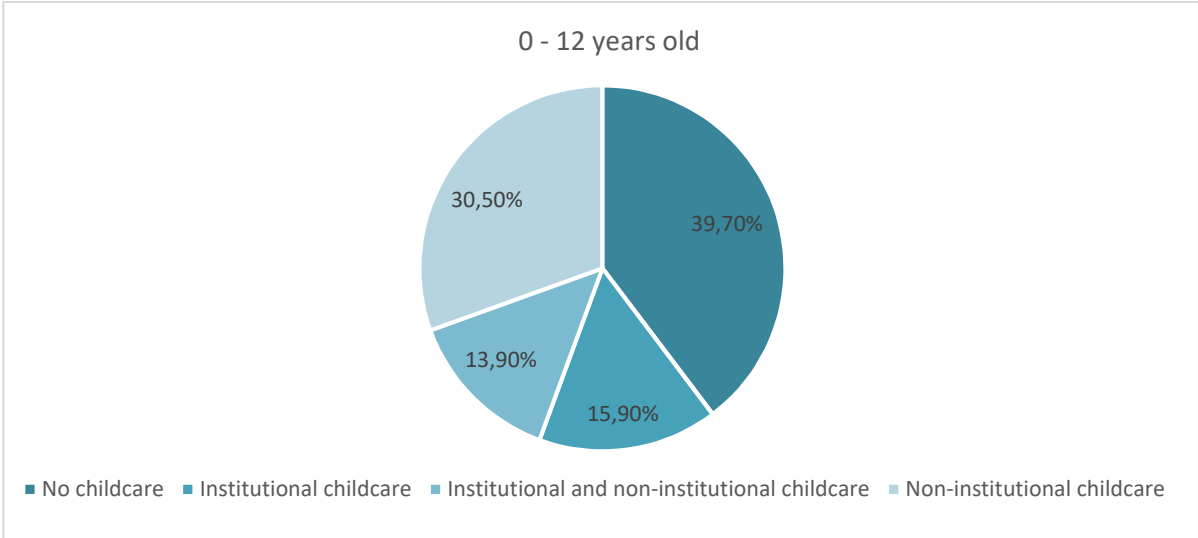
Available surveys provide indirect evidence of inadequate childcare coverage. Some scholars (for e.g. Bertozzi, Bonoli, & Gay-des-Combes, 2005; Dafflon, 2003; Le Goff & Dieng, 2006) refer of a poor offer of childcare services across the country. Iten et al. (2005) conducted an experiment to estimate the potential demand for *crèches* and family day care places in Switzerland based on the actual parents’ preferences. They showed that less than 50% of the potential demand for pre-school childcare

⁷³A database has been created by the federal administration to collect data on work-family reconciliation policies including childcare services, however a very few cantons share their data on childcare provision. <http://www.berufundfamilie.admin.ch/informationsplattform/index.html?lang=fr>. Last visit 7th May 2016.

services (i.e. for children aged up to four) was covered. Specifically, at least some extra fifty-thousand places were lacking.

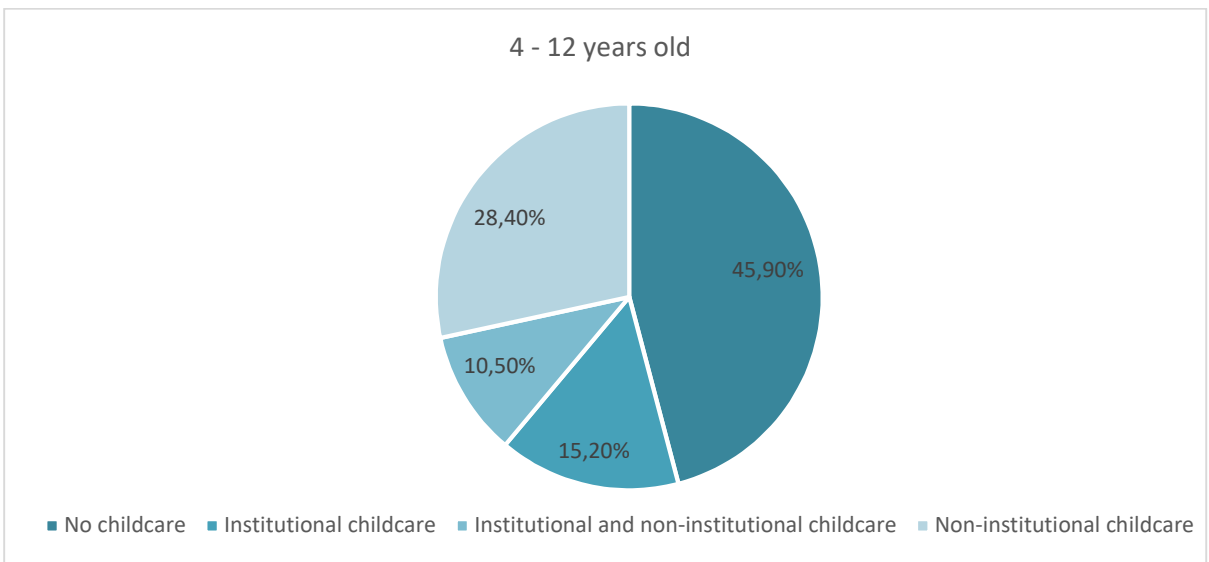
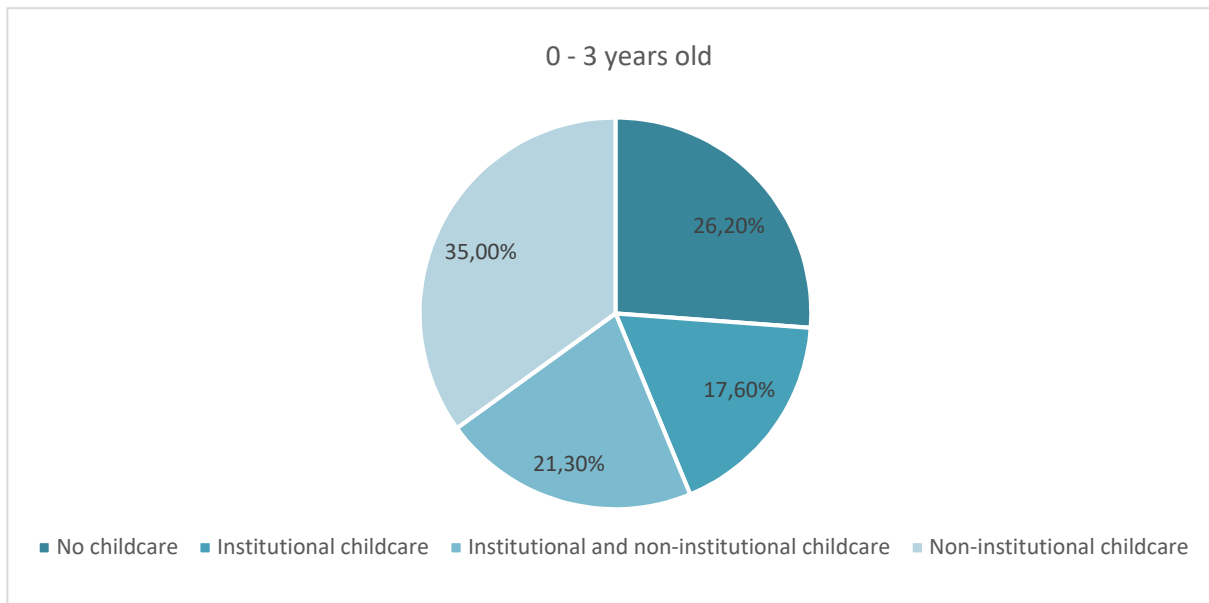
More than 10 years have passed since the abovementioned study was published and it might be the case that the federal initiative started in 2003 has even partially responded to such a deficit. However, the relatively low number of children having access to institutional childcare services might suggest that the gap is still considerable. With this respect the FSO provides estimates for the use of institutional⁷⁴ (i.e. provided by professional organizations) and non-institutional (i.e. provided by private individuals such as au pair or grandparents, whether for free or not) childcare, including intensity rates (i.e. the frequency of attendance). The FSO (2014c, 2017b p.49) data show that in 2013 about 17.6% of children aged up to three – when care needs are the most intensive - used only institutional childcare services at least once a week and about 21.3% used both institutional and non-institutional services. Consequently, less than 40% (about 38.9%) of them had access to institutional childcare services at least once a week. The percentage declines to about 25.7% for children between four and twelve⁷⁵ (Figure 4). These data tell us at best to what extent different types of households (by child age) resort to services, but we do not know the number of places available in relation to the places/hours of service that could be potentially demanded. Even though these figures might be the signal of a poor offer, coverage data are needed to exclude that places are in fact available and just underused due to inadequacy (for e.g. they are low quality or too expensive), cultural factors or individual preferences.

Figure 4. Children weekly cared for in institutional and non-institutional childcare by age in 2013



⁷⁴Specifically, this includes: day care centres (such as *crèches and garderies*); family day care services belonging to publicly regulated networks and assistance with homework (*études surveillées*).

⁷⁵However, this age range is too vast and includes children with different care needs (i.e. school age children and pre-adolescent). This might explain the lower access to institutional childcare.



Source: FSO, 2014c; 2017b (p.49). Based on the Survey on Income and Living Conditions, 2014

Attendance of childcare facilities could also be related to the household geographical position both in terms of region of residence and of degree of urbanization. This in turn might possibly be the symptom of an uneven service coverage across the country. Specifically, for both age ranges (from zero to twelve) French speaking Switzerland reports higher rates of attendants of institutional childcare services in 2013 than in any other region of the Confederation (about 37.8% children attended at least once a week institutional childcare versus about 27.7% in German speaking Switzerland⁷⁶). Furthermore, about 42.3% children living in highly urbanized areas attended institutional childcare at least once a week, but only about 29.3% in intermediate areas and about 19.8% in rural areas do the same in 2013 (FSO, 2014c). These figures might indicate that French speaking Switzerland and the most urbanized areas of the country are also better supplied and therefore provide indirect evidence that childcare is also unequally distributed across the country.

⁷⁶Data from the Italian speaking part of Switzerland is not available.

However, as these data only concern the demand and not the offer available, we cannot conclude that such evidence be definitive.

Indirect evidence of an inadequate offer (i.e. potentially underdeveloped, hard to access, or both) might be also found in female career trajectories after the transition to motherhood. Le Goff (2005) points out that often women have to quit their job to care for very young children or rely on grandparents. This confirms previous evidence from Noth (1996) showing that grandparents can be crucial in providing help with childcare when women work. However, as with previous data, no ultimate conclusions can be drawn on this point since we do not know the total number of places/hours of childcare available and therefore we cannot exclude that places are in fact available but underused.

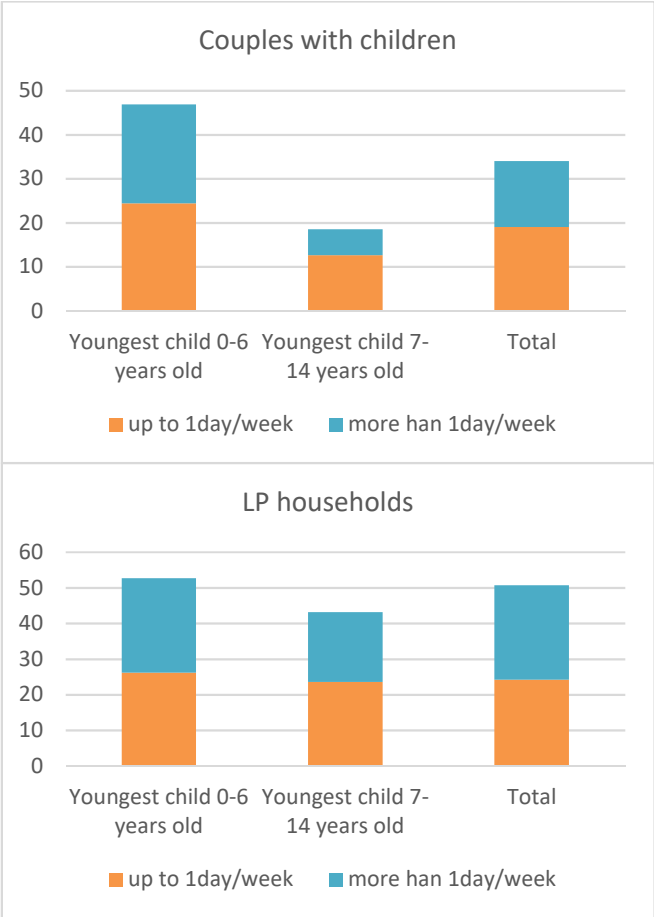
Although these studies lead to infer that childcare offer is inadequate, other factors might be associated to such relatively low level of service users. Le Goff and Dieng (2006) show that in fact women decisions around labour market participation result from a combination of contextual and cultural factors (that would prevent to resort to childcare even when it is available) and therefore no direct causal relationship exists between offer of childcare services and women's employment. Bühlmann, Barbey, Kaufman, Levy and Widmer (2005) demonstrate that cultural norms and childcare offer are interdependent. Specifically, in the biggest cities couple relationships are more egalitarian, women and men tend both to work full time and childcare offer is also larger and more appropriate. Conversely, in peripheral areas cultural norms prescribe a traditional male breadwinner model and childcare offer is also scarce. Bonoli and Vuille (2013) show that urban areas, that are better supplied, also report the longest waiting lists and claim that offer can in fact stimulate the demand. This would make the picture even more complex. Where demand is relatively low it might be the case that offer is also underdeveloped, whereas where demand is relatively high offer might be adequate but tend to increase in any case.

The study by Schlanser (2011) offers a more fine-graded illustration of the use of childcare services for children between 0 and 4 years. Using ESPA 2008⁷⁷ data she warns against the possibility that the most resourceful people are also those who resort the most to childcare. Specifically, she finds that the most educated parents, migrants from the best integrated communities and egalitarian couples – in terms of equal cultural capital and position on the labour market - have higher odds to resort to childcare. This last result is particularly important as it links mothers' low cultural capital, to low labour market participation and consequent low use of childcare services. LPs in Schlanser's study are the category at risk that has relatively higher odds to use childcare services (conversely being in couple or having an older child decreases the odds). This is also confirmed by the FSO descriptive statistics showing that LP households with children up to fourteen resorted to formal childcare more than coupled households with children of the same age in 2007 (Ermert Kaufmann et al., 2008). This is especially the case with households whereby the youngest child is aged between 0 and 6. In this age range 26.2% of LP households have children taking at least one day of formal childcare per week (versus 24.4% of children in coupled households) and 26.5% (versus 22.5% of children in coupled households) taking more than one day per week (Figure 5). Lack of data on the offer does not allow to explain this trend. It might be the case that LPs are subject to positive discrimination and

⁷⁷Swiss Survey on the Active Population (*Enquête Suisse sur la Population Active*).

prioritized over couple parents. It might also depend on the sheer fact that LPs have fewer options for sharing care tasks nor they can reduce labour market participation and therefore might be more inclined to pay relatively high fees to have their children in childcare.

Figure 5. Percentage of households using institutional childcare in 2007 by days and age of the child



Source: Ermert Kaufmann et al., 2008, p. 17

Despite limitations⁷⁸, the work by Schlanser would imply that take up rate of childcare may not be entirely dependent on parents’ preferences and that a poor offer (among other factors) might in fact prevent the less resourceful parents to benefit from these services. Despite data limitation existing surveys seem to depict a country in which childcare is relatively underprovided (especially in some areas) and not necessarily accessed by the most in need. Studies showing a “preference effect” in the recourse to childcare or providing cultural and contextual explanations to this cannot disconfirm the hypothesis that coverage is insufficient. All in all, responsibility over childcare in Switzerland seems to belong mainly to parents and much less to society.

⁷⁸This work is only quantitative and a qualitative investigation would provide stronger evidence in favour of the tested hypotheses around parents’ motivation to use childcare services (Schlanser, 2011).

Childcare in the cantons of Vaud and Geneva

The LPs participating in the fieldwork were all recruited in the most urbanized area of the French speaking part of Switzerland that includes the cantons of Vaud and Geneva. This is also one of the best areas as to the availability of childcare services. However, a number of studies have pointed out the limits of this offer which are very much in line with what results from the country level analysis.

The **canton of Vaud** has adopted a law to regulate⁷⁹ childcare services in 2007. This essentially revolves around: the creation of a Foundation whose main aims are to coordinate childcare networks (i.e. groups of providers) through common goal setting and to assess the existing offer in relation to the demand; the setting of quality standards (especially concerning personnel qualification); the setting of general aims concerning childcare financing. The law provides a common framework for childcare providers willing to receive public subsidies from the canton. It sets financial incentives for them to create networks and work synergistically in the respective territories to extend the existing offer and control fees. Although two major problems in local childcare offer are mentioned, namely poor service availability and relatively high fees, the law does not approach these issues directly as in fact responsibility for this is ultimately left to providers. Defining and enforcing quality standards is the core of this legislation. This is where the law intervenes directly setting the rules. Increasing the existing offer and improving access by lowering fees are conceptualised as by-products. The assumption is that through the right incentives providers will tend to set adequate fee levels and increase the offer to improve coverage especially in the least served areas. The words used to define these objectives clearly show this: the law “ensures” that quality standards are respected, but “tends” to increase the offer at affordable prices for parents. Two important details are left uncovered. First, the number of places to be created for the offer to be “sufficient” is not explicitly specified or envisaged in relation to population needs. Second, the affordable offer is only defined by saying that fees have to be proportional to parents’ income and by setting a price cap based on the average cost of the services offered by the network. These elements still leave great room for manoeuvre to service providers as to provision and price setting. Consequently, despite a boost in childcare offer, variation is still great, especially with respect to fee amount, also due to variations in the ways they are calculated (Bonoli, Abrassart, & Schlanser, 2010; Abrassart & Bonoli, 2015).

Bonoli and Vuille (2013) depict the situation of childcare offer and demand in the canton of Vaud as of 2012 based on a sample of 1929 children between zero and twelve years old who are living in the canton. They estimate that 63% of the children between zero and twelve years old spend at least 1 hour per week being cared for outside their place and 43% of them use institutional childcare including *crèches*, *jardins d’enfant* (kinder gartens), family day-care, pre-school and post-school services and canteens. Institutional and non-institutional⁸⁰ care become less and less relevant as children grow-up. Institutional childcare is the favourite childcare mode in Vaud for every age range (Table 3). This implies that should they have the possibility to, parents are usually eager to rely on

⁷⁹LAJE (*Loi sur l’Accueil de Jour des Enfants*) is the Cantonal Law on Day-Care for Children.

⁸⁰This includes private schools, neighbours, acquaintances, friends, grand-parents and other relatives, another child in the household, another person who does not belong to the family and goes to the child’s house (for e.g. baby-sitter, au-pair, etc. ...) and the ex-partner when custody is not shared.

childcare services. Their study also shows that the offer of institutional and especially collective services (*crèches* and pre-school and post-school services) is underdeveloped. They estimate that some 1300 places in *crèche* and an extra 25% places in pre-school and post-school services were needed in 2012. Furthermore, waiting lists for *crèche* are relatively long. It is possible that parents have to wait up to a year to find a place available in a *crèche* and only 40% users access it as soon as need arises. For pre-school and post-school services as well as canteens most of the parents find a place immediately or a month after the request.

Table 3. Percentage of children in the canton of Vaud that are regularly cared for outside their place by number of hours and age group in 2012 (N=1929)

Age groups	% children cared for at least 1h/week	% children cared for at least 8h/week (pre-school childcare) or 4h/week (early education services)
Pre-school services	79%	70%
<i>in institutional childcare</i>	62%	52%
Pre-school and post-school (4/7-year-old)	67%	60%
<i>in institutional childcare</i>	44%	37%
Pre-school and post-school (8/12-year-old)	49%	39%
<i>in institutional childcare</i>	29%	21%
All age groups	63%	54%
<i>in institutional childcare</i>	43%	36%

Source: Bonoli & Vuille, 2013, p.5

Childcare in Vaud is relatively expensive (Bonoli, Abrassart, & Schlanser, 2010). By simulating the cost of childcare for a number of hypothetical families with set characteristics and children between zero and twelve years old, Abrassart and Bonoli (2015) find that attendance of centre-based childcare is related to the household income. This is especially true for *crèche* and less for pre-school and post-school services (Bonoli & Vuille, 2013). The higher the parents’ income the greater the probability of using the services for their children. The higher progressivity in fees, the greater the probability of using the services for children in low-income households. As this result is not dependant on parents’ rate of participation to the labour market nor on nationality⁸¹, this means that the cost of services is a major issue and a potential source of inequalities *vis-à-vis* low-income families. Children are then conceived as luxury goods.

Migrant families from the less integrated groups⁸²are exposed to inequalities as to childcare access. Bonoli and Champion (2015) perform a mix-method research showing that cultural reasons do not explain why they do not resort to childcare services. In fact this is essentially due to the unbearable cost of the services. Indeed, parents would be happy to use services but when they do, it is only for a

⁸¹In their 2012 survey Bonoli and Vuille (2013) show that parents from East European countries choose to rely on informal childcare as a result of a personal choice (i.e. they do not want their children to be cared for by people who do not belong to the household). Despite this, even among this group of immigrants about 40% mentioned childcare service cost as an important reason for not relying on it.

⁸²These include people from Portugal, Turkey, Kosovo, Albania and Sub-Saharan Africa.

short time. Shortage of places and long waiting lists are also factors that affect migrants' underuse of the services as local people are more knowledgeable about how the system works and may in fact win the competition for a place by showing their needs more effectively than migrant parents. Finally, irregular work hours of migrant mothers add an extra difficulty in accessing childcare services. This is because childcare opening hours are not compatible with such shifts (for e.g. working on night shifts or alternating shifts every two weeks).

In the **canton of Geneva** childcare services are regulated by the LSAPE law⁸³ since the 10th January 2004. According to such law the Canton aims at: first, improving existing offer of any type of institutional care for children between zero and four and of family day-care services for children between zero and twelve; second, making sure that registered providers comply to quality standards and third, regulating the distribution of financial contributions from the Canton, the municipalities and the parents. The objectives set in the beginning of the document are very broad and the tools to turn them into results are not always showed in depth. This is the case with the first and the third goal. As with the Canton of Vaud framework legislation, the Canton of Geneva can only commit to act as "network coordinator" with municipalities holding the main responsibility for childcare provision. To improve the offer it takes responsibility for cooperating with the municipalities - and all the public and private institutions involved in this- in sharing information about need assessment and discrepancies between the existing offer and the potential demand (the actual needs of the population). This is very important as being knowledgeable about the state of the offer is an essential requisite to effectively plan measures to improve it. However, there is a missing link between the general goal – improving the offer - and the targeted result. Specifically, it is not clear how the offer should be improved, which institutional actor should take responsibility (including the financial one) for such result, what the reasonable timing for accomplishing this mission is. The legislation also states that access to childcare is not subject to discrimination (except that municipalities can prioritize their citizens and/or those who work in the municipality) and that "the choice of childcare mode is free as far as places are available" (art. 5 LSAPE). However, it is not clear how discrimination can be avoided if offer is underdeveloped, nor how choice in access can cohabit with a potential lack of places. A liberal discourse on freedom of choice in access to public services seem to prevail on the genuine concern for adequate provision. As to the third goal, parents' financial contribution for *crèches* is set according to parents' financial situation (art. 6 LSAPE). However, no specific criteria are set to better define the expected contribution from the parents (for e.g. no suggestions are provided as to how to set price caps or thresholds for any given financial situation) therefore again there is a gap between the stated objective and the concrete possibility to attain it. Fees for family day-care services belonging to publicly registered networks of providers have to be approved by the cantonal administration and based on the parents' financial situation. Conversely, family carers in unregistered networks are free to set their fees that are entirely paid by the parents. Despite commitment to regulate parents' financial contribution to the cost of childcare, the Canton can only regulate this matter for family day-care services run by public institution. As with the Canton of Vaud, this framework legislation is not so stringent as to crucial points such as childcare availability and financing, as it is the case with quality standard setting.

⁸³LSAPE (*Loi sur les Structures d'accueil de la Petite Enfance et sur l'accueil Familial de Jour*) is the Cantonal Law on Childcare Services for Young Children and Family Day-Care.

An Observatory for Infancy (*Observatoire Cantonal de la Petite Enfance*) is in charge of monitoring childcare services in the canton of Geneva. In 2015 the coverage rate for collective childcare services was 39%, in other words every 100 children in pre-school age only 39 were attending this type of services (Martz & Benninghoff, 2016). A 2014 survey conducted on its behalf from the cantonal office for research on education (*Service de la recherche en éducation*) with a representative sample of families with one or more children in pre-school age showed that 40% of the families were using a mix of childcare services including day-care centres (such as *crèches* and *garderies*) as well as family day-care services. However, a bit less of a third of these families had no other choice than to mix services due to unavailability of other solutions or limited amount of care time available in the chosen service. Furthermore, for 97% of the parents having their children in *crèches* this solution corresponded to their first choice. Conversely, 64% of those parents having their children cared for by family day-care services had no other choice but to rely on these services. In a similar vein 52% of the participants declared that they would prefer the offer to be improved as a priority. What is more, 82% of them specifically mentioned that this should translate into increasing the number of places available in *crèches*. The strong and unsatisfied preference for *crèches* is confirmed by the difference (5.599 parents) between the parents already relying on them (6.579 parents) and those who were not but who indicated *crèches* as their favourite mode of care (12.178 parents). The proportions are inverted for family day-care services. These services are used by three times more children than what would be the case, if parents' preferences were satisfied. According to parents' declared preferences, the expected occupancy rate for *crèches* should be 1,4 places for each child, which in turn means that some 4.000 extra places should be created for the need to be completely satisfied (Jaunin & Benninghoff, 2014).

Access to childcare facilities in the canton of Geneva is sometimes associated with a set of socio-demographic characteristics of the parents and the children which might be the symptom of potential inequalities. For example, mothers with tertiary education tend to rely more on *crèches* than mothers with a lower degree. High income is associated with higher probabilities of using an individual childminder at the child's home, but it is not crucial in *crèches* attendance. Children living in francophone families report higher odds to access *crèches*. Children younger than two have lower probabilities to access institutional childcare and are mostly cared for by individual childminders or relatives. Lack of places in *crèches* is certainly one of the factors explaining this. Living in Geneva facilitates *crèche* attendance compared to living in other municipalities of the Canton. As a general rule, there is a strong positive relationship between availability of childcare facilities and attendance. This is valid regardless of any socio-demographic characteristic of the parents. Finally, the more places available in *crèches*, the less young children attend services other than *crèches* (Jaunin & Benninghoff, 2015).

2.3. Leaves

Leaves are another of the three legs composing the (explicit) family policy stool (Figure 3). They legally entitle working parents to take time off work to stay with their children. Various types of leaves exist depending on which parent can take them, the time allowed to stay off work and the

leave function. Furthermore, leaves may be paid (for e.g. as a percentage of the salary) or unpaid. Leave policies potentially available in developed welfare states currently include (Valarino, 2014, p. 24; Moss, 2012, pp. 5-6):

1. **Maternity leave.** This leave allows the mother to stay off work immediately before, during and after the birth of the child and aims at protecting the mother's and her child's health.
2. **Paternity leave.** This leave allows the father to take some time off work after the birth of the child to stay with the family.
3. **Adoption leave.** This leave allows adoptive parents (except step-parents) to stay out of work for some time due to child adoption.
4. **Parental leave.** This type of leave allows both parents to stay with their children after expiration of the maternity leave. It may be provided as: a non-transferable individual right (i.e. both parents can be entitled to an exclusive amount of leave); a transferable individual right, a family right allowing parents to split their time off work as they wish; or a combination of the two possibilities (i.e. part of the leave is an individual right and part is a family right). As a non-transferable right of the father it goes under the name of **father's quota**. Sometimes flexible parental leaves are also possible and parents can take them on a part-time basis.
5. **Childcare leave.** They are similar to parental leaves and can be taken soon after them.
6. **Leave for sick children.** This is a special entitlement to days off allowing parents to stay at home when children are sick.

As a general rule leaves are a means to achieve "supported familism" (Saraceno & Keck, 2008) in that the state supports parents (with the legal entitlement) to take themselves responsibility over their children. However, depending on how they are designed leaves can promote very different forms of division of paid and unpaid work within the couple. Consequently, they can hold very different meanings concerning the importance of care and gender roles in the family and the society. To begin with, if leaves are too short they might undermine the value of unpaid parental care for the children and deprive parents of time with them. Conversely, when they are too long they keep parents away from the labour market for too much time and entail risks for their career. As this risk currently only concerns mothers (fathers' leaves are relatively recent and shorter) they support a male breadwinner ideal of family (Misra, Moller, & Budig, 2007). A crucial aspect is thus the way leaves are shared between parents. Due to concerns for gender equality, it is more and more common to allow fathers to take leaves (either as a transferable or as a non-transferable right) in developed welfare states. However, as Haas and Rostgaard (2011) have shown, the father's quota is the only type of leave policy that has by itself the potential to achieve gender equality, if cultural norms in the father's environment do not limit their potential by refraining men from take-up (Valarino & Gauthier, 2016). Together with their length and the possibility to share the entitlement between parents, other important features (also for gender equality) in leave policy design are the replacement rate (i.e. the amount of the salary that is replaced by any financial compensation parents might receive), their flexibility and the coverage (i.e. universal versus selective leaves).

In what follows I will show that in Switzerland maternity risk is only partially shared at societal level. Existing policies aim at pushing mothers back to the labour market quite quickly after childbirth. They

conceive maternal and new-born's health protection as an unconditional right but see financial compensation for working mothers' wage loss as a right to be deserved via an adequate participation to the labour market. Swiss leave policies do not tackle gender inequalities either, in that they do not promote an equal division of care work between men and women, but leave childcare responsibilities to mothers.

Statutory leave policies in Switzerland: maternity leave and leave for sick children

Statutory (i.e. guaranteed by the law across the whole country) leave policies in Switzerland only comprise maternity leave and leave for sick children (Valarino, 2014). Statutory maternity leave was introduced by the federal government in July 2005 (art. 329f CO) and complemented by the LAPG⁸⁴ law. Working mothers (both employees and self-employed) together with mothers benefiting from unemployment (or just entitled to unemployment benefits), sickness or invalidity benefits are entitled to stay off work for 16 weeks – of which the first 8 have to be compulsorily taken - and to receive 80% of their salary as a compensation for their wage loss during the first 14 weeks, insofar as they have paid contributions towards their Old Age and Survivors Insurance (AVS⁸⁵) – the public pillar of the pension system - for the 9 months preceding the birth and have been working for at least 5 months during the pregnancy. However, benefits are capped and cannot exceed 196 CHF per day (i.e. 7.350 CHF per month) for employees and 88.200 CHF per year for self-employed workers. In both cases the compensation rate would be lower than 80%. The entitlement is not flexible as both leaves and benefits have to be taken without interruptions starting from the day the child is born (Valarino, 2012; 2014). Should employers and/or cantonal administrations be willing to allow longer leaves and higher payment rates this is possible, but would only concern mothers subjected to those cantonal administrations or workers of a specific firm/industry.

Maternity benefit is funded by the LAPG fund. This is a federal fund collecting contributions from employers, employees, self-employed people and unemployed people. Both employees and employers contribute 0.5% of the employers' gross salary. Unemployed people receiving the related benefit pay between 23 and 1.150 Swiss Francs per year⁸⁶. Only in a few cantons public funds (collected through general taxation) complement the LAPG benefits (see further on about Vaud and Geneva schemes). The same fund is also used to compensate the wage loss of those who serve in the army, in the civil defence or in the civilian service.

Maternity protection can last longer in some specific circumstances. First of all, women who face medical problems during their pregnancy can be exempted from work without wage penalty at least for a limited period (Valarino, 2014). If mothers breastfeed the leave can be extended up to the end

⁸⁴LAPG (*Loi sur les Allocations pour Perte de Gain*) is the Federal Law on Loss of Earnings Compensation.

⁸⁵*Assurance-Vieillesse et Survivants*.

⁸⁶<http://www.bsv.admin.ch/themen/eo/00049/01821/index.html?lang=fr>. Last visit 9th July 2016.

of the first year of life of the child⁸⁷ (Perrenoud 2015, p.1105). In any case breastfeeding gives the right to claim adaptations of the working conditions (for example including shifts, dangerous positions and length of the work-day) to the employer (Valarino, 2014). Civil servants are also usually entitled to 16 weeks and these are paid at full earnings (Valarino, 2012).

The second statutory child-related leave policy in Switzerland is leave for sick children. This entitles employed parents with sick children to take three days off to organize care for their children. For each episode parents decide who is going to take the leave. The law therefore does not set a limit to the total number of days that parents can take but does not allow longer leaves in case of severe child illness. Leave days are usually paid at full rate, although there is no obligation for the employer in this case (Valarino, 2014).

No other statutory leaves exist in Switzerland. No parental leaves (therefore not even father's quota) are formally guaranteed by law. Although employers are encouraged to allow workers some days off also for family-related reasons - including the birth of a child⁸⁸ or their adoption – and this is not infrequent, negotiation of leave duration and related payments is entirely up to the parties (employees and employers, often via their representatives) which might decide to include them in individual and collective contracts. This in turn generates inequalities among parents working in different industrial sectors (Valarino, 2014). In most cantons, mothers working as civil servants can be guaranteed up to 24 months unpaid leaves. Furthermore, flexible working hours have been introduced by a significant number of companies despite the lack of formal obligations in current legislation (Valarino, 2012).

The **cantons of Vaud and Geneva** are relatively more generous than the average as to statutory leave policies. The former entitles adoptive parents to take a 14-week paid leave with compensation of their salary at a rate of 80%. The latter provides all working mothers and adoptive parents with a 16 week leave and a leave benefit accounting for 80% of the salary (Valarino, 2012).

The abovementioned legislation suggests a number of considerations on the meanings of leave policy in the Swiss welfare state. First, protection for the mother's and the child's health and compensation for the mother's wage loss are two distinct exigencies that are addressed by two different measures, namely the maternity leave and the maternity benefit. In Switzerland maternity leave *per se* does not imply receiving a maternity benefit since further requirements have to be fulfilled relative to the length of the work period and the contributions paid during pregnancy. This means that the right to stay at home and to have the health protected is always acknowledged for every mother and her child. However, mothers who have worked even one month less than the 5 months necessary to qualify for the benefit do not receive any compensation as if they were not facing any wage loss. Mothers with a shorter employment and contribution record are treated as undeserving with respect to the benefit. Although the large risk pooling set up of the current LAPG financing system would suggest that wage loss due to maternity is a risk to be shared by the society as a whole, eligibility

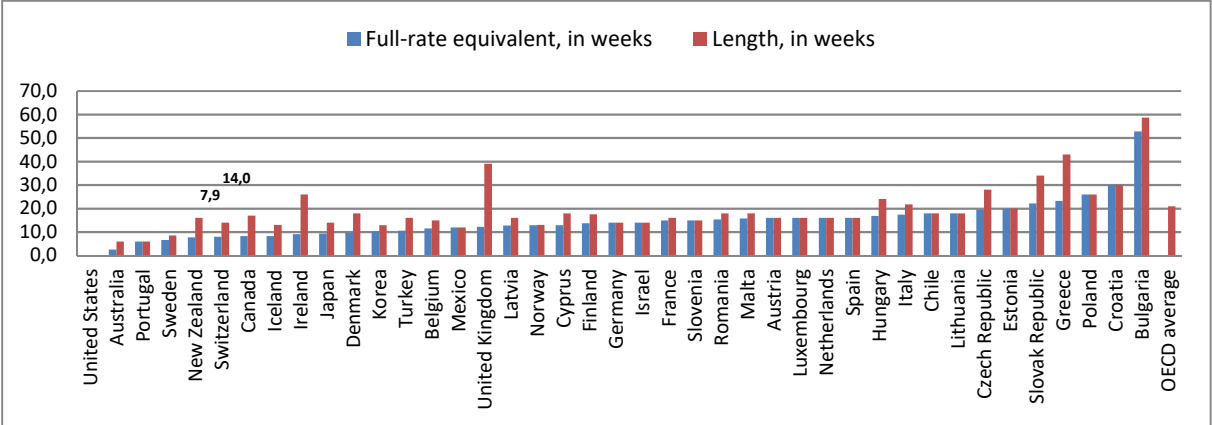
⁸⁷Mothers willing to breastfeed on the workplace are entitled to have breaks and to receive full salary since the 1st July 2014 (Perrenoud, 2015)

⁸⁸A number of surveys conducted since 2005 show that most collective agreements include one day fully paid paternity leave for the birth of the child (Valarino, 2012, p.271).

criteria disconfirm this. In fact, not all wage losses equally deserve to be shared at society level. Second, another potential source of inequality resides in the fact that some mothers access more favourable conditions depending on their position on the labour market. This is the case with civil servants - although this form of dualization is typical of many (especially) corporatist welfare states (Esping-Andersen, 1990). Third, the length of the paid leave in Switzerland is among the shortest in the OECD and, due to the wage cap, the average payment rate was in fact 56.3% in 2014, although the lower the wage the higher the rate. This in turn gives a full-rate equivalent paid maternity⁸⁹ leave of 7.9 weeks OECD (2016a). All in all, Swiss (maternity) leave policy is relatively less generous than most OECD countries (Figure 6). Care for young children in this case is conceptualized more as a secondary activity that has to be limited to favour of a quick return to work, rather than as a social right (Marshall, 1950; Kremer, 2007). Finally, Swiss leave policies do not promote gender equality in childcare as they do not challenge conservative views around it - whereby care for the children is primarily a women's responsibility and men have to be primarily involved in paid work.

The lack of any statutory parental leave and above all of a father's quota keeps fathers away from childcare responsibilities. This is the case soon after the child's birth as well as with the following years as no childcare leaves with father's quota are formally guaranteed at federal level. Men may benefit much less (than it is the case in other countries) of the opportunity to stay with their children and women risk to be subject to both a short and long term (i.e. affecting wage increase and career opportunities) penalty on the labour market (Ray, Gornick, & Schmitt, 2009, pp.9-10), also due to a lack of flexibility of the leave scheme, which does not allow to gradually return to work.

Figure 6. Paid maternity leaves in OECD countries by full-rate equivalent and length in 2015



Source: OECD, 2016a, elaborated from Table PF2.1.A. Summary of paid leave entitlements (p.3)

⁸⁹Full-rate equivalent paid maternity (FRE) is the number of weeks of paid leave if leave were paid at full rate (100% of the salary).

2.4. Family allowances

Family allowances complete the explicit family policy stool (Figure 3). They include a large set of financial support measures that vary in terms of provision (including eligibility rules) and financing schemes and consequently levels of generosity⁹⁰. They can include lump sum benefits (for ex. birth grants), periodical allowances and child-related tax allowances. Despite diversity, all of them are intended to help families by contributing towards child-related costs. With this respect they can be considered as an instrument of "supported familism" (Saraceno & Keck, 2008, pp. 26-29). As a general rule, they also make care responsibilities visible in that they overtly recognize the expenses parents incur with childcare. However, the extent to which care responsibilities are acknowledged will also depend on the generosity of such benefits.

Two main types of family allowances exist in Switzerland, namely the "*allocations familiales*" (AF) and the "*prestations complementaires pour les familles*"⁹¹ (PCF). A number of child-related tax allowances are also included in the Swiss family allowance package. However, it is very hard to overall assess their conceptualization of and potential impact on the family. As a matter of fact, these measures include fiscal deductions at federal and cantonal level and each canton can freely set its deductions within their territory due to federalism⁹². Furthermore, no study allows a full understanding of the potential consequences of such deductions on the families, as it is hard to isolate the impact of these specific measures within the general flow of social transfers. Nevertheless, taxes on labour income in Switzerland are relatively lower than in other OECD countries (OECD, 2016b), therefore the potential impact of fiscal deductions on families would also be relatively less important. What seems more important as to the relationship between fiscal norms and family is that in case of marriage or civil partnership taxes are calculated based on the sum of both partners' revenues whereas in cohabitation taxes are paid by each partner based on their own revenue. Such system might discourage women's participation in the labour market as they tend to earn less than men and each extra revenue summed to their partner's will be subject to a higher marginal tax rate. Against this backdrop, meanings around family and care responsibility can still be appreciated analysing AFs and PCFs⁹³. In addition to these family allowances I will look at advances of maintenance payments as a specific allowance concerning LPs.

In what follows I will show that the state makes sure that a form of general support with child-related costs (AFs) exists, irrespective of each family situation and renounces to define priorities in the field of financial help to families. It leaves each canton the responsibility to decide whether to provide more benefits (such as PCs and advances of maintenance payments) together with the criteria to access such benefits. This may represent a source of territorial inequalities. Finally, by

⁹⁰Saraceno and Keck (2008, pp. 26-29) provide an overview of the key characteristics of these measures in Europe as of 2007. They also call these benefits "child allowances" to emphasize the function of this type of measures.

⁹¹These can be named differently in other cantons. PCFs in Geneva are called "*Prestations Complémentaires Familiales*".

⁹²Gerfin and Leu (2007, p.450) note that there is no Swiss tax system but 26 different tax systems.

⁹³Despite scarce data on policy outputs (in terms of coverage, access and intensity).

looking at how family is defined in eligibility criteria it is clear that people in normative types of unions are more likely to receive these benefits regardless of their canton of residence.

Allocations familiales

Before 2009 about 50 different types of family allowances existed in Switzerland (Michalak, 2008, p.97). The 24th March 2006 the LAFam⁹⁴ (Federal Law on Family Allowances) was approved and established a common framework for the whole Confederation. This came into force in 2009. AFs are financial benefits that are regulated at federal level but administered by each canton with some degree of discretion and aim at partially covering the costs of having one or more children (art. 2 LAFam).

Two types of AFs exist (art.3 LAFam). These vary depending on the child's ability and age as follows:

1. **Child allowances** (*allocations pour enfant*) are provided since the first month of life of the child until they reach the age of 16, or 20 if they are unable to work.
2. **Vocational education allowances** (*allocation de formation professionnelle*) are provided soon after child allowances to parents whose children are attending vocational education or similar courses until they reach the age of 25.

Farmers' specific allowances existed already before the LAFam was introduced. They are now kept in a separate regime although there are no major differences with the LAFam one, except for an extra 100 CHF monthly allowance for farm employers.

Children giving right to the benefits are (art.4 LAFam):

1. **children by filiation**, i.e. children of married and unmarried parents and children by adoption;
2. **children of one's spouse**, if they live together with the beneficiary and the spouse on a regular basis but not the children of the co-habitant unmarried partner;
3. **children living by "nourishing" parents**, if they live together with the nourishing parents on a regular basis and are cared for and raised by them;
4. **brothers, sisters and grand-children of the beneficiary**, if the beneficiary is their main carer.

The Confederation sets a minimum benefit level - 200 CHF per child per month for the child allowance and 250 CHF for the vocational education allowances (art.5 LAFam) - but leaves the cantons the possibility to provide higher benefits. Furthermore, the cantonal governments can also establish a birth allowance or an adoption allowance (which is excluded in case of step-child adoption) but this is not a federal obligation although federal legislation on AFs also regulates the latter (art.3 LAFam).

⁹⁴*Loi fédérale sur les Allocations Familiales.*

The Confederation also sets eligibility criteria for both types of allowances (art. 13 LAFam). AFs are not a universal type of benefit. First of all, paying contributions towards the AVS is necessary to be eligible for both employees and self-employed (since the 1st January 2013). This is anyway a very common situation as AVS contributions are compulsory for almost every person living in Switzerland (including unemployed receiving unemployment benefits). Second, the claimant's revenue has not to be lower than half the full amount of the minimum Old Age Pension annuity (7.050 CHF⁹⁵ in 2016). However, for unemployed people and working poors (those employees and self-employed workers earning less than the above-mentioned annuity) a different means test applies. Their revenue has not to be higher than one and a half times the full amount of the maximum Old Age Pension annuity (42.300 CHF⁹⁶ per year in 2016) nor they have to receive social assistance benefits from the Old Age and Survivors Insurance or the Invalidity Insurance (art. 19 LAFam). So for example, should the unemployment benefit be higher than the threshold they would not receive family allowances. AFs for employees are included in the salary of the beneficiaries and linked to this. The right to AFs expires when a salary is no more received. Even in case of unpaid leave eligibility to AFs is suspended (Stampfli, 2011). Exceptions to this are sickness, accident, pregnancy and compliance to legal obligations (Michalak, 2008, p.104). Therefore, the second crucial criteria to be eligible to AFs is to be a worker who earns a minimum wage (as set by the law). To some extent the right to receive help with child-related expenses is linked to one's participation to the labour market with a minimum salary. When this condition is not satisfied a risk exists that the person may not obtain the benefit if their revenue is slightly higher than the limit imposed to unemployed people.

Whenever more than one adult could have the right to receive AFs for the same child, the law defines a set of criteria to decide who is the AFs beneficiary: if one of the two parents does not work, the working one will be the recipient even though the child might not live with them as being a worker is prioritized (art.7 LAFam⁹⁷). Finally, if the recipient parent is also debtor of maintenance payments for one or more children, he or she will have to transfer them together with family allowances to the other parent (art.8 LAFam).

AFs are financed by the employers' contributions and by the employees' contributions if their employer is not subject to AVS. AFs for self-employed are financed by their own contributions (art. 11 LAFam). For unemployed people and working poors AFs are financed by the cantonal administrations (art. 20 LAFam). The current arrangement therefore combines an insurance scheme (for employees and self-employed) and a social assistance type of scheme (for unemployed and working poors). In the former case accessing the benefit results from a membership right (i.e., the right is consequent to participation to the labour market and based on contribution payments), in the latter AFs are provided on the basis of need (i.e. are independent on any participation in the

⁹⁵The minimal monthly amount in 2016 is 1.175 CHF. <https://www.ahv-iv.ch/fr/M%C3%A9mentos-Formulaire/M%C3%A9mentos/Prestations-de-IAMS> Last visit 25th October 2016

⁹⁶The maximum monthly amount in 2016 is 2.350 CHF. <https://www.ahv-iv.ch/fr/M%C3%A9mentos-Formulaire/M%C3%A9mentos/Prestations-de-IAMS> Last visit 25th October 2016

⁹⁷In case of multiple potential claimants the person who will receive allowances is defined according to the following priority criteria: first, the working person; second, the person with parental responsibility; third, the person with custody; fourth, the person who is subject to family allowances provided by the canton in which the child lives; fifth, the employee with the highest revenue (from a for-profit activity and subject to AVS); sixth, the self-employed worker with the highest revenue (from a for-profit activity and subject to AVS).

labour market and contributions to the AF scheme⁹⁸). Furthermore, funds are pooled at cantonal level (art. 16 LAFam). This implies that contribution rates vary depending on the number of beneficiaries and the level of the benefits in each canton (OFAS, 2013) and leaves room to potential inequalities across cantons.

AFs in the **cantons of Vaud and Geneva** are relatively more generous than in other cantons. Vaud increased the revenue limit for unemployed people at 56.400 CHF per year whereas Geneva removed it⁹⁹. Furthermore, in 2016 Vaud provides a child allowance of 230 CHF per month for each of the first two children and 370 CHF for each following child. Geneva provides 300 CHF for each of the first two children and 400 CHF for each child starting from the third one. In case of children who are unable to work the child allowance is increased of 100 CHF per month in both cases. Vocational educational allowances amount to 300 CHF for each of the first two children and 440 CHF for every child following the third one in Vaud and to 400 CHF and 500 CHF respectively in Geneva. Both cantons also offer a birth and an adoption allowance (AVS-AI, 2016a)¹⁰⁰. Finally, due to great variation across the Confederation and to the multiple typologies of allowances available across welfare states (Saraceno & Keck, 2008, p.26-29) it is very hard to meaningfully compare Swiss allowances' generosity with other countries'¹⁰¹.

Prestations complémentaires pour les familles in the cantons of Vaud and Geneva

PCFs are means-tested financial benefits provided to families in need to complement their low revenues to cover the most basic needs. They can be provided by the cantons based on each cantonal legislation, as there is no uniform legislation at federal level. These benefits are included in the federal social assistance inventory (FSO, 2017c) as one form of social assistance intervention. However, in this work they are examined separately together with the other explicit family policies.

In the **canton of Vaud** PCFs include a periodical means-tested cash benefit and the reimbursement of childcare-related and (some) medical expenses. The former amounts to the difference between family expenses and revenues, based on a flat rate amount of admitted expenses and on a list of eligible revenues (art. 11 LPCFam). Expenses are supposed to cover vital needs of the whole family, if it includes children aged between zero and five, or just the children's ones for children under sixteen, if no children under six live in the family. Parents receiving the cash benefit can also claim the reimbursement of childcare-related and some medical expenses. The former ones are reimbursed if they are directly linked to parents' work, education or inability to work.

⁹⁸Although the cantons can decide to set a minimum contribution rate also for unemployed people (art. 20 LAFam).

⁹⁹Together with the cantons of Ticino and Jura (AVS-AI, 2016a).

¹⁰⁰In 2016 both allowances amount to 1.600 CHF in Vaud - which raise up to 3000 CHF in case of multiple births or adoptions – and to 2000 CHF in Geneva that become 3000 CHF for each second child birth/adoption (AVS-AI, 2016a).

¹⁰¹OECD Family policy database only includes data on the canton of Zurich to represent Switzerland. <http://www.oecd.org/social/family/database.htm> . Last visit 7th October 2016.

Eligibility to the cash benefit is restricted to those who (art. 3 LPCFam):

- have been living in the canton for at least 3 years with a regular permit;
- live together with at least a child younger than 16;
- have spent more than what they have earned based on a list of admitted expenses and revenues (as defined by the law).

Only the first two criteria apply to be eligible for reimbursements. Furthermore, the claimant of the cash benefit does not have to be in receipt of the cantonal minimum income benefit (as the PCFs are supposed to prevent the claimant to resort to the minimum income) nor (as for AFs) of social assistance benefits from the Old Age and Survivors Insurance or the Invalidity Insurance, although in this case reimbursement of childcare and medical expenses is still possible. As opposed to AFs, PCFs can be paid also to co-habitant unmarried partners if their partner has a child under sixteen but brothers, sisters or grandchildren do not entitle to the benefit. Moreover, as to each child corresponds only one PCFs' beneficiary, having the child's custody (and not being employed) is the first criteria to define the recipient in case of non-cohabitant parents. In case of shared custody, the beneficiary is the claimant living with the child most of the time.

PCFs are based on a social assistance principle, as there is no relationship between the contribution that one might pay to the public funds financing the benefits and the benefit they might receive (i.e. contributing is not a requirement for being a recipient as in insurances) and it is intended to target the neediest. Means-test is rather flexible as it is not based on fixed thresholds but varies depending on the difference between household expenses and revenues. Funding for PCFs comes from a number of different sources (art. 23 LPCFam): the Federal state (partially through the municipalities), the employers (regardless of the economic sector) if they are subject to financing of AFs, the employees (including those working for employers that are not subject to financing of AFs). Funds are therefore pooled among numerous actors but within a limited territory (the canton), which substantially determines the amount of funds that can be collected. Receiving PCFs is not a social right.

In the **canton of Geneva** PCFs include a periodical means-tested cash benefit, a subsidy for medical related expenses (which is deducted from the cash benefit) and the reimbursement of childcare expenses for children under the age of thirteen or school-related expenses for children under sixteen. However, PCFs are capped, as each household cannot receive more than 70.200 CHF per year.

The benefit is thought to help the so-called "working poor" households. These are defined as those households including adults and children whose work-related income is not sufficient to cover the most basic family needs - defined according to cantonal laws. This means that (SPC, 2013):

- household admitted expenses should exceed revenues (as defined by the law),
- the claimant has been resident in the canton for 5 years, with no interruptions;
- the household is made by adults and co-resident children younger than 18, or 25 if they are studying;
- the household is subject to ordinary taxation (i.e. not to be under legal procedure for evasion);

- nobody in the household receives social assistance benefits from the Old Age and Survivors Insurance or the Invalidity Insurance.

The legislation also defines the kind of household (*groupe familial*) that is subject to the law. As for AFs and PCF in Vaud children by filiation (regardless of the claimant's civil status) and children of nourishing parents are part of the household. However, the household also includes the children of a co-habiting partner in case the co-habitant partner and the claimant are married or in a civil partnership and, in case of simple co-habitation, if the co-habitant partner and the claimant have at least another child in common. With this respect the canton of Vaud is more permissive.

Further conditions apply as to the minimum employment rate. These differentiate between LP families and couple families as follows: LPs have to be working at a minimum employment rate of 40%; parents in couple have to be working at a minimum cumulative employment rate of 90%. In both cases, people receiving subsidies from unemployment, accidents or loss of earnings insurances are eligible for the benefit if their rate of employment relative to their last job is at least the one indicated in the law (i.e. 40% for LPs and 90% for parents in couple).

As for the canton of Vaud, for those households who are not eligible to the benefit due to revenues higher than expenses, childcare and school-related expenses can still be reimbursed for the amount that exceeds the extra revenue. Similarly, means test is rather flexible in that it looks at the difference between expenses and revenues rather than setting a rigid revenue threshold. Much more stringent than in Vaud seems to be the rule imposing 5 years of residence in the canton. This conveys the idea that only if one has contributed at least 5 years to the Canton (i.e. by paying local taxes) deserves the benefit. This might also be a way to dissuade people to migrate from other cantons just to receive higher allowances. Furthermore, as opposed to Vaud, PCFs in Geneva are only accessible to active parents (i.e. they might not be working but must still be eligible to unemployment, loss of gain or accident insurance benefits). Inactive parents can possibly claim social assistance benefits.

Box 1. Advances of maintenance payments for children and former spouse in the cantons of Vaud and Geneva.

Art. 290 (CC.) allows creditors of child maintenance payments (the parent having custody) to receive help in case the debtor is not compliant. Specifically, this implies that, depending on each cantonal legislation, the creditor will be helped to recuperate the due payment. The help is free of charge in that the creditor does not pay for the service of maintenance collection but any legal action against the debtor is still at the creditor's charge. The same is possible for maintenance payments due to the former spouse (art. 131 CC), however this help may not be for free. Together with this, cantons can offer advances of maintenance payments (art. 293 CC) to creditors in need (as defined by each cantonal legislation). It is also possible to receive help with maintenance collection from in-compliant parents living abroad. Advances exist in all cantons and do not need to be paid back by the creditors (GSR, n.d.¹).

Advances of maintenance payments in the **canton of Geneva** are provided by the SCARPA² service (see LARPA³ law for details) and can be claimed by parents who have been resident in the canton for at least one year (unless they were already receiving advances from the previous canton of residence) and whose revenue is lower than 125.000 CHF per year for child maintenance payments and 50.000 CHF for spouse maintenance payments (if the claimant has got dependent children).

Advances correspond to what the judge has established but are capped and cannot be higher than 673 CHF per month for each child and 833 CHF per month for the ex-spouse. The right to advances is not retroactive. It starts the first day after the request has been submitted and lasts 36 months. Exceptionally it can be extended to 48 months if the claimant has a dependent child who has not yet reached the school (*école enfantine*) age (i.e. currently 4 years old). After expiration of advances the debtor is still liable to the canton. Should the debtor start to pay maintenance, the amount paid would first reimburse advances to the SCARPA and not the creditor. Finally, the canton has the right to verify that the financial situation of the creditor has not changed and revise the benefit amount accordingly. Some critical points can be made with respect to this measure. First, being based on a social assistance principle, there is no universal right to advances neither for former spouses nor for children. Second, the priority on SCARPA refund in case of debtor's compliance may be in contrast with the whole idea about advances. If advances are asked and obtained due to a critical financial situation of the claimant, this may have not ceased once the debtor has started to pay. Despite this possibility, the law still prioritises cantonal debt recovery. Finally, due to means-test it is possible that a minimal increase in the claimant's annual revenue determines a substantial benefit loss.

In the **canton of Vaud** the BRAPA⁴ service helps (custodial) parents to recuperate future and past payments up to six months before their request and to receive advances of maintenance payments in case the other parent is not compliant (see LRAPA⁵ and RLRAPA⁶ laws for details). Advances are not retroactive. They can be total or partial and are means-tested. The canton defines the share of the maintenance amount that can be advanced for each child based on the claimant's income and wealth. Particularly, claimants below 2900 CHF net annual income receive the full amount whereas all the others receive partial advances up to the revenue threshold of 52000 CHF. Furthermore, the claimant must inform the canton about any event (such as having received a heritage, having a new and better paid job or having a new co-habitant partner, etc. ...) occurred that could have changed the household revenue (hence the amount of advances that they are entitled to). As it is the case with the canton of Geneva, should the debtor start paying, such amount would be first used to reimburse the canton. In other words, by agreeing to receive advances, the custodial parent accepts to pass on to the canton their credits on future payments (even if they cover past unreceived payments). Therefore, should the canton be able to recuperate unpaid maintenance on behalf of the creditor parent, it would then transfer the custodial parent only the portion of such amount exceeding the advances received. Furthermore, the canton can sue the uncompliant parent via a penal complaint. Such legal action is free of charge for the creditor parent.

Advances in the canton of Vaud seem to be relatively more generous than in the canton of Geneva as there is no limit to their duration. However, the revenue threshold to access the benefit is lower (and this may not just be a price effect). Furthermore, no residential conditions are imposed to claimants in the canton of Vaud whereas in Geneva people cannot request the benefit before having spent one year in the canton.

¹ GSR (*Guide Social Romand*) is the guide on social assistance made by public institutions in charge of social assistance in the French-speaking cantons and the Italian speaking canton.

² *Service Cantonal d'Avance et de Recouvrement des Pensions Alimentaires*.

³ LRAPA (*Loi sur l'avance et le recouvrement des pensions alimentaires*) is the Cantonal Law on Advances and Maintenance Payment Recovery.

⁴ *Bureau de recouvrement et d'avances sur pensions alimentaires*.

⁵ LRAPA (*Loi sur le Recouvrement et les Avances sur Pensions Alimentaires*) is the Cantonal Law on Advances and Maintenance Payment Recovery.

⁶ RLRAPA (*Règlement d'Application de la Loi du 10 Février 2004 sur le Recouvrement et les Avances sur Pensions Alimentaires*) is the Cantonal Regulation for the Implementation of LRAPA.

3. Implicit family policies

3.1. Social assistance

Poverty relief can be a mainstream policy goal in social policy. However, there is a heterogeneous policy field in most European welfare states often named “social assistance” that includes policy interventions mainly aimed at reducing poverty¹⁰². This essentially includes the safety-net measures that are provided to the neediest population and are often treated as residual in that they receive fewer funds and cover less people than other policy fields (Bahle, Pfeifer, & Wendt, 2010, p.449).

Social assistance in Switzerland includes three sets of measures. These have in common to be means-tested, to be provided almost exclusively by cantons and municipalities and to be usually financed by general taxation. However, they respond to slightly different aims and may resort to different tools, although they mostly imply cash benefits (Tabin, 2011, pp. 64-65). I will provide a general overview of the social assistance field in its three main typologies and then concentrate on the classical form of social assistance (social assistance *sensu stricto*), rather than analysing every single measure comprised in each typology, as the field is extremely composite and diverse.

In this section I will show that social assistance in Switzerland is conceived as a set of interventions that must be gradually activated. First claimants are “helped to help themselves” via the insurance schemes and are required to mobilize their family resources. Only subsequently they can claim support from the state provided that they comply to all the requirements. As typical of the liberal approach to social assistance *sensu stricto* this is designed as a residual source of help for the poorest.

Social benefits allowing to pay contributions towards social insurances. As Switzerland is mainly an insurance-based type of welfare state whereby people have the legal obligation to be insured against some social risks, lack of resources might leave some individuals uninsured (i.e. those who are unable to fully pay insurance premiums). These benefits help thus the neediest population – as defined by eligibility criteria - to pay premiums and be eligible to the related benefits. Cantonal subsidies towards health care premium costs are one of the most common types of subsidies of this kind. In 2004 they accounted for a fifth of the health insurance premiums (Bolgiani, Crivelli, & Domenighetti, 2006).

Social benefits complementing insurance benefits¹⁰³. These benefits are regulated at federal level (eligibility criteria) but provided by each canton (mainly based on federal funds). Two types of benefits exist (art. 3 LPC¹⁰⁴): first, benefits complementing insurance benefits, aiming at supplementing the benefits provided by Old Age and Survivors Insurance and Invalidity Insurance whenever they are not sufficient to cover the recipient’s vital needs; second, reimbursement of medical-related and invalidity-related expenses. As a general rule, eligibility to both types of benefit

¹⁰²Poverty is here intended as general lack of financial resources.

¹⁰³*Prestations Complémentaires à l’AVS et l’AI*.

¹⁰⁴LPC (*Loi Fédérale Prestations Complémentaires*) is the Federal Law on Benefits Complementing Insurance Benefits.

is linked to eligibility to Old Age and Survivors Insurance benefits and Invalidity Insurance benefits. Furthermore, claimants have to be Swiss or EU nationals and be resident in Switzerland. For those who belong to other nationalities, they must have been resident in Switzerland for ten years at least. Finally, to be eligible, the difference between selected revenues and expenses (as indicated by the law) must be negative. The first type of benefit covers such negative difference. For those who are not eligible to the first type of benefit, reimbursement of medical-related and invalidity-related expenses is still applicable limited to the amount of medical and invalidity expenses exceeding the extra revenue. Take-up of social benefits complementing insurance benefits is high although not all potential recipients apply for them due to shame or lack of awareness of the benefits (Obinger, 1999, p.37). Social benefits complementing insurance benefits are the only type of federal social assistance intervention, but can be complemented by similar measures at cantonal level.

Social assistance *sensu stricto*. These are the most typical forms of social assistance and include the most residual interventions aiming at relieving from poverty those who are defined as “in need” following a means test. The most common form of support of this kind across cantons is the “financial social assistance” (*Aide sociale économique*) (FSO, 2017c, p.6). This is a means-tested cash benefit provided by every canton (based on a federal obligation) to those individuals who (either totally or partially) lack the means to provide for themselves and their families and on condition that they cannot receive help from their families. This is in accordance with the principle of subsidiarity whereby it is first up to the social insurance (and therefore to individual contribution through work) and to everyone’s family to provide support in case of need. Nationality is not relevant to establish eligibility as it is the individual financial situation that counts, but a minimum period of residence in the canton may be required. Furthermore, benefit duration is not limited in time (Obinger, 1999), however it might cease depending on changes in eligibility rules and the amount of benefits provided might change over time. Eligibility criteria vary across the Confederation (Obinger, 1999). Furthermore, the Swiss Conference for Social Assistance¹⁰⁵ (SKOS) suggests how to calculate “a social minimum” for various family types to be used as a reference for calculating the benefits (i.e. as the difference between the social minimum and the claimant’s income). By doing so, they take into account essential goods and services together with a minimum for participating into social life. However, the minimum is obtained from surveys on the bottom quintile consumption habits and might be constrained by their limited resources (Adema, 2006, pp.16-17). SKOS guidelines are not compulsory for the cantonal and municipal administrations in charge of social assistance, therefore great variation exists across the Confederation as to the amount of benefit provided. Finally, cantons can request refund after recovery to the beneficiary or to their family (art. 26 LAS¹⁰⁶) and in any case collaboration with the administration is required (by providing information on any change in the personal situation) to avoid sanctions (Obinger, 1999).

Other forms of social assistance (*sensu stricto*) support exist and may be also offered in conjunction with “financial social assistance”. These may come from the cantons as well as the municipalities. Benefits may be in cash (including lump sums), such as housing benefits and unemployment

¹⁰⁵SKOS is a national association including professionals of the social welfare from all the Swiss cantons and many municipalities and private organizations. <http://csias.ch/> Last visit 7th August 2016.

¹⁰⁶LAS (*Loi Fédérale en Matière d’Assistance*) is the Federal Law on Social Assistance.

assistance for those who have run out of unemployment insurance benefits¹⁰⁷ (see next section 3.3 in this chapter), but also in kind (for e.g. public housing). As opposed to “financial social assistance”, cantons and municipalities are free to provide such extra measures or not and this leads to a great diversity of measures and related eligibility conditions across the country.

Among the most critical issues with social assistance *sensu stricto* are its insufficient coverage and the difficult access to benefits (as the relatively low take-up rate demonstrates). The latter is possibly due to a combination of stigma, unpractical procedures to require the benefits (some claimants may be discouraged and give up if the procedures are too long or complicated) and lack of awareness around the existing benefit offer (Gerfin & Leu, 2007, pp.449-450). According to Leu (1997) take-up would account for 30% of the potential beneficiaries. Despite being based on strict targeting rules social assistance *sensu stricto* in Switzerland tends to be more generous compared to other OECD countries. This implies that it is relatively harder to receive the benefit, but once one receives it, the individual is relatively better off than in other countries. In a comparative analysis on this typology of social assistance in Europe¹⁰⁸ based on 28 countries Nelson (2013, p.391) shows that in 2008 the average level of social assistance including benefits for single individuals, lone parents and two-parent households never attains 60% of the median equivalized income (the EU “at risk of poverty” income threshold). Only three countries overcome the 50% including Switzerland that replaces 56% of the revenue and stands out as the most generous country.

This overall construction is in line with the liberal idea of welfare state whereby only the most in need should be helped through public support. Furthermore, the relatively better economic situation of the Swiss Confederation might explain the relatively more generous benefit offer in comparison to other OECD countries (Obinger, 1999, pp. 43-44). However, more and more social assistance includes conditional behaviours such as taking training courses and obligations to take paid work in order to be eligible for the benefits in case of unemployed claimant¹⁰⁹. Sanctions also apply to in-compliant claimants (Bertozzi, Bonoli, & Rossi, 2008). Conditionality makes social assistance less convenient for households with children as job-related expenses have to be faced (Adema, 2006, pp.26-27). Finally, due to care obligations specific targets such as LPs tend to be exempted from such activation measures (Kutzner, 2009). However, activation has not been adopted by all the cantons. French-speaking cantons tend to resist the trend towards activation in social assistance (Bertozzi et al., 2008).

All in all social assistance in Switzerland is intended as a set of poverty relief interventions that first call for the individual responsibility (Social benefits allowing to pay contributions towards social

¹⁰⁷In the canton of Vaud this is called Reinsertion Revenue (*Revenu d'Insertion*) <http://www.vd.ch/themes/social/prestations-assurances-et-soutien/revenu-dinsertion/> whereas in the canton of Geneva this was the Minimum Cantonal Revenue for Social Support (*Revenu Minimum Cantonal d'Aide Sociale*) which has recently replaced the social support benefits *tout-court* (the last benefits were paid in January 2015) <http://www.cgas.ch/OASI/spip.php?article59> Last visit 24th October 2016.

¹⁰⁸The benefits included in this study are: housing-related benefits, child benefits, refundable tax credits and social assistance *sensu stricto*. Hence this dataset includes also measures of explicit family policy with a poverty-relief function. Furthermore, in this study social assistance measures and active labour market policies are not disentangled (Nelson, 2013).

¹⁰⁹Beneficiaries of social assistance *sensu stricto* may be also employed and receiving a too limited revenue to cover their household's basic needs.

insurances and Social benefits complementing insurance benefits) and only as a last resort shift the entire responsibility to the society through social assistance *sensu stricto*. Societal responsibility in individual poverty is only acknowledged when individual or family resources are insufficient to improve one's financial situation. Furthermore, once the situation has improved, individual and family responsibilities are newly emphasized through potential reimbursement request by the canton. Access to social assistance *sensu stricto* is also limited with stringent eligibility rules, but compensated with relatively generous interventions. Benefits therefore are relatively hard to access and often conditional on participation in the labour market, but conceived to have a real impact on the beneficiaries' financial situation.

Bonoli and Berclaz (2007) assessed the social assistance offer in the city of Geneva as of January 2007. They looked at municipal, cantonal and federal interventions "based on the need" available to Geneva residents. This includes means-tested¹¹⁰ cash benefits in favour of single individuals that are provided on a regular basis to help beneficiaries stay out of poverty.

The canton of Geneva is the most generous as to social assistance (Wyss, 1999). It provides all types of social assistance available in the federal inventory of social assistance interventions. Its set of interventions include: subsidies towards (partial or full) health insurance premium costs, extra supplements to the beneficiaries of federal supplements to the Old Age and Survivors and Invalidity benefits, minimum income for unemployed people who are no more entitled to receive unemployment insurance benefits (up to 2015), extra family allowances for special cases, housing allowances and residual social assistance (i.e. subsidies provided to those who would not attain the living wage despite being already in receipt of other social assistance benefits). The municipality of Geneva provides social assistance to its residents based on its specific eligibility rules and complements the cantonal offer trying to improve the situation of specific targets (Bonoli & Berclaz, 2007).

Despite the great variety of interventions, the two scholars identify three main critical issues in the social assistance package available in the City of Geneva. First, both the single interventions and the whole social assistance package are complex. This might prevent beneficiaries to be fully aware of the functioning of the benefits (and their interconnections) and lead to forgo request due to complexity of the procedures to obtain them. This imposes an extra burden to the less resourceful people who might lack the cognitive or psychological means to ask for social assistance, as only a few benefits are automatically provided. Second, many social assistance benefits can be either fully obtained or not obtained at all as they are much sensitive to minimal revenue variations. This in turn may discourage people to work more as a little extra revenue might lead to a much higher financial loss. Sometimes fluctuations of the employment rate over the year determine substantial and recurrent financial losses due to changes in eligibility. Finally, the fiscal administration and social assistance institutions are not coordinated as some benefits count as taxable revenue, whereas some others do not. This mere fact can change an individual's situation and determine access to further means-tested benefits. In a nutshell, despite the great number of benefits available they might in fact have a dissuasive impact on the claimants, due to complexity of the measures and/or potential

¹¹⁰Including both income test and income and asset test (Bonoli & Berclaz, 2007).

inconsistencies with income requirements¹¹¹, as it is often the case with means-tested social assistance. In addition, thanks to a qualitative follow-up with social assistance professionals working in Geneva Bonoli and Berclaz (2007) point out to a trend towards decreasing benefits and client follow-up and more stringent conditionality and control, together with the slow adaptation of social assistance benefit level (and wages) to the rapid increase of health insurance premiums and rents.

3.2. Health care insurance

In this section I will illustrate the main traits of the Swiss health care insurance¹¹². I will show that the system does not promote solidarity among residents. Health is not conceived as a merit good (i.e. one that deserves to be guaranteed to all residents irrespective of their own resources) but is in fact significantly left to people's choices that are affected by their resources. This can also generate inequalities between people in bad and good health.

Health care insurance institutional configuration

The Swiss health care insurance results from the combination of a social insurance model¹¹³ (i.e. publicly regulated insurance plans) and a private insurance health care model¹¹⁴ (i.e. based on private insurance providers contracting directly with citizens and with risk pooling limited to the people who have subscribed to the same insurance plan). Indeed, health insurance is provided by private organizations, but this occurs within a minimum public regulatory framework valid across the whole Confederation. This includes the following set of normative principles (Crivelli & Filippini, 2003; Bolgiani et al., 2006).

Every person intending to spend at least three months in the Country¹¹⁵ is obliged by the law to be covered by a basic insurance and insurers are forced to accept every client independent on their individual health risk. This avoids that the most fragile and potentially at-risk people (such as children

¹¹¹To reduce inconsistencies, the canton of Geneva has introduced a "unified determining revenue" (*Revenu determinant unifié - RDU*) which considers all the various sources of claimants' revenue and serves as a common basis to assess eligibility to all social assistance measures (*Aide Sociale*). The RDU is in force since September 2014. www.ge.ch/rdu. Last visit 24th October 2016.

¹¹²Cases of invalidity are treated within the measures provided by the Invalidity Insurance (*Assurance Invalidité*). This covers all Swiss residents and may provide financial help to support those who have limited capacity to work due to physical and/or psychological impairment. It also includes measures to prevent or reduce impairment and favour labour market participation of impaired insured persons. As with social assistance, a significant turn towards activation has taken place with the last reforms. This leads to one of the main criticisms levelled against the Invalidity Insurance: the conflict between activation measures for invalid people and their actual capacity to comply to such requirements (Probst, Tabin, & Courvoisier, 2015).

¹¹³Typical of corporatist welfare states such as Germany and France.

¹¹⁴Typical of some liberal welfare states such as the USA.

¹¹⁵However, in some cases (such as for people working abroad for a Swiss company) people may be asked to be insured although they are not Swiss resident (art.3 LAMal).

and old people) are rejected by an insurer (i.e. cream skimming) and allows universal insurance coverage¹¹⁶. A risk equalization fund allows resources redistribution among the insurers, from those that collected the best risks to those facing the worse risks. By not leaving the choice to be insured to the residents, public health is protected and pandemic risk is controlled.

Services included in the basic health insurance plan, related premiums and deductibles (i.e. the maximum amount of health expenditure that any insured person is willing to pay out of pocket) are publicly regulated. This implies that insurers are free to set their premiums for each deductible level¹¹⁷, but these have to be first approved by the Confederation. Premiums are unrelated to the individual's revenue. The higher the chosen deductible, the lower the premium to be paid to the insurance. However, as the basic basket of health care services is common to all insurers, they cannot compete on the basis of the set of health services reimbursed, but only on their administrative efficiency and consequently on the quality of customer relation services. Insured persons will therefore access the same type of services regardless of their premium. Furthermore, they can change insurance twice a year to benefit from competition on premiums. However, they must choose health care providers operating within the territory of the canton (except in case of accidents occurring in a different canton), as basic coverage only concerns the canton of residence. Furthermore, they can choose a managed care model of insurance contract. This imposes some restrictions in access and in freedom of choice to the clients in exchange for a lower premium. For example, a client may accept to have a general practitioner acting as gatekeeper and deciding whether or not to refer the patient to a specialist.

Co-payments are fixed by the law to prevent inappropriate health consumption from the clients (i.e. moral hazard). These account for 1/10¹¹⁸ of any health-related expenditure after the deductible amount up to a stop-loss amount of 700 CHF for adults and 350 CHF for children. This is made to limit out of pocket expenditure for those people who face higher health risks and therefore would incur high expenses. Finally, subsidies are provided by the cantons (through general taxation) to those who cannot afford paying premiums (see above, social assistance complementing insurance benefits). Since 2014 women during maternity do not pay any co-payment from the 13th week of pregnancy until the 8th week after delivery for any health service, independent on the fact that this is related to their pregnancy or not. Furthermore, co-payment does not apply to any pregnancy-related health expenditure during pregnancy (art.64 LAMal¹¹⁹). Large families, social assistance beneficiaries,

¹¹⁶Social assistance pays premiums for those who cannot afford to pay them (see section 3.1 in this chapter).

¹¹⁷Optional deductibles for adults are usually 500 CHF, 1,000 CHF, 1,500 CHF, 2,000 CHF and 2,500 CHF. For children up to 18 there is no deductible, but parents may decide to fix one to benefit from lower premiums (art.64 LAMal). Deductibles available for children up to 18 years are: 100 CHF, 200 CHF, 300 CHF, 400 CHF, 500 CHF, 600 CHF. Insured persons have to pay at least a minimum deductible of 300 CHF and insurers can have different deductibles from the usual ones or only propose some of the above <http://www.bag.admin.ch/themen/krankenversicherung/04114/04285/index.html?lang=fr> Last visit October 14th 2016.

¹¹⁸The co-payment can increase up to 2/10 for the purchase of brand-name drugs when the doctor has not explicitly recommended their use (and therefore generic drugs could have been purchased instead). In case of hospitalization an extra co-payment up to a maximum of 15 CHF per day applies for adults except if they are aged between nineteen and twenty-five and are still studying. Pregnant women are also exempted from it. The co-payment varies depending on the financial situation of the family.

¹¹⁹LAMal (*Loi Fédérale sur l'Assurance-Maladie*) is the Federal Law on Health Care Insurance.

enrolees of some managed care plans and beneficiaries of supplementary benefits of old age and survivors pension can also be exempted from co-payment (Leu, Rutten, Brouwer, Matter, & Rüttschi, 2009, p. 21).

Beside the basic health care insurance, a private market for complementary insurance exists. This is not regulated under the principles of the basic health insurance but companies providing basic insurance are allowed to offer both types of contracts (basic and complementary). Dental care can be offered within complementary insurance plans, as it is not included in the basic health care services basket. Private wards in hospitals and choice of physician can also be offered in complementary insurance (Leu & Schellhorn, 2004). Conversely, complementary medicine is included in the list of basic services (Leu et al., 2009).

Health care insurance: critical outputs

Compared to other developed countries, Switzerland offers a relatively large basket of basic health care services (Leu et al., 2009; Polikowski & Santos-Eggimann, 2002). Furthermore, 66.8% Swiss people declare to be happy with the quality of the health care system regardless of their revenue - those with lower revenue tend to be more satisfied and those with complementary insurance are not happier than those with only basic insurance - (Bolgiani, Domenighetti, & Quaglia, 2003). However, when it comes to fair access the picture is quite different.

The Swiss health care system is marginally financed by public funds and reports one of the highest amounts of out-of-pocket among OECD countries. In 2013 19% of the overall health care expenditure was financed by the general government, 47% by social insurances, 26% from the out of pocket expenditure (including cost-sharing and any other direct expense), 7% from private insurance and 1% from other sources (OECD, 2015a). Health care is thus not conceived as a social right (i.e. one that belongs to all the citizens of a community sharing the same rights and duties) to be equally guaranteed regardless of individual resources. Public funds can only marginally redistribute resources to allow equal access to care as this mainly rests on individual possibilities via individual insurance contracts and out-of-pocket expenditure. Specifically, the system is not meant to be vertically equal, in that there is no redistribution based on the revenue (i.e. the case when the richest pay relatively more than the poorest) but premiums are unrelated to individual income. This equals having a regressive taxation (Bolgiani et al., 2006). Furthermore, the system is not even horizontally equal as premiums are not adjusted to account for specific individual and household characteristics, such as the number of people in a household and the household health consumption level. This can potentially create a disadvantage for numerous families (Wyss & Lorenz, 2000) and people with the highest care needs. Despite subsidies, these cannot keep pace with insurance premium constant increase and are not equally distributed across the Confederation as some cantons are more generous than others (Bolgiani et al., 2006). Finally, Switzerland was the OECD country with the

second highest level of out-of-pocket medical expenditure¹²⁰ in 2013 (OECD, 2015a). This makes the system even more regressive as it affects low-income people in a more serious way (Mossialos & Dixon, 2004).

In spite of the fact that waiting lists are practically inexistent (Schoen et al., 2010) the cost of health care seems also to be a barrier to fair access. This is not just due to the cost of the services in itself but also to the fact that some important services - such as dental care - are not included in the basic insurance basket and must be paid entirely out-of-pocket (if one has no complementary insurance). Based on the 2010 Commonwealth Fund international Health policy survey in eleven countries, Schoen and colleagues (2010) have shown that forgoing care for economic reasons is not uncommon (as it was the case also with other countries in the survey). 10% of the Swiss adult population renounced to either medical or dental care between 2009 and 2010. Furthermore, similar conclusions are drawn from two studies conducted in the canton of Geneva. Despite universal insurance coverage, 14.5% people renounced to health care in a representative sample of more than 1500 people. 74% cases concerned renunciation to dental care and 37% physician consultations. In this study income was negatively correlated to renouncement even when dental care was excluded from the options (Wolff, Gaspoz, & Guessous, 2011). In a longitudinal study based on the same population, renunciation was also associated to being a women, having a lower job position, having dependent children, being divorced and single, paying a higher deductible and receiving a premium subsidy (Guessous, Gaspoz, Theler, & Wolff, 2012, p.521). Finally, Salari (2015, p.4) points out that (as opposed to GP's) "specialist visits are pro-rich distributed". This confirms Leu's and Schellhorn's (2004) previous results although they also found no other forms of inequality in health care utilization.

All the above shows that health is not conceived as a merit good, i.e. one whose consumption has not to be left to individual resources due to its social desirability (Crivelli & Filippini, 2003). By allowing people to choose their favourite deductible, people are left with an individual choice that is more similar to a gamble. Based on their individual financial resources and the expected probabilities of becoming sick they have to figure out whether they should pay a higher monthly premium and benefit for a higher-level reimbursement or vice versa. People are individually responsible for their health and collective responsibility is limited to those who cannot afford paying premiums (through subsidies) and partially to women in maternity. Article 64a of the LAMal reinforces this principle. It allows insurances to stop reimbursement for those who have not paid premiums – after notification from the canton - which in turn implies that they will not be able to access medical treatments, drugs and consultations (except for emergency). In the City of Geneva this has triggered the recourse to emergency consultations from beneficiaries of social assistance (Marti & Wolff, 2006). Furthermore, there is not much solidarity between good and bad risks either. As a matter of fact, those who think they will need less care will go for a high deductible and vice versa. Therefore, those who face lower risks will pay less than those who are relatively sure that will need much care. Consequently, good risks (people paying low premiums) will not help covering bad risks (Bolgiani et al., 2006).

¹²⁰This includes cost-sharing and other private expenditure borne by the households as a share of the final household consumption (OECD, 2015a).

If health care is not conceived as a merit good and market forces have to be left free to compete in this sector - for people to benefit from lower prices and better quality - this goal is also difficult to achieve with the *status quo*. Indeed, competition may be biased in that people resorting to complementary insurance usually choose the same provider for both types of insurance contracts (although this is not compulsory) and suppose they have to face high transaction costs should they want to change one of the two contracts. Insurers can also use information collected via the basic insurance to adjust their offer of complementary insurance. Furthermore, good risks are more mobile than bad risks – i.e. the former tend to change insurance more easily than the latter - (Leu et al., 2009). In addition, insurance contracts in general are complex and common people face information asymmetry – i.e. they do not have the means to fully understand all the contract implications as it is the case with the insurer. Such information risk is left to individuals under the assumption that anyone is equally competent (Bolgiani et al., 2006). Websites comparing various health care insurance offers might be helpful (Kreier & Zweifel, 2010) although they are privately run and therefore information does not come from a public – and therefore – impartial source. Besides, information on the quality of provision is poor, therefore people cannot choose providers based on this, which makes competition even more imperfect (Leu et al., 2009)

Territorial inequalities are also an issue in the Swiss health care system. This is due to the fact that subsidies are defined at cantonal level and similar situations may be treated differently, depending on the person's canton of residence and the relative policies in place. Premiums for each deductible level also vary at cantonal level (Wyss & Lorenz, 2000, p.108-109). In 2011 the Appenzell I-Rh reported an average premium of less than 1000 CHF whereas in the Canton of Geneva this was higher than 3000 CHF per year¹²¹ (Camenzind & Sturny, 2013). Medical resources in terms of doctors, paramedical staff, pharmacies and hospital beds are also unequally distributed. In 1999 the canton with the highest GP density (Basel-city) reported 341 GPs every 100 thousand inhabitants, while in the canton with the lowest density (Appenzell I-Rh.) they were only 83 (Wyss & Lorenz, 2000, p.108-109).

3.3. Unemployment insurance

Labour market policy (LMP) may be defined as the set of public policies “that are intended to directly improve the functioning of labour markets in achieving socially desired outcomes” (Schmid, O’Reilly, & Schömann, 1996, p.8). This can be done in at least two different ways, namely through passive and active LMPs. To say it with Esping-Andersen (1990) by commodifying the labour force, the labour market would expose people to the vagaries of economic cycles and exclude some workers whenever they cannot serve the employers’ needs. Passive LMPs are then intended to protect employers by providing them with an alternative source of revenue– i.e. unemployment benefits – over the time in which they are not active in the labour market. Active policies address the same issue but with a different strategy. Instead of focusing on unemployed people’s protection, they seek to make people employable again through measures such as retraining and labour exchange services

¹²¹Although it is not possible to say whether this is dependent on a pure price effect (Camenzind & Sturny, 2013).

(Clasen & Clegg, 2006, pp.197-198). Both strategies have strengths and pitfalls. As a general rule passive policies provide people with a substitute for the wage but are deemed responsible for keeping people outside the labour market and not pushing them to find a new job (and therefore live on public subsidies). On the other side of the argument passive LMPs can leave the worker the time to look for an appropriate job and avoid them to deplete their original skills (Sjöberg, Palme, & Carroll, 2010).

Switzerland adopted both active and passive labour market policies. Furthermore, as with other welfare states, it introduced some features of the activation framework in other policy fields such as social assistance (see above) and handicap through the reforms of invalidity insurance (Duell, Tergeist, Bazant, & Cimper, 2010; Champion, 2011). In what follows I will show that the Swiss unemployment insurance is thought to offer a relatively adequate revenue to unemployed people although for a relatively short time. However, it does not always acknowledge the specificities of care work which might be especially at odds with some of the activation requirements. This opens up the way to potential gender inequalities whenever women take up most of the care work. Furthermore, the strict enforcement of the sanctioning scheme conveys the idea that being unemployed is essentially a matter individual responsibility.

Unemployment insurance: institutional configuration and critical outputs

Switzerland has got a federal unemployment insurance (UI) scheme as its main passive LMP. The cantons can introduce their own unemployment benefit system within their social assistance package, but this is not compulsory. UI is mandatory for every employee (and not self-employed workers). Both employers and employees contribute to the financing of the UI in equal share¹²² and federal funds intervene in case of deficit (Champion, 2011, pp. 126-127). Regulation comes from the federal government. A national equalization fund pools the resources to be used for UI benefits from all the cantons. Implementation is at cantonal level through local social partner-run funds in charge of UI benefits management and regional employment offices (ORP) dealing with job placement activities - also for those who do not benefit from UI but are looking for a job (Ehrler & Sager, 2011).

As a general rule a twelve-month contribution over the two years preceding unemployment is necessary to qualify for the benefit. As to the twelve-month contribution the law admits some exemptions (art. 13 LACI¹²³) such as those in favour of people who have been in education or vocational training and have been in Switzerland over the last ten years, those who are sick, had an accident or were in maternity, if these conditions occurred while they were living in Switzerland. Furthermore, for those who needed to take employment or increase it due to separation, divorce, invalidity and death of the partner the exemption is valid if they had been living in Switzerland while these conditions had occurred. As to the length of the period to be considered for calculating the

¹²²Contributions are calculated based on the salary subjected to contribution to the public Old Age and Survivors Pension scheme (AVS). These currently account for 2.2% of the salary subject to AVS (i.e. the employer and the employee both contribute with 1.1% of each salary subject to AVS).

¹²³ LACI (*Loi sur l'Assurance Chômage*) is the Federal Law on Unemployment Insurance.

months of contribution (the 2 years), this may be increased by two years for reasons such as having to care for a child under 10 (art. 9 LACI).

The benefit level received depends on the family situation of the claimant: it accounts for 80% of the insured salary for those with dependent children and 70% for everybody else. The maximum duration of the benefit takes into account the claimant's age, contribution period and, in one case, their family commitments. People can receive the benefit for (Champion, 2011, p.128): four months if they were exempt from contributions, nine months if they are under twenty-five and have no dependent children, twelve months if they have paid contributions for at least twelve months, eighteen months for a contribution period of the same length (eighteen months) and twenty-four for the over fifty-five with a record of at least twenty-four month contribution. Finally, a time lag exists between request submission and benefit reception. This ranges from five to twenty days depending on the family commitments of the beneficiary and on their previous annual income. Five days are the usual waiting time. For claimants with no children under twenty-five and depending on their income this can be increased up to ten days (between 60.001 CHF and 90.000 CHF per year), fifteen days (between 90.001 CHF and 125.000 CHF per year) and twenty days (with more than 125.000 CHF per year). Finally, those who are exempted from the twelve-month contribution have to wait up to an extra twelve months (art. 18 LACI). The maximum monthly income level that can be insured is 12.350 CHF since the 1st January 2016¹²⁴.

UI also includes activation measures. First of all, in addition to the abovementioned requisites, receiving UI benefits is conditional on "employability". This implies that the claimant has to be "ready, able and qualified to accept a reasonable job and to participate in integration measures" (Bertozzi, Bonoli, & Rossi, 2008, p.139). This includes attending monthly interviews with job counsellors, regularly applying to job offers and accepting a "reasonable" job. Based on this last criterion, unemployed people might be asked to take up jobs implying four-hour commuting time (two hours both ways) and offering a wage that is even 30% lower than the last insured income. Furthermore, the qualification required for the job has to be in line with the individual's level of qualification except for people under thirty. In such case people can be asked to accept a job for which they are overqualified (Champion, 2011, p. 129). Sanctions apply to incompliant benefit claimants. Furthermore, unemployed people might be urged to take training programmes or to participate in employment training (working temporarily for NGOs and municipalities) and subsidised jobs (low-paid jobs that are complemented with a subsidy that is lower than the UI benefit¹²⁵ but provides an overall income package that is higher than just receiving UI benefits) while they are in search for a new job. None of these measures allows to newly qualify for UI benefits¹²⁶.

Despite the trend towards stronger conditionality and cost containment¹²⁷ reforms, UI in Switzerland is relatively more generous, compared to similar schemes in other countries (Champion, 2011). For

¹²⁴www.ahv-iv.ch/p/2.08.f Last visit 28th October 2016.

¹²⁵This makes this measure more economically convenient for the Confederation than the UI (Lalive, van Ours, & Zweimüller, 2008).

¹²⁶www.socialinfo.ch/cgi-bin/dicoposso/show.cfm?id=66 Last visit 28th October 2016.

¹²⁷Previous contribution periods and claimant's age have become always more important for the duration of the benefit to limit access to long term and young unemployed people. In 1995 a clear turn towards activation was made with the expansion of measures for labour market integration (such as incentives to training and self-employment) and with stronger behavioural obligations (Champion, 2011).

example, it allows young people to receive benefits during the school-work transition and provides relatively higher replacement rates. In 2014 the household average net replacement rate during the initial phase of unemployment for a one-earner married couple, whereby the working spouse works full time, was the seventh highest in the OECD (86.1%)¹²⁸. Full-time working LPs with two children accounted for an average replacement rate of 86.7% in the same year, which corresponds to the fourth highest rate in the OECD¹²⁹. However, when we look at comparative benefit duration, the situation is slightly less positive. Switzerland has the 11th longer duration of unemployment benefits at the highest benefit level (OECD, 2015b). In a nutshell, UI benefit generosity is globally high with relatively high replacement rates at the initial phase of unemployment, but people are discouraged to stay longer in receipt of UI.

The current configuration of UI pools resources at federal level. This helps avoiding divergences among cantons facing different levels of unemployment (which would be a problem for those reporting the highest unemployment levels). Despite being mandatory for all employees, employability (i.e. being able and ready to work) remains a crucial criterium for accessing UI. This implies that any claimant who is not deemed capable of performing regular job requirements and who is not ready to accept an offer may be denied access to UI even for some time through sanctions. Such situation may not be as uncommon as one might think. Almost a quarter of the UI beneficiaries were sanctioned in 2008 with an average benefit suspension of two and a half weeks, mostly due to insufficient efforts in job search (OECD, 2013b, p.163). Those unemployed workers who are not “employable” can seek to be helped by the social assistance, provided that they fulfil its requirements. Furthermore, activation measures may be applied differently as they are subject to administrative discretion. Depending on job counsellors’ interpretation of the activation framework embedded in the UI, people with the same employment situation may end up treated differently (Duell et al., 2010). Variations at regional level have also been reported. For example, French speaking cantons tend to be less strict with control as opposed to German speaking cantons of Central Switzerland (Giraud, 2007). Activation implies shifting a greater responsibility for unemployment to the worker than it is the case with the simple provision of UI benefits. The government takes responsibility for providing assistance with job search, but ultimately it is only unemployed people who risk being sanctioned. Parents make no exception in the sanction system, not even in case of lone parenthood. Although this may be taken into account by the job counsellor who will assess the employability level of the parent requiring the benefit.

Care responsibilities are partially acknowledged in current UI configuration (i.e. in benefit level, qualifying period and length of the contribution period) but do not count when it comes to define benefit duration and the time lag before benefits can be received. Specifically, benefit duration is almost exclusively conditional on previous contribution and disregards care obligations, although time available to spend in job search may vary depending on care responsibility, especially with young dependent children. As to the waiting period, implications of care responsibilities are only recognized for those who have paid contributions. Those who are exempted from that (including

¹²⁸This corresponds to the household net income that is kept during the initial phase of unemployment <http://www.oecd.org/els/benefits-and-wages-statistics.htm>. Last visit 23rd November 2016.

¹²⁹<http://www.oecd.org/els/benefits-and-wages-statistics.htm>. Last visit 23rd November 2016.

women in maternity and people who separated, divorced or became widow(er) have the longest wait.

Box 2. Old age pensions

Pensions allow people to receive a source of income at the end of their active life and maintain a certain standard of living. Life conditions as a pensioner depend on the interaction between a number of factors related to people's life-course trajectories prior to retirement such as care, work and health trajectories and the pension policy in place. However, people may also anticipate the consequences of a pension policy in place, during their active life and this may orientate their life-course prior to retirement. For both reasons it is important to consider pension policy as part of the social policy context.

The Swiss pension system is multi-pillar and comprises a state pension (AVS), an occupational mandatory pension (OP) and a private optional pension (PP). The public pension aims at securing a minimum standard of living. It is state-regulated and funded by almost every Swiss resident (including women receiving maternity benefits). Funds are pooled at federal level. Benefits are received on a pay-as-you go¹ basis after sixty-five years for men and sixty-four years for women. AVS is progressive (i.e. higher wages contribute more) and the benefit level does not depend on the amount of contribution paid, but on the years of contribution and varies between a minimum and a maximum amount (Bonoli & Häusermann, 2011). With the 1995 reform, contribution splitting in case of divorce (see section 2.1 in this chapter) and a child-raising bonus were introduced, to account for the time dedicated to unpaid domestic work (including child-raising) by the members of a couple. Splitting is only possible in case of previous marriage and civil partnership, hence a clear preference for the traditional family exists. The child-raising bonus (art. 29 LAVS) is a notional income that is included in AVS calculations at retirement for parents who had parental responsibility over a child younger than 16. For married couples the bonus is shared by default (even if the child belongs to only one of the spouses). In case of divorced parents or unmarried cohabiting parents sharing parental responsibility, if one parent decides to work less to raise their children, they will be assigned the child-raising bonus. Conversely, if both parents are equally committed to child-raising, then the bonus will be shared. (AVS-AI, 2016b). AVS is substantially universal (although based on contributions) but its benefits are not enough to make a living on them (Kuehni, Rosende, & Schoeni, 2013). Means-tested supplements exist to complement the revenue of those who only benefit from AVS and are unable to cover their basic needs (see section 3.1 in this chapter).

The second pillar consists of a two-tier occupational scheme. The first tier is mandated and only partially state regulated. This implies that the Confederation defines a minimum level of compulsory provision – *Obligatorium* – and states that employers cannot contribute less than employees. Maternity benefits also count as revenue subject to occupational pension. Pension funds define both the funding system and the benefit delivery (lump-sum or regular payments) that is based on capitation². As with AVS, the traditional family is more protected in case of break-up since benefit spitting applies to couples who were formerly married or in a civil partnership (see section 2.1 in this chapter). OP is not universal. It is voluntary for self-employed and obligatory only for the employees earning at least the revenue set by the law (OECD, 2008). This implies that people with low revenues may not access it. Furthermore, benefits are earnings-related. Since pension benefit access and generosity are highly dependent on labour market participation (Kuehni, Rosende, & Schoeni, 2013) women are in a much less favourable position *vis-à-vis* men³. This is because their careers are much more discontinuous, and they tend to work part-time much more than men. Also, labour market segregation is such that women have lower wages and pay lower contributions to their pension funds. This in turn determines a lower benefit level compared to men. The second tier is a topping-up

insurance and is not mandated.

The first and the second pillars are designed in such a way that beneficiaries should reach a 60% replacement rate of their previous gross salary up to three times the maximum AVS benefit, by summing the two sources of benefits (Bonoli, 2006). However, OECD (2016c) data report a 47% overall net replacement rate⁴ in 2014 for both men and women. The third pillar includes private pensions in the form of voluntary personal pension plans. It is not publicly regulated although the law defines the maximum contribution that can be paid to the fund and the related tax concessions (Bonoli, 2006). Individual resources – and indirectly labour market participation - are essential to access the third pillar. Therefore, as with the second pillar, women have lower chances to receive third pillar benefits and if they do, their benefits tend to be lower than men's⁵. Such state of art may push women to stay in employment longer than the retirement age, to achieve a higher-level pension income.

¹Pay-as-you-go systems are based on an intergenerational contract and imply that workers' contributions are used to pay pensions to coeval retirees.

²As opposed to PAYG, capitation implies that individuals receive benefits based on the individual amount of contribution paid over the years.

³In 2012, 77.6% men who had been in retirement, up to five years after the legal retirement age, were receiving benefits from the second pillar, while women reached only 57.7 %. The median second pillar lump sum accounted for 150.000 francs whereas women in the same circumstances were only receiving 50.000 francs. For men who asked to receive an annual income this accounted for 30.900 CHF. Women could only count on a median income of 16.700 francs (FSO, 2015).

⁴The net replacement rate is calculated as the ratio of individual pension net entitlements to individual net pre-retirement earnings (OECD, 2016c).

⁵In 2012, 33.9% men who had been in retirement, up to five years after the legal retirement age, were receiving third pillar pensions while women in receipt of a third pillar pension accounted for only the 22.3%. Third pillar lump-sums reached a median value of 70.000 francs for men and 50.000 francs for women (FSO, 2015).

4. Potential impact of Swiss explicit and implicit family policies on LPs

The current family policy context in Switzerland and specifically in Vaud and Geneva can directly - via their parenting status - or indirectly - via other attributes unrelated to their parenting status¹³⁰ - affect LPs' circumstances over their life-course. In this section I will sum up the most critical issues of current explicit and implicit family policies in relation to the impact they might have on LPs' circumstances (Table 4). It must be clear however that LPs will not necessarily be all subject to these consequences as their situation is very diverse and even if that were the case, other factors (such as individual resources of the LP and support obtained via other policy fields) might help them avoid these negative consequences. Taking the critical outputs (in terms of coverage access and adequacy) as a starting point I will speculate on the possible policy outcomes (i.e. the final policy repercussions)

¹³⁰The theoretical framework of the intersectionality (for e.g. Crenshaw, 1991) posits that people may simultaneously belong to many marginalised social groups due for example to their gender, race, class and sexual orientation.

having in mind that policies are only one (though important) of the elements of LPs' context, along the vulnerability process. The subsequent empirical work will clarify this point.

4.1. *Explicit family policies*

Family law analysis shows at least two factors that might affect LP's life-course: an ambiguous approach to the principle of the interest of the child in some pieces of legislation and the strong preference for the marriage among the possible forms of union. The legislative framework discourse emphasizes the primacy of the interest of the child who is considered the weakest member of the family. However, some norms make it hard to concretely prioritize children's needs. Indeed, whenever the position of the parent with custody is jeopardized this can affect the child's wellbeing, but current legislation does not always acknowledge this link. This is the case with the norms stating that the amount of maintenance payments for children and former spouses are subject to the principle of the living wage of the debtor. Similarly, the possibility for any creditor to attack both the former spouses regardless of the judge's decision on their individual participation to debt recovery is a concrete risk for the parent with custody and consequently for their children. To some extent the parent with custody is treated as the most powerful party (before the former partner and the children) in the legislation regulating relationships after separation, as they benefit from the day-by-day contact with the children. Consequently, their power has to be limited by allowing the non-resident parent to have regular contacts with the children and to participate in their lives. Despite defending a legitimate interest, this formulation of the law tends to conceal the risks implied by having full custody and therefore the main responsibility for child caring and raising. Furthermore, by conceptualising the relationships between the non-resident parent and their children as a mutual right, the law does not even adequately recognize that rights are not enjoyable if sanctions are not enforced against those who do not respect them. Ultimately children have no means to be compensated for their non-resident parents' neglect nor can parents with custody if the other parent does not cooperate with them in child caring and raising. Since 84% of LPs with full custody are women, thus this source of vulnerability affects almost exclusively lone mothers.¹³¹

Preference for the marriage results in norms around the access to some important welfare benefits (such as the splitting of contributions and benefits in the pension system) that is only permitted to parents who were formerly married or in a civil partnership. Primacy of the marriage is also evident in the norms regulating unmarried unions whereby it makes it more difficult for them to address the judge in case of litigation concerning the attribution of visiting rights and maintenance payments and rather refers them primarily to the child protection authority. This might make the separation process longer for these couples should the intervention of the child protection authority be insufficient and therefore the judge's intervention be required. Norms and legal practices around

¹³¹Building on this, one might ask why full custody is mostly assigned to women and if changing this would be sufficient to have a more equal distribution of the responsibility for the child between mothers and fathers. Replying to this question is out of the scope of this work, however a serious reflection has to be made with this respect to eventually discern if an idea around mother-specific competences in parenting and/or that "a child is better with the mother" accompany and legitimize such a practice. In any case, forcing unmarried parents to formalize their agreement as to custody would probably better protect lone mothers and their children.

filiation by adoption also show the preference for the marriage whereby adopting alone - although not explicitly excluded by the law- is in fact an exception and adopting a step-child is only possible by marrying the new partner (i.e. the child's biological parent). LPs are therefore in a worse position should they want to adopt a new child alone and are strongly encouraged to enter a married couple if they want their child to be adopted by their (new) partner. Adoption implies sharing parental responsibility with the (new) partner and therefore more protection for the child as the two parents can substitute each other in case of need. This is especially important in the case of homosexual couples. In these unions children are only subject to the responsibility of their legal parent. Such a precarious situation becomes even more so in case of separation as children and their legal parent's ex-partner (who might have been acting as a parent to them) might lose touch with each other. Finally, child maintenance setting also indicates the primacy of the marriage in the Swiss family law, since childcare-related expenses cannot be considered in maintenance payments in case of separation of unmarried parents (although this is the case since the 1st January 2017).

As to childcare services Switzerland ultimately seems to tend to what Saraceno and Keck (2008) call "*familialism by default*", an institutional approach to intergenerational relationships, in which public services are relatively scarce and therefore childcare is mostly a family (and therefore parents') responsibility. Such state of art has clear implications for LPs. Public childcare services may represent an effective solution to the double burden LPs face (i.e. being the main caregiver and breadwinner at the same time). Scarce availability may leave their needs unmet and imply changes in labour market participation and/or the need to mobilize people from their social network. This in turn may create tensions and interpersonal conflicts with the carer if the person is often in need of support. High fees may worsen their financial situation or just make services not fully accessible to them – especially in those municipalities that provide no subsidies to cover fees - with negative consequences on their chances to take up paid work and in turn to improve their financial situation. In some instances, working might not even be worth doing if childcare fees are unaffordable. Both the worsening of their financial situation and the changes in their labour market participation may have negative repercussions in the long run. Furthermore, abovementioned data and surveys seem to suggest that Matthew effects may affect access (Schlanser, 2011; Abrassart & Bonoli, 2015). This implies that access to services may be biased in favour of the most resourceful users (for e.g. Swiss children and children from the richest families). In such context LPs with a migrant background and with low income might suffer from an extra disadvantage. All in all, if childcare is mainly conceived as a family responsibility (and not a societal exigency) it becomes even more problematic to have full custody of a child. It is worth noticing that these negative consequences will mostly affect mothers as they are mostly assigned full custody of their children in case of lone parenthood.

Current leave policy may have a great impact on LPs' life-course. Short maternity leaves with little replacement may imply the need to spend more on childcare and/or to adjust labour market participation (for ex. working part-time) and possibly the need to mobilize the social network (if available) for extra care support. Lack of parental leaves, during the first years of life of the child, may also require higher recourse to childcare and need for social network support. What seems particularly problematic is the combination of poor childcare offer and poor leaves, especially for LPs with a small support network. Fathers (should they want to) may not relieve mothers as parental leaves and father's quota are not statutory and depend on each employer's policy. Lack of statutory parental leaves and fathers quota may be even more problematic to lone fathers as they would have

no statutory leave policy to count on. However, such situation is very uncommon as custody is mostly assigned to mothers. All in all, such ungenerous leave policy might worsen LPs financial situation as they will be forced to either reduce their participation to the labour market or to buy more childcare. Such difficulties may be buffered by more favourable leave schemes for mothers and fathers working as civil servants or in other industries providing more generous and flexible leave schemes, but of course this implies inequalities *vis-à-vis* all other parents. Finally, as with all mothers, eligibility rules related to maternity benefits might affect lone mothers' chances to obtain it, should their work record prior to childbirth be lower than 5 months and their contribution to AVS shorter than 9 months (which is especially the case for migrant LPs). This also leads to more use of childcare services, unfavourable work-life arrangements and possibly network mobilization, as taking an unpaid leave is not a viable option to lone mothers. Ultimately, this may worsen their financial situation over the long run.

By discouraging women's labour market participation the current tax system may also have an impact on LP families led by women. Specifically, if women decide to work less or to abandon the labour market due to this, they will be less financially stable in case of subsequent separation or divorce. Current configuration of family allowances also implies a number of potential risks for LPs. First, as the only breadwinners of the family they will be subject to higher financial risks in case of unemployment due to means-test operating in this case. For example, should their unemployment benefits be higher than the threshold they would not access the benefit. Of course the other parent might still be entitled to family allowances but this implies a second issue. In case of separation (both from cohabitation and marriage) or divorce when the parent with custody does not work, the other one receives allowances and has the obligation to transfer them together with maintenance payments to the parent with custody. As in most cases it is mothers who have custody and fathers who should pay maintenance for their children, this implies that it is often them who will have to transfer allowances to mothers. This may entail a risk. Specifically, data show that at least one every five fathers in Switzerland only pay a partial amount of maintenance payments or do not pay it at all (Arnold & Knöpfel, 2007). As this estimation is only based on the number of advances of maintenance payments requested we might logically expect that more fathers may be in compliance and may just not be denounced. It is very likely that these fathers might not transfer family allowances to the mothers, should they be the beneficiaries. If the mother is unemployed and cohabits with a new partner, she might not ask to have allowances through her new co-habitant partner's wage. Furthermore, asking for advances of maintenance payments in case the debtor is not willing to pay may not be a viable option either if mothers do not meet the conditions of revenue and residence provided by each canton. Finally, lone mothers living in different cantons access different allowances. In case of migration to a new canton they may receive a higher or lower allowance, although their situation may not have substantially changed. The same risk is inherent in PCFs. As funds for PCFs are collected at cantonal level LPs living in the poorest cantons may access less generous benefits. Another inconsistency is related to the way beneficiaries of PCFs are identified in each canton and in comparison with AFs. A given type of relationship such as a cohabitation with a new partner (who is not the parent of the LP's child) may give access to PCFs in Vaud but not in Geneva nor to federal AFs. Finally, conditions related to residence in the canton might prevent mothers to access this benefit for some years and expose them to a harsh financial situation until they become eligible.

To conclude it is necessary to point out that most of the potential negative consequences of the current explicit family policies would affect LPs more than parents in couple and lone mothers more than lone fathers. This is the consequence of women being selected into lone parenthood more than men (as they are mostly assigned full custody over their children) as a result of the existing family law configuration. Nevertheless, thanks to the relatively more family friendly policies in Vaud and Geneva, LPs living in these cantons may face a less hostile context in comparison with those living in other cantons.

4.2. *Implicit family policies*

Most social assistance (*Aide Sociale*) interventions are implicit family policies and are particularly important to LP families. Given their role as unique family breadwinner, social assistance may be essential in complementing or substituting their income in harsh times. This might be especially the case for LPs with more than one child, who might incur higher expenses than those with only one dependent child. As a matter of fact, we know that the more children in a family the higher the poverty risk of the family. This association is much stronger in Switzerland compared to other EU countries in that the poverty risk is here multiplied by three. Not surprisingly, living in a LP family is one of the main factors leading to long term use of social assistance in Switzerland (Salzgeber, Fritschi, von Gunten, Hümbelin, & Koch, 2016). In the city of Geneva, for example, LP families report the lowest equivalized income and the highest poverty risk together with families with at least three children. This risk is particularly high for LP families with at least two children (Bonoli and Berclaz, 2007). As one of the most numerous targets of social assistance, LPs might also have to face the main limits of the current set-up of social assistance in Switzerland. First, complexity of the overall social assistance package (including federal, cantonal and municipal level interventions) made of multiple measures and based on different eligibility criteria may dissuade potential claimants to request the benefit. Second, means-test within each benefit may end up having perverse effects on potential beneficiaries whenever a little increase in their wage may determine a full benefit loss. Third, the residence criteria (imposing a minimum period of stay in the canton before the benefit can be claimed) may interfere with cross-country mobility and leave potential beneficiaries uncovered. Fourth, whenever benefit access is linked to participation in reinsertion measures this may pose further strain on care work if the former does not account for the latter. Fifth, if benefits slowly adapt to life cost increase (especially in case of health insurance subsidies) they risk being less and less useful. Sixth, reimbursement of the support received from the canton/municipality may be dissuasive or expose LPs to unbearable and long-lasting financial distress. Finally, repercussions of denied access to social assistance can have serious (financial) consequences over time for both LPs and their children. In addition to the above, as with many potential beneficiaries of social assistance some LPs may still decide not to apply for benefits (despite being aware of their existence) due to shame. Although this is not specific about Switzerland, it clearly represents a risk in poverty (Chase & Walker, 2012).

Health care insurance concerns every Swiss resident and therefore also LPs. As an implicit family policy it carries substantial financial and health risks. Firstly, harsh financial conditions may persuade

LPs to choose a high deductible level and let them incur financial risks (i.e. having to pay out of pocket for relatively unexpected treatments in case of need). Alternatively, they may decide to forgo health care (if possible). If a low deductible is chosen, due to poor health conditions, then LPs may be charged with relatively high health care premiums, especially if subsidies are not enough to buffer this cost due to cost escalation in health care. Furthermore, potential perverse effect of revenue thresholds in case of a minimal wage increase may prevent access to subsidies. High out of pocket expenditure (either because they have to face unexpected costs or because they have chosen a low deductible) might worsen their financial situation. Secondly, they might not be covered by complementary insurance and therefore neglect dental care. Ultimately, both the financial and health consequences of the current insurance system may have multiple spill-over effects on other life-course domains (such for example labour market participation) over the long run.

UI is an arguably important implicit family policy. By regulating people's rights and duties in case of unemployment spells it has an impact on their income - via the UI benefit - and on their chances to find a new job and therefore to be financially independent again - also through its activation measures. Indeed, via the latter UI also indirectly enters the black-box of family relationships as it determines the time to be dedicated to job search activities and training and above all the type of job that the UI claimant will find and/or have to accept. These activities can in turn determine the need to redefine domestic and care tasks accordingly. UI is all the more important to LPs. Being the only breadwinners of their families makes their participation in the labour market vital. UI becomes crucial to them in case of unemployment as its benefits can represent an indispensable buffer until a new job is found. However, lone mothers might report a relative disadvantage compared to lone fathers in accessing UI for at least two reasons. First, the Swiss labour market features the second highest rate of women in part-time positions with more than 40% (45.7%)¹³² women working less than 30 hours per week following the Netherlands (OECD, 2016d). As opposed to men, who tend to keep full-time positions all along their professional life and independent on any possible change in their family trajectories (Widmer, Ritschard, & Mueller, 2009) women report higher odds that developments in their family life - starting with the birth of the first child (Giudici & Gauthier, 2009) - might affect their careers (Krüger & Levi, 2001; Levy, Gauthier, & Widmer, 2006). Furthermore, men tend to be also less involved in domestic and care activities, which makes the total workload distribution even more unequal to women (Henchoz & Wernli, 2010). Working part-time is then often a necessity (rather than a choice) to find the right equilibrium between family commitments and professional development (Stähli, Le Goff, Levy, & Widmer, 2009; Buchmann, Kriesi, & Sacchi, 2010). Consequently, work-life balance arrangements prior to the transition to lone parenthood may crucially affect lone mothers' life-course in case of unemployment. As a matter of fact the lower the employment rate, the lower the UI benefit. Second, women are also affected by wage discrimination. About 9% of the wage difference between men and women in the private sector is due to pure discrimination (BFEG & FSO, 2013). This leads also to a lower benefit level compared to men in the same position, despite partial recognition of care in a number of aspects of the law (see above).

¹³²Part-time employment is defined as people in employment (whether employees or self-employed) who usually work less than 30 hours per week in their main job. Employed people are those aged 15 and over who report that they have worked in gainful employment for at least one hour in the previous week or who had a job but were absent from work during the reference week while having a formal job attachment OECD (2016d)

Pitfalls of activation measures may be particularly problematic for lone parents. This implies that they will have to juggle with their care responsibilities and the job search obligations simultaneously. Indeed, if they are defined employable they will need to find a job not to be sanctioned, but if no help with childcare is provided working may be either inconvenient (if childcare exists but is too expensive) or impossible (if childcare is unavailable) to them. As with leave policy, a dangerous combination is possible between poor childcare and activation policies. If not employable or at the end of the UI entitlement period they will need to address social assistance. Lack of specific benefit duration for lone parents may be problematic for both mothers and fathers. Ultimately, long term consequences (for e.g. long-lasting financial distress) of the above can be visible in LPs' life-course over the long run.

Pension policy may have an important role in orientating LPs' behaviour in the labour market and contributes to determine their wellbeing in retirement. As to the first point, depending on their expectations about the pension income, LPs might decide to work more (i.e. increasing the employment rate) before retirement or to stay longer in employment to offset the impact of a separation and be able to have a decent revenue in retirement if living alone with children. This is particularly important for those LPs who do not benefit from the splitting because they were not previously married nor in a civil partnership. By increasing their employment rate they would face higher tensions in reconciling work and family life and might possibly incur higher childcare expenses, if no other childcare options are available and viable. Lone mothers are particularly exposed to such a risk due to the hostile Swiss labour market for women. As to the second point, the rate of participation in the labour market prior to the transition to lone parenthood may be crucial in determining the future pension revenue. Bonoli, Crettaz, Auer and Liechti (2016) simulate the impact of divorce on pension benefits and show how crucial the employment rate before the transition to lone parenthood is in case of divorce, to receive a decent pension income at retirement. In their study, increasing labour market participation may not be enough to raise the pension revenue above the living wage level if the person has been working part-time before divorce, especially for the low-earning workers but not exclusively for them. Of course a number of factors affect the pension revenue together with the wage level and the employment rate before retirement, such as the marriage/partnership duration of those who were in such type of union before the transition to lone parenthood. The longer the union, the higher the portion of AVS contributions/OP benefits that the person will receive at retirement. LPs in unmarried cohabitation will not benefit from this opportunity anyway. Bonoli et al. (2016, p.39) also observe that a more equal division of paid and unpaid work within the couple could be particularly suitable given the functioning of the second pillar. If both parents (regardless of the type of union before the transition to lone parenthood) work enough to be able to pay contributions to the OP second tier, they will both benefit of higher pension revenues as also the employer will have to pay higher contributions. The OP fund regulation can also play a crucial role in reinforcing or buffering gender inequalities resulting from the current labour market configuration (Kucera-Musil, 2015). All in all, as with the first point, lone mothers may be more exposed to the abovementioned risks due to the unfavourable labour market context.

As with explicit family policy, women are disproportionately more exposed to the abovementioned outcomes compared to men due to women's selection into lone parenthood, as full custody is traditionally assigned to mothers. However, implicit family policies seem to provide a further source of gender inequality via labour market discrimination. Whether by overrepresentation or by policy-

driven gender discrimination, women seem to be more concerned than men by the hostile social policy context in case of lone parenthood. In the following empirical analysis, it will be clear that explicit and implicit family policies can also affect LPs' life-course simultaneously.

Table 4. Potential impact on LPs of current explicit and implicit family policies in Switzerland

Policies	Potential impact on LPs*
Family law	<p>Inequality between formerly married LPs and other LPs. Formerly married LPs have:</p> <ul style="list-style-type: none"> • easier access to the judge • easier access to some welfare benefits • easier adoptions • more comprehensive child maintenance payments <p>Inequality between the parent with custody and the visiting parent and potential risks for the child due to:</p> <ul style="list-style-type: none"> • mother's parental responsibility by default and consequent child custody • reciprocal right to visit (no obligation) of the parent without parental responsibility • protection of the maintenance payment debtor's living wage • non-opposable judge's decision on debt recovery to third parties • no obligation to sign partnership agreement (since July 2014)
Childcare services	<p>Worsening of the double-burden (being the main carer and the main worker) – especially for the less resourceful LPs - due to:</p> <ul style="list-style-type: none"> • childcare services availability (coverage) • childcare services costs (access) <p>Financial distress in the medium/long term due to:</p> <ul style="list-style-type: none"> • financial resources dedicated to care services • redefinition of labour market participation rate consequent to poor or expensive childcare
Maternity leave and benefit and leave for sick child	<p>Worsening of the double-burden in the short run due to the interaction between poor leave policy and poor childcare offer - especially for lone mothers who are not entitled to the benefit</p> <p>Financial distress in the medium/long term due to:</p> <ul style="list-style-type: none"> • financial resources dedicated to care services to cope with poor leaves • redefinition of labour market participation rate consequent to childcare service use to cope with poor leaves <p>Inequality between lone mothers and lone fathers: lone fathers have no statutory leave</p>
Family allowances (AFs)	<p>Worsening of LPs' financial situation in case the benefit is not received due to :</p> <ul style="list-style-type: none"> • means-test operating for unemployed people • the other parent's reluctance to transfer the allowance together with maintenance payments <p style="text-align: right;">(continues next page)</p>

Advances of maintenance payments	<p>Worsening of LPs' financial situation in the short run if</p> <ul style="list-style-type: none"> the benefit is not received due to unmet revenue thresholds / residency requirements the parent migrates to a canton with less favourable eligibility conditions <p>Medium/long term financial distress</p>
Social assistance	<p>Short term worsening of financial situation due to:</p> <ul style="list-style-type: none"> no take-up due to benefit complexity, shame, means-test, residency requirements slow benefits adaptation to life cost and potential reimbursement policy <p>Short term worsening of the work-life balance due to reinsertion measures requirements</p> <p>Medium/long term financial distress due to failure to improve the financial situation</p>
Health care insurance	<p>Worsening of financial / health situation:</p> <ul style="list-style-type: none"> if harsh financial situation, (financial and health) risks related to biased deductible choice: high deductible to pay lower premiums but risk to pay expensive treatments in case of need or forgoing care if low deductible due to poor health, financial risks related to relatively high premiums and potentially insufficient / inaccessible subsidies (due to health care costs increasing more rapidly/revenue threshold) risk to forgo dental care if not covered by complementary insurance <p>Medium/long term impact of the worsening of financial / health situation (for e.g. impact on professional trajectory)</p>
Unemployment insurance	<p>Inequality between lone mothers and lone fathers. Financial risks for lone mothers consequent to:</p> <ul style="list-style-type: none"> lower UI benefit level due to potential impact of disadvantageous work-life arrangements (ex. part time work) prior to lone parenthood lower UI benefit level due to potential impact of wage discrimination <p>Worsening of LPs' work-life balance:</p> <ul style="list-style-type: none"> care work not being officially acknowledged in activation measures combined with poor childcare offer inexistent specific (longer) UI benefit duration <p>Medium/long term repercussions of the above on lone mothers' and fathers' life-courses (for e.g. long term financial distress)</p>
Pension policy	<p>Before retirement</p> <ul style="list-style-type: none"> worsening of the work-life balance and financial situation if labour market participation is increased (to increase the future pension revenue) and in turn higher recourse to childcare is made, especially for LPs who were not previously married nor in civil partnership as splitting does not apply (more likely for lone mothers due to unfavourable labour market configuration) <p>At retirement</p> <ul style="list-style-type: none"> poor pension revenue for those LPs who could not work enough to cumulate a decent second pillar and pay for the third pillar (more likely for lone mothers due to unfavourable labour market configuration) lower pension revenues for LPs who were not previously married nor in civil partnership as splitting does not apply

*Lone mothers are disproportionately more exposed to these policy impacts as they are mostly assigned full custody.

Chapter 4. Methodology

1. Introduction

So far, I suggested that LPs' vulnerability should be looked at as a weakening process implying a dynamic of stressors and resources at individual level and in relation to a certain context. I claimed that it is important to consider the role that social policies play in such process, as they represent one of the fundamental elements of the institutional context and may provide opportunities but also constrain LPs' life-course. Furthermore, I proposed to use Switzerland - and particularly the cantons of Vaud and Geneva – as a case study, due to its policy configuration and the related potential consequences for LPs.

Before moving to the empirical investigation of LPs' vulnerability in the cantons of Vaud and Geneva I will here outline the methodological framework of the thesis. In this chapter I will provide detailed information on the qualitative panel that was the basis for the empirical analysis in the next four chapters. Specifically, the next section will offer a description of the research design and the data collection procedure, including how I dealt with ethical issues. The last part of the chapter will succinctly depict the analytical strategy used in each empirical chapter, which will be treated extensively in the next chapters.

This chapter will show how the qualitative longitudinal design facilitated the investigation of LPs' vulnerability over the life-course. Repeated interviews were conducted with a sample of forty LPs reporting various socio-economic conditions and featuring various modes of entry into lone parenthood to elicit their experience with such transition. Biographical data was also collected through life calendars in both waves. To investigate the role of social policies in LPs' vulnerability process, biographical data was analysed both categorically and chronologically.

2. Research design and data collection

2.1. Combining retrospective and prospective designs

The present study is informed by the life-course theoretical framework (see Chapters 1 and 2). This looks at individual trajectories over time and therefore requires a longitudinal design. As a matter of fact longitudinal research allows to collect data on individual experiences, their interpretation and related expectations over time. Both experiences and interpretations/expectations can concern the past, the present and the future. Specifically, events may have occurred in the past, be in course or be expected in the future. It follows that experiences passed and in course may be interpreted and generate expectations about their future development. Future events may be linked to expectations about their occurrence and their consequences (Scott & Alwin, 1998), although expectations may not translate into achievements in the future, if unpredictable events occur (Bidart, forthcoming).

Longitudinal research implies two possible designs that can also be combined as it is the case with the present study: retrospective design and prospective design. The former implies collecting data moving backward in time (Scott & Alwin, 1998). As Merton (1956) maintains a true retrospective study collects information on past events and their evaluation at the time when the event was taking place, as opposed to current evaluation of past events. In this study biographical information on the participants and their experience with the transition to lone parenthood was first collected retrospectively, paying attention to elicit respondents' interpretations of events at the time in which they occurred.

The prospective design requires to collect data moving forward in time, this means repeating data collection sometime after the first round. Such design is essential for life-course research, whereby it allows to limit the risks of *ex post* rationalization - i.e. of using current experiences to reassess past events (Westoff & Ryder, 1977; Scott & Alwin, 1998). It also allows to follow the evolution of life trajectories and the impact of transitions on the various life-course domains while a story is developing (Scott & Alwin, 1998). In this research a second wave of interviews was conducted two years after the first wave, to collect information on how the experience with lone parenthood had evolved. This allowed to understand the development of the vulnerability process over time. Clearly, prospective data collection also concerns past events (and therefore retrospective data) in addition to present experiences, although the recall period is much shorter than in retrospective designs. Similarly, prospective data on expectations and aspiration about the future was collected with both designs.

Combining the retrospective and the prospective designs was essential to this work insofar as it allowed to both retrieve the biography of every participant and follow more closely the evolution of their life since the transition to lone parenthood, that is the focus of this work. Particularly, the principle of the life-span development requires to collect biographical information since the very first phases of the life-course. In this work this was important as it allowed to understand the variety of transitions into lone parenthood subsequently. The prospective design allowed to follow the story development up to six years after the transition on average. Together with the retrospective design it allowed to unveil the potential links between events occurred at the beginning of a life-course and further developments in LPs' vulnerability process. Despite their utility, both the retrospective and the prospective designs have advantages and shortcomings that were limited using some appropriate research tools.

The retrospective design allows to collect data over a relatively long time. It is less time consuming than prospective and allows to collect a relatively high amount of data in just one round. However, it entails two main risks: recall bias (Dex, 1995; Auriat, 1996) and *ex post* rationalization (Westoff & Ryder, 1977; Scott & Alwin, 1998). As a general rule, the longer the period to recall the higher the risk of collecting unreliable data. Recall biases may be particularly influential in family research about unions and parenting (Kreynefeld & Bastin, 2016) as transitions in these trajectories are often connected with transitions in other life domains and missing one of them may conceal potential links between events. Kreynefeld and Bastin (2016) argue that respondents' ability and willingness to recall information on such domains depend on a mix of factors. First, more salient events such as marriages and births are relatively safe from bias. Second, events that are regularly recalled are difficult to forget. This is the case with those dates that are often requested when filling

administrative forms or corresponding to events that are regularly celebrated such as birthdays and anniversaries. Third, the amount of elapsed time also matters for recall bias in family research. People may not remember the exact date of the beginning of a union or forget to mention it at all, if that was much time before the interview and many other or more salient unions took place afterwards. Finally, sometimes it is just hard to establish exactly the beginning and the end of a unions. Bernardi and Larenza (2018) showed how blurred the boundaries of the transition to lone parenthood can be as the markers of the transitions are not only objective (for e.g. change of residence of one of the partners or legal separation) but also subjective (for e.g. the perception of not behaving as a couple anymore despite living together). Life calendars (Freedman, Thornton, Camburn, Alwin, & Young-DeMarco, 1988) and landmark questions (Shum, 1998) were used in the present research to limit recall bias (see below). Specifically, the former mainly facilitated recall through the visualization of the sequence of events and the latter helped people remember less salient events in connection to more salient ones (landmarks).

Rationalization biases (Westoff & Ryder, 1977; Scott & Alwin, 1998) stem from the fact that stories of the past are often told in order to make sense of the present. In other words, the respondent looks for coherence in their life (Demazière, 2007) and this may push them to orientate the narration accordingly (Bruner, 1987). This does not mean that retrospective studies are not reliable, rather this simply reflects the development process of a person and just needs to be acknowledged during the data collection and the subsequent analysis (Clausen, 1998; Demazière, 2007). One way of doing this during the data collection is by looking for inconsistencies in the interviewee's discourse. Despite attempts to create a coherent discourse, discrepancies are inevitable as people may contradict themselves during the same interview or because interviewees provide different narrations of the same event in subsequent rounds of data collection. By asking specific questions (Clausen, 1998) potential inner negotiations could be elicited and provide useful insights into the way the respondent was trying to make sense of their story. Furthermore, the prospective design allowed me to define whether discrepancies between the two rounds of data collection were due to a change of interpretation or simply a memory bias. The first option is a piece of information in itself and represents one of the strengths of the prospective design, in that it allows to follow people's change over time and specifically how they redefine their priorities in relation to changes in the context and potential new events occurred. In the second case further questions could help the interviewee recalling the event more precisely.

Scott and Alwin (1998) list some of the main advantages and disadvantages of a prospective design that also concerned the present study. First, it allows to follow the course of events as they develop in their context and to account for less salient events and changes that (may still be relevant to understand the development of a story but) could not be recalled with a simple retrospective design, without risking memory biases. In the present work this would be the case with changes in the interpretation of past events or changes of coping strategy along the vulnerability process. Second, the prospective design allowed to use events narrated in the previous interview as an anchor to discuss about such changes. Third, prospective design is also particularly useful for studies on fuzzy transitions, such as the transition to lone parenthood (see Chapter 1). These may be quite difficult to conceptualize and explain to the participants to a study, also due to the high degree of subjectivity in the perception of these transitions. With prospective research these transitions are more easily dealt with as they are closer in time and can be explained by facts rather than fixed definitions. Finally,

data on aspirations can be collected in subsequent rounds and compared with the actual story development. In this way contradictions between people's discourse and their actual behaviour come to the surface (Thomson, 2007). In the present work the prospective design also allowed to collect missing pieces of socio-demographic information concerning the respondents or their significant others that could be retrieved without incurring recall biases (for example the nationality of the former partner, their last wage, their original family composition, etc. ...).

As to the shortcomings, Scott and Alwin (1998) notice that prospective studies are much less subject to the memory bias but are more expensive and imply the risk of attrition (i.e. participants' drop-out). To limit such risk respondents were explained how crucial their participation to the study was since the very beginning of the project. They were also thanked with a present for their children and a gift voucher worth 20 francs for each interview and received a newsletter between the first and the second round to be informed about the developments of the research project. Despite all efforts, seven participants out of forty did not take part to the second wave of interviews. Five of them decided to drop out mainly due to lack of time. Whereas two had changed contacts and could not be found anymore. Another critical aspect about prospective studies is deciding how far in the past data collection should go for data to be reliable and how frequent it should be. As a matter of fact some life-course trajectories may be more frequently subject to changes and a relatively longer time span between interviews as well as a shorter data collection period (in terms of frequency) may miss important information. On the other hand, a shorter time span between interviews and more frequent interviews may be too tiring for interviewees and possibly increase the dropout risk. Such factor was relatively unproblematic for the present study as people were interviewed only twice, except for seven of them who also took part to the pilot study (see below) and the time interval chosen was of two years. This was sufficient for new events and transitions to occur in the participants' life-course and to observe their experience as LPs for at least two years and for six years on average. Also, this was a relatively good time span to observe as now (re)partnering occurs more frequently and faster (see Chapter 1). Finally, repeating interviews over time with the same people may generally introduce a bias in that people may become used to be subject of the investigation and be less spontaneous. However, this was not the case with the present study given the limited number of subsequent rounds of data collection.

2.2. *The longitudinal qualitative design*

The present study aims at exploring people's subjective vulnerability in context, thus it requires a qualitative approach to elicit individual experiences in the social environment and their interpretations. As a matter of fact "qualitative investigations are able to combine a concern for micro-social and macro-social processes" (Henwood & Lang, 2003, p.49). But to completely serve the aims of this work a longitudinal perspective is also required, as stated above. Longitudinal qualitative research combines both aspects. It helps "to understand how people cope, manage and adapt to their situation over time, which may also be relevant to understanding the longer-term trajectories that are experienced by individuals and social groups" (Millar, 2007, p.536). In a nutshell, longitudinal qualitative research "offers a close up on the fabric of real lives" (Neale & Flowerdew, 2003, p.193).

However, at the same time it allows a “movement between the particular and the general without relinquishing the situated specificity of the individual case nor the ability to trace antecedents and consequences” (Thomson et al., 2014, p.12). All in all, the longitudinal qualitative design is the most suitable to investigate LPs’ vulnerability as a dynamic process, whereby individuals’ agency takes place over time, within a social context featuring opportunities and constraints, that in turn shape their circumstances in many life domains. Furthermore, through people’s direct witness, it allows to shed light on potential spill-over effects across apparently unrelated life domains and to observe the role of relationships with significant others in LPs’ agency and lack of agency along the vulnerability process. Despite this, the longitudinal qualitative design implies two main critical aspects, that were tackled as follows.

First, in qualitative research “interpretation is integral to data generation as well as analysis” (Henderson, Holland, & Thomson, 2006, p.56). In prospective research, the use of data collected by a different person carries the risk of missing important aspects of the fieldwork, but is mostly inevitable as the duration of the collection phase can easily exceed a research team mandate. Reflexivity is therefore even more important in prospective qualitative studies. In the present study, interviewers involved in the first wave took notes after each interview of their fieldwork, to limit the consequences of the abovementioned risk. These provided useful information on the interaction between the participant and the researcher, the general context in which the interview took place (i.e. where the interview was held and any other circumstance that might have played a role in the interview such as the presence of other people, or things happening around) and the researcher’s perceptions on the interview and the participant. Such pieces of information facilitated my use of the first-wave interviews, despite I was not involved in their collection and provided useful insights for the preparation of the second wave of interviews.

Second, one of the most critical aspects about qualitative research is that while exploring the field unexpected interesting themes may come out and it may be very hard then to direct the analysis while the researcher is overwhelmed by new ideas. Prospective qualitative research magnifies such issue as at any new round of interviews themes may multiply and lead to new research directions. While such richness is not necessarily a risk, it still requires attention. In this research the longitudinal design was envisaged since the outset of the study, but a “conceptual re-tooling” (Hermanowicz, 2016, p.499) was performed in the second wave to better fit with the aim of this work. Specifically, the first round was mostly focused on the collection of retrospective data (i.e. the individual biography and specifically the story of the transition to lone parenthood) and prospective data on the current situation as an LP and future expectations. The second wave contains an update of the personal story of the interviewee and emphasizes aspects such as LPs’ problems with the policy context and the moral dilemmas they may potentially face. These themes were not fully thematized in the first interview topic guide, but significantly emerged during the first round of the fieldwork.

2.3. *The sample*

Data for this work is drawn from an NCCR LIVES project called “Study on the many faces of single parenthood in Switzerland”¹³³ directed by Laura Bernardi. The project includes a qualitative panel and is funded by the Swiss National Science Foundation. The researchers Cornelia Hummel, Nasser Tafferant and Anne Dupanloup were in charge of the first wave of the panel, while I was in charge of the second-round interviews.

A group of forty LPs including thirty-eight mothers and two fathers were selected to participate in this study (see Table 5 for the main sample characteristics and Appendix C for details on the sample). All of them took part to the first round of interviews between May 2013 and December 2013, whereas only thirty-three of them including thirty-one mothers and two fathers remained for the second wave, which took place between March and December 2015. The interview schedule was such that it allowed a time lag between about twenty and twenty-eight months between the first and the second wave for all the participants with only three exceptions¹³⁴. This was done in order to cover a period between the two interviews that could be homogeneous as much as possible, provided participants’ availabilities. A pilot study was conducted in 2012 by Cornelia Hummel and Nasser Tafferant to test the interview topic guide and refine the sampling criteria. Seven participants to the pilot were retained based on the quality of the interview and on their availability to participate in the following rounds and included in the group of the forty participants of the first wave, in 2013. Five of them also took part to the second round (two withdrew). Before each interview participants received a personal letter and were subsequently contacted by phone to fix an appointment.

All the parents were living in the cantons of Vaud and Geneva at the time of the first interview and had full custody of at least one dependent child. This implies that they had no other co-resident adult with whom they could possibly share childcare responsibilities. Together with these three basic criteria respondents were also selected based on other two characteristics. As to the first one, they had experienced a relatively recent transition to lone parenthood, i.e. from zero to five years before the first wave (2013). This allowed to have people who could recall more easily their experience. For eleven out of forty parents the transition had occurred before. Specifically, five people made their transition six years before, four people seven years before, one participant became LP eleven years before the first interview and another one fourteen years before the interviews. The first two groups (LPs six and seven years before 2013) were kept to limit the consequences of potential dropouts in the following waves¹³⁵. Furthermore, these people significantly contributed to the sample heterogeneity also in terms of variety of transitions into lone parenthood. The other two participants (LPs eleven and fourteen years before 2013) were also kept in the sample to increase heterogeneity of respondents’ characteristics with respect to the economic conditions, as these two people feature very high incomes (see below on the sample heterogeneity). These two cases could be particularly useful to compare their stories with those of people who faced similar transitions but could count on

¹³³LIVES’ project is ongoing with further waves of data collection. Project updates will be published on the website: <https://www.lives-nccr.ch/en/actualite/study-many-faces-single-parenthood-switzerland-n523>

¹³⁴One person was interviewed after thirty months, one after eighteen months and another one after nineteen months.

¹³⁵A third wave was conducted in 2017-2018.

a significantly lower amount of economic resources. The second characteristic for respondents' selection was that they had to be raising up to three children, whereby the youngest was aged up to 10 (but the great majority was aged between 0 and 2 years) at the time of the transition to lone parenthood. This allowed to observe how they were coping with children when they have the most intensive care needs.

To accommodate the explorative nature of this work, a heterogeneous purposive sample (Ritchie & Lewis, 2003) was built to cover various modes of entry into lone parenthood and socio-economic conditions, provided the general sample characteristics described above. Specifically, thirty-one parents had lost their partner through separation from marriage, simple cohabitation or divorce and only in two cases through death (two widows). Conversely, seven mothers were single at the time of the transition to lone parenthood and had never experienced parenting in couple. Such sample composition allowed variety of modes of entry in lone parenthood while also being in line with the current demographic trends (see Chapter 1).

As to the education level, eighteen parents had upper secondary education and other eighteen tertiary education at the time of their transition to lone parenthood. The former had completed compulsory education and sometimes also obtained vocational education diploma. One tenth of the sample had low education (i.e. had not completed compulsory schooling). As to the employment status at the time of the transition, six parents were employed full-time, twenty-one part-time¹³⁶ (i.e. up to an 89% employment rate), four were studying, four were inactive (i.e. not studying nor looking for a job), four were unemployed and one working freelance. Various situations were also included as to the relationship between the respondent and the non-custodial parent. Sometimes the latter is still available and enjoys their parental rights, sometimes they are reluctant to offer any help or just show up irregularly. Despite efforts, increasing the proportion of men in the sample was not possible as full custody is mostly assigned to mothers and men with full custody are difficult to find (see Chapter 1).

¹³⁶Six of them at a rate of 80%, which was the highest rate for part-timers in this study.

Table 5. Main characteristics of the panel participants

	Share of LPs in %	N
<i>Sex</i>		
Female	95	38
Male	5	2
<i>Years in lone parenthood at w1</i>		
0-5	72.5	29
6	12.5	5
7	10	4
11	2.5	1
14	2.5	1
<i>Age when becoming LP</i>		
18-24	5	2
25-30	27.5	11
31-40	55	22
41-54	12.5	5
<i>Number of children when becoming LP</i>		
1	60	24
2	35	14
3+	5	2*
<i>Age of the youngest child when becoming LP</i>		
0-2	70	28
3-5	22.5	9
6-10	7.5	3
<i>Employment status when becoming LP</i>		
Full-time	15	6
Part-time	52.5	21
Students	10	4
Unemployed	10	4
Inactive	10	4
Freelance	2.5	1
<i>Education level when becoming LP</i>		
Lower secondary	10	4
Upper secondary	45	18
Tertiary	45	18
<i>Type of entry into lone parenthood</i>		
Singlehood	17.5	7
Separation	77.5	31
Widowhood	5	2
<i>Nationality when becoming LP</i>		
Swiss**	77.5	31
Other	22.5	9
<i>N</i>	<i>100.0</i>	<i>40</i>

*One mother had already two children from a previous relationship.

**A few parents became Swiss citizens before the transition to lone parenthood.

Participants were recruited with the help of local associations (eleven parents), public institutions (nine parents), interviewers' personal contacts and people from their network (fifteen parents) and limited snowballing with multiple entry points (Sulaiman-Hill & Thompson, 2011) through a few

interviewees (five participants). Limited snowballing allowed to avoid having too many people from the same socio-economic background (Sadler, Lee, Lim, & Fullerton, 2010) but was done to try to increase the proportion of people with low socio-economic background (Atkinson & Flint, 2001). Also, despite being relatively easier to recruit, only about one fourth of the participants arrived through LPs' associations. This was done to avoid having an unbalanced sample as they can be expected to be too similar among them and particularly more vocal than those who do not belong to any LPs' association.

2.4. *Semi-structured and problem-centred interviews*

All the interviews (in both waves) would start with an ice-breaking part. This was used to inform respondents about the project aims and the consequences of their participation to the research (see below the section on ethical issues). Furthermore, participants were offered the presents and asked if they had questions before starting.

Semi-structured interviews were chosen for the first wave (Table 6) to be able to obtain rich data focusing on selected topics through the help of a topic guide (Bryman, 2008; Rubin & Rubin, 1995). The latter (see Appendix D) was structured around four main topics: the personal story of the interviewee since their childhood, the transition to lone parenthood, the everyday life as an LP and the relationship between life as a mother/father and life as a woman/man. This structure allows to follow the development of LPs' experience within the whole story of their life and see how current events and their subjective interpretation are linked to the past. Furthermore, with the last section it aims at pushing mothers and fathers to think and talk about themselves as adult people regardless of their parental role. This in turn allowed to avoid that the interview was centred on one life domain (i.e. parenthood) rather than on the whole life-course. Specific questions for mothers who made their transition to lone parenthood alone (i.e. had not spent some time parenting in couple before becoming lone mothers) were included in the topic guide, to investigate their experience with the pregnancy, the baby delivery and the child recognition. The seven pilot interviews were included in the first wave dataset as they carry retrospective data on these participants' biography. As a result, the first wave interview (i.e. the one conducted in 2013) for these seven participants was much shorter than the other first wave interviews, as it mainly consisted in an update of their story based on what had happened in their lives over the last 10 to 17 months (depending on the time span between the pilot and the first wave).

In the second wave, narration and semi-structured interviewing were combined (Table 6) following the problem-centred technique (Witzel, 1982; Scheibelhofer, 2008). This approach is particularly suitable for studies on biographical experiences (Scheibelhofer, 2008) as it allows to both elicit the spontaneous interviewee's initial narration with almost no interviewer's interferences and to subsequently explore specific themes of interest for the researcher through a topical interview. Combining the two parts in the same interview requires caution to avoid communication problems with the interviewee and jeopardize data collection (Scheibelhofer, 2008). Specifically, by leaving the participant free to speak at the beginning, the interviewer conveys the idea that the interview is entirely focused on their personal narration. During such phase, themes of the following topical

section may be brought up even superficially. By taking notes during the interview I could resume those themes at the end of the narration and ask the interviewee to expand on them before tackling the semi-structured part of the interview. This allowed a smooth transition between the two parts (Scheibelhofer, 2008). Furthermore, by listening to the interviewee's free narration in the first place I could build a trust relationship that sometimes allowed me to use confrontations (Witzel, 2000) to clarify contradictory answers or simply stimulate the participant to provide further details on important issues.

The narrative part of the interview focused on the changes in the life-course since the last interview (first wave). With a general opening question people were invited to tell what had changed in their life in all the domains and using the order they prefer. Before moving to the topical part questions could be asked to recuperate missing socio-demographic pieces of information from wave one. This also allowed to smooth the transition between the two parts of the interview.

The semi-structured part of the interview (see Appendix E) revolved around three main thematic areas: first, the problems that parents might have faced and/or be facing; second, the advantages of being an LP or being in couple for those who had found a (new) partner and third, the relationship with social policies. Before embarking in the second wave, I read in depth the interviews and conducted a preliminary coding (see section 3 in this chapter) of the first wave to get familiar with the stories and identify the most critical issues that I might have encountered in wave two¹³⁷. Based on the latter, I created a problem inventory covering the following problematic areas: childcare, child raising, asking for informal and institutional help¹³⁸, health issues, work, neighbourhood and home, parental legitimization¹³⁹, financial issues, child protection and child protection authority, child recognition, communication with the other parent, new couple relationships, relationship with the family in law, solitude, everyday organization, free time, stigmatization¹⁴⁰, justice¹⁴¹, family law¹⁴², migration law¹⁴³. I asked participants to talk about the problems that concerned them (if any) using concrete examples for each problematic area, to elicit the moral approach to the problem and the related solution (i.e. why the situation is problematic and how the parent intends to face it and why). Also, the role of social policies (if any) in such problems was investigated. Problems were not always

¹³⁷New problems might come up and be collected with the narrative part focusing on the changes, in the first part of the interview.

¹³⁸Many parents would be ashamed to ask for help to other people due to their impossibility to reciprocate the help received. Sometimes asking for help to social institutions was also difficult due to shame or the feeling of being a free rider.

¹³⁹Some parents reported problems with being legitimized as good parents by other people and public institutions. This was typically the case when their children's bad actions in public spaces or at school were automatically attributed to their condition of LP and the lack of a second parent.

¹⁴⁰As opposed to problems with legitimization as good parents, this problematic area specifically refers to the fact that parents may be stigmatized for choosing to end the relationship with the other parent or deciding to raise their child alone without necessarily implying that they could not be able to parent alone. Here the focus is on the alleged immorality of their social status and is linked to social norms around separation, divorce and birth out of wedlock, rather than on their parenting skills.

¹⁴¹This refers to problems that might be faced with the justice including both people such as judges and lawyers and procedures such as trials and mediations.

¹⁴²This refers specifically to problems with laws included in the family legislation.

¹⁴³This refers specifically to problems with laws related to migration, such as laws about citizenship and residency permit.

related to being an LP (for e.g. illness), but probes were used to understand how they were faced in relation to lone parenthood.

The problem inventory was conceived as a heuristic tool to look for any potential issue that might concern LPs' vulnerability. It was used in a flexible way by allowing parents to freely describe the problems they were facing and their potential linkages as sometimes problems might be intertwined and cover more than one area. In case of interconnected problems, the order of the inventory was abandoned to follow the participants' narration. Furthermore, very often some of the problems would be already mentioned during the narrative part of the interview and were not further investigated in the topical interview, unless it was necessary to collect more details. Probes were sometimes used to facilitate the conversation around some problematic issues.

The problem inventory allowed to cover all the life domains and the potential circumstances related to LPs' vulnerability, however two other sections were included to this part of the interview to reach a more comprehensive understanding of the parents' stories. One was about the advantages of being an LP and allowed to further elicit the parents' subjective experience with lone parenthood, with a focus on its positive aspects. This was done to avoid that the focus on vulnerability through the problem inventory might lead to overlook the positive sides about lone parenthood (which were also reported in the previous round of interviews). Probes were also drawn from the first wave interviews, to facilitate the conversation about this topic. For those who were in couple, advantages of this new condition were also investigated. The last section of this part of the interview was about the subjective experience with social policies. Specifically, it allowed to probe for social policy support received that had not been mentioned before but also support asked and not received and support that was not even asked despite being available. The latter was particularly important as it allowed to shed light on a possible reason for lack of access to policy support and one that people would tend not to mention spontaneously.

The final part of the interview aimed at closing on a positive note tackling LPs' future expectations. This allowed to collect further insights into LPs' priorities and their motivations. In both waves, before closing the interview, participants were invited to describe their social network and the interconnections among the people within it through the help of two dedicated charts. Such data was not used in the present thesis - which only focused on the social network data collected through the narrative and the topical parts of the interview - but contributed to the overall project. As with the first wave semi-structured interviews, the topical part of the second wave features a conversational style and a high degree of flexibility in the level of detail of the themes covered, which allowed to be free to expand on important issues that might emerge unexpectedly.

Interviews lasted on average about one and a half hours. They were audio-recorded and transcribed verbatim by the researchers in charge of the first wave and four research assistants for the second wave. Interview transcriptions generated a vast corpus of data including about 2'000 pages and this represented one of the main challenges of the analytical phase. Consequent to the length and the complexity of the interviews - due to the quantity of data to be collected and the sensitive topic, requiring a high level of concentration in dealing with interviewees - no more than one interview was conducted on the same day by the same researcher. This was especially the case with the second wave, which also required a longer preparation. About one day was required to study the case and

prepare the materials for the second-round interview. The day following the interview was often used to write the interview field notes and the summary (or finish writing them whenever it was possible to start on the same day of the interview), to refine the life calendar notes, make a digital copy of the interview materials and store them. All the above made data collection a relatively long process.

Interviews were mostly conducted at the person's place but sometimes also at their work place or in public places such as cafeterias and parks. The choice was left to the participants so to facilitate their participation, given their time constraints and limitations, due to care commitments. However, too noisy places were avoided, not to jeopardize the quality of the recording. Similarly, the choice of the date and the time of the interview was such to accommodate participants' needs. In some cases children were present or showed up during the interview although parents mostly preferred to be interviewed without them so to be freer to speak. The children's presence would sometimes make the interviews more difficult to manage as they might try to get attention from the interviewer and/or the interviewee interrupting the conversation.

Another critical issue about the interviews was linked to the sensitive topics that were discussed. Sometimes the participant would burst into tears in the middle of the interview. When this happened, the interview was suspended and the interviewee asked whether they wanted to continue or not. However, none of the interviewees refused to complete it. Dealing with emotions and expectations was an important part of this work. This is typical of qualitative data collection in general, but the longitudinal research design may further complicate the picture as researchers and interviewees are subject to multiple encounters (Thomson & Holland, 2003) and even if researchers do not remain the same across waves, those who are in charge of continuing data collection will know participants' stories from previous interviews and be likely to develop expectations and feelings about them. Also, given the focus on vulnerability researchers involved in this project were subject to empathy. Talking about the stories within the research team was a way to keep the necessary distance from the stories. This also facilitated reflexivity in that it helped the interviewers think at how they could have possibly affected the interview (Ahern, 1999; Berger, 2015).

2.5. *Life calendars, field notes and summaries*

The **life calendar** (Table 6) consists in a standardized scheme including a timeline cutting across a list of life domains such as family, work and health. This research device can be used as a visual tool (Barbeiro & Spini, 2017) for both the interviewer and the interviewee to collect retrospective data in an accurate way (Morselli et al., 2016; Axinn, Pearce & Ghimire, 1999; Freedman et al, 1988). It can therefore be used in both retrospective and prospective studies to collect dates and durations of the most important events of one's life-course across life domains. The life calendar used in this work was specifically developed by the LIVES researchers involved in the first round of data collection. It was used to explore events occurring every year within five domains (see Appendix F): living places, couple relationships, parental life, education and work and health. Particularly, the domain "living places" includes all the places that the respondent has lived in since their birth. "Couple relationships" reports the beginning and the end of any partnership including marriages and

divorces. Also, the beginning and the end of any cohabitation is indicated in case of unmarried couples. When separations take place in more than one step (i.e. there is a first separation with attempts to restore the couple until a definite separation occurs) these are all reported in the calendar. "Parental life" includes information on the birth of the children and on the *de facto* custody agreements after separation. "Education and Work" includes information on the beginning and the end of schooling (usually from secondary school but before this whenever the person has not obtained a secondary school diploma) and of any further education and training. After that the employment trajectory is reported including the type of job, the employment rate and any time spent in unemployment or as social assistance beneficiary. Finally, the health trajectory is indicated in the last column of the calendar. This includes the most remarkable health-related events (including their beginning and ending) regarding the participant or any significant other (mainly family members).

Events are reported once in the box corresponding to the year in which they began. A line is then drawn along the timeline to indicate their duration by connecting their beginning and their end (the last year). For some events the time of the year in which they occurred was also reported in the calendar. This was the case whenever it was necessary to better understand the sequence of events occurring in the same year across domains. Having a grasp of how participants' lives unfolded in every domain around the transition to lone parenthood allowed to make sense of their vulnerability process.

Used as a visual tool life calendars allow people to recall events more easily than by asking them a set of questions (Morselli et al., 2016). Two main ways of stimulating narration using a life calendar were used: sequential retrieval and parallel retrieval (Gomensoro & Burgos Paredes, 2017; Barbeiro & Spini, 2017; Belli & Callegaro, 2009). With the former, I could investigate sequences of events within a given domain. For example, eliciting information about the education trajectory allowed me to move on and tackle the issue of the subsequent professional experiences. With the latter, I could elicit the relationship between events across life domains. For example, becoming an LP may lead to reduce the employment rate to have enough time with the children. Regardless of the technique used, life calendars allowed me to use dates of hardly forgettable events such as births or marriages (Scott & Alwin, 1998) as reference points to bring participants to recall the past, with limited risk of missing or inaccurate information (i.e. recall bias) that is typical of retrospective studies. "Landmark questions" (Shum, 1998) were particularly useful with this respect as they consist in asking information about an important event (landmark event) in relation to another.

Despite being originally conceived for quantitative longitudinal research (Belli, Bilgen & Al Baghal, 2013; Belli & Callegaro, 2009) life calendars can be extremely useful in qualitative longitudinal research too (Belli & Callegaro, 2009; Porcellato, Carmichael, & Hulme, 2016; Barbeiro & Spini, 2017; Gomensoro & Burgos Paredes, 2017). Qualitative research values subjective interpretations and expectations and these can be more easily elicited using the life calendar as a visual tool while interviewing. In effect, by allowing to visualize potential connections among events life calendars facilitated the interviewee's reflection on how an event triggered another one (in a different domain or even in the same domain) or how they expected current events to change some life-course

trajectories in the future. The life calendar acted as a tool to stimulate reflection around the individual motivations and interpretations of such linkages among events and across life domains.

The life calendar for this work was conceived as a simplified version of the one adopted in the Swiss Household Panel (SHP). Essentially, respondents' information on cohabitation was only collected in the "couple relationships" domain, whereas in the SHP a separate domain named "cohabitations" exists to collect data on variations in the households' composition (i.e. the family of origin and any subsequent household that the participant belongs to). Also, the employment section in the life calendar for the present work makes no difference between main and secondary professional activities as it is the case with the SHP one. However, the main difference between the two tools is in the level of detail of the information reported in the calendar. The SHP version reports more detailed indications on the type of information to be collected in each domain. Conversely, the life calendar used in this work only reports a more general description of this above each column. Such simplification allows to combine systematic data collection and in-depth narration through interviewing.

As a matter of fact, in qualitative research calendars cannot be used just like questionnaires (i.e. the interviewer asks always the same list of questions and fills the corresponding boxes of the calendar with the related answers) but act as support tools for the interviewer. Specifically, in the first wave life calendars were mostly filled during the first two parts of the interview, while participants were telling their personal stories and their transitions to lone parenthood. In the second wave they were mostly filled during the narrative interview, when the interviewee was talking about the changes in their lives. Thus, the interviewers had to simultaneously listen carefully to the story that was being told and look at how this would fit into the calendar. This in turn could trigger subsequent questions to stimulate reflection from the interviewee and explore potential connections among events and across domains, through sequential and parallel retrieval.

Given all the above, the life calendar lends itself well to the requirements of the life-course paradigm and it is particularly useful to investigate vulnerability in a multidimensional fashion (Morselli et al., 2016) as it is the case in this thesis. While being essential in data collection, life calendars in this work were also important in the analysis phase (see Chapters 5, 6 and 7) as they offered a synthetic representation of ordered facts and related dates across domains and facilitated the chronological examination of participants' stories.

Field notes and summaries (Table 6) are an important source of data and metadata accordingly. As opposed to life calendars they are not filled directly during the interview but prepared soon afterwards to fix the main elements of a story along with the interviewer's interpretation. Field notes are short texts written by the researchers in charge of each interview and focus primarily on the circumstances of the interview including when and where this was held and how this might have possibly affected the interaction between the interviewer and the interviewee according to the interviewer. Furthermore, they depict the most striking aspects of the stories both as narrated by the respondent and perceived by the interviewer.

I summarized the interviews of both waves based on the transcriptions. Summaries are longer than field notes - one to three pages – and richer than life calendars, but of course far more concise than

interviews. For the first wave they include synthetic information on the biography of the participant until the transition to lone parenthood, a focus on their life as an LP including the relationship with the other parent (whenever applicable) the main difficulties and advantages and any important event as perceived by the interviewer and/or the respondent. Attention is also paid to the support received from institutions and other people from the social network. Summaries of the second wave report an update of each story including the same type of information. Qualitative insights into the way events were experienced (for e.g. participants' emotions and justifications for specific decisions) as reported by the participants themselves or noticed by the interviewer are also included in the summaries for both waves.

All in all, summaries provided a verbal representation of the main pieces of information included in the life calendars together with the subjective interpretations of the most important events and the linkages among them made by both the interviewee and the interviewer. As with life calendars, field notes and summaries were useful during both the data collection phase and the analysis. In effect, they facilitated the preparation of the second round of data collection as they allowed to easily recall the peculiarities of each story and their protagonists from wave one. Field notes and summaries supported the beginning of the analysis in the empirical studies and allowing to easily find out the main commonalities across stories and to verify (together with life calendars) that important connections among events across-life domains were not missed within each story.

Table 6. Data source, features and description of collected information

DATA SOURCE	FEATURES	DESCRIPTION OF COLLECTED INFORMATION
INTERVIEWS	Wave 1: semi-structured interviews Wave 2: problem-centred interviews	Personal story of the interviewee since childhood, transition to lone parenthood, everyday life as an LP and relationship between life as a mother/father and life as a woman/man Narrative part on changes in the life-course and topical part on LPs' problems, positive sides of their situation and relationship with social policies
LIFE CALENDARS	Standardized scheme including a timeline cutting across a list of life domains, to be used as a visual tool during the interviews	Events and transitions occurring every year within five domains: living places, couple relationships, parental life, education and work and health.
FIELD NOTES	Short texts written by the researchers at the end of the interview	Circumstances of the interview (when and where this was held, how this might have affected the interaction between the interviewer and the interviewee according to the interviewer) and the most striking aspects of the stories both as narrated by the respondent and perceived by the interviewer
SUMMARIES	Synthesis of the interviews based on the transcriptions	Wave 1. Synthetic information on participants' biography until the transition to lone parenthood, life as an LP (relationship with the other parent, main difficulties and advantages, important events as perceived by the interviewer and/or the respondent); support received from institutions and other people from the social network; insights into the way events were experienced. Wave 2. Update of each story; insights into the way events were experienced.

2.6. Ethical issues

Qualitative longitudinal research may amplify some of the ethical challenges of cross-section qualitative studies and quantitative longitudinal studies (Holland, Thomson, & Henderson, 2006) due to repeated and direct interaction with the same participants over time. For example, accumulating data on the same people over time makes it extremely difficult to grant anonymity as in conventional research in social sciences (Thomson et al., 2014; Neale, 2013) This is even more important if a vulnerable population is under investigation (Holland et al., 2006). Furthermore, because not all the

implications of the research can be anticipated since the outset (Thomson et al., 2014) both a proactive and re-active ethical approach is required (Neale, 2013) all through the research. The main ethical issues that had to be addressed in the present study concerned the management of informed consent, confidentiality, anonymisation and archival¹⁴⁴.

At the beginning of the project, formal consent for the participation to the study and the use of the data collected was asked to the participants using a printed form to be signed by both the researcher and the respondent, at the beginning of each interview. After a short presentation of the project and its aims, participants were advised that all personal information mentioned during the interview including people's names and places would be anonymised and treated confidentially. This implies that only the members of the research team have access to the participants' list and the original data including interview audio recordings and life calendars. They were explained that data might be used for scientific publications, but researchers would take care of respecting confidentiality. Participants were also informed that they could withdraw from the study at any time and without providing justifications for it and that they were not obliged to answer all the questions. Furthermore, they were informed that the interview would last about one and a half hours and that the audio was recorded to allow transcriptions. Finally, they were asked consent for being included in the sample of the Swiss Household Panel and for the storage of their interview transcripts in the project archive.

The consent form was used for a few interviews at the beginning of the pilot study and dropped afterwards due to diffidence by the participants, that would feel not at ease with signing an official form, although being happy to take part to the project. The ethical strategy was changed thereafter. It was decided that consent for participation to the qualitative panel and data use would be asked orally at the beginning of each interview, however participants would be provided with all the necessary information concerning the project, the modes of their participation and its consequences since the first phone call, during the recruitment phase. The interview could only start (and be recorded) if the participant had accepted the conditions that were previously reported in the consent form. Consent for participation to the Swiss Household Panel and inclusion of the transcripts in the archives was asked and audio recorded at the end of the interview not to be too much demanding at the beginning of the interview. In this way informed consent was conceived as integral to the recruitment process (Bulton, 1983; Miller & Bulton, 2007) and confirmed at the beginning of each interview. This way of approaching consent was more careful about building a trust relationship with the interviewees over time than about complying with standard ethic procedures, that may be less in tune with a study on a sensitive topic and a relatively high risk of drop-out over time. This was especially important in the case of the most vulnerable people that are usually the most difficult to recruit and retain in a panel study.

Longitudinal qualitative studies collecting "data on the same individuals over time are likely to accumulate a unique data set that acts as fingerprint identifying that individual" (Holland et al. 2006, p.27). After the first interview participants' names were substituted with a pseudonym, audio recordings were transcribed and anonymised with the help of four research assistants to avoid participants to be identified by their personal characteristics or the sequence of events in their stories. This was of utmost importance as the transcripts were going to be archived. I created an

¹⁴⁴Archival is done in collaboration with the FORS centre at the University of Lausanne: <https://forscenter.ch/>

anonymisation protocol (see Table 7) before the beginning of the second wave of data collection to anonymize both waves. However, due to the complexity of the task the protocol was constantly refined throughout the anonymization phase which was itself an iterative process. As a matter of fact, the anonymisation of subsequent interviews requires to keep constant the rules along the waves although it is possible that new data (from wave two) requires to change rules that were previously established or to set new ones.

Other than the real names of any common person mentioned in the interview (i.e. kin, friends, colleagues, etc. ...) anonymisation essentially concerned the names of places. Work places were mostly substituted with the names of the related economic sector. The names of schools and universities were kept unless the person was receiving education at the time of the interview. In that case the name of the institution was concealed. Geographical names related to places of residence, work places and institutions of education were also changed using a correspondence pattern. This consisted in identifying each town and city with the canton to which it belongs to and assigning a number to each following town and city from the same canton. The same anonymised version was used in both waves for the same interviewee.

Cantons were also assigned a number, but this was valid across interviews and waves and the indication of the related linguistic area was also provided. Such way of anonymising allowed simultaneously to keep track of any change of canton in the narration (for e.g. due to migration), to distinguish the different cantons without using their real names and to know to which linguistic and cultural area they belong. So for example "Zurich" may be changed into "City 1 in canton 3 of the German-speaking Switzerland". The second city from the same canton that is mentioned becomes "City 2 in the canton 3 of the German-speaking Switzerland". Only the cantons of Vaud and Geneva and the cities of Lausanne and Geneva were not anonymised as people were recruited in such area. Foreign countries were anonymised using the name of the related continent. A number was assigned to each following foreign country from the same continent and foreign city from the same country. The same anonymised version was used in both waves for the same interviewee whenever they mentioned such foreign countries and/or cities.

Other geographical places such as holiday places were kept as they could be hardly related to a specific participant. Finally, the names of public and private institutions providing support to the parents such as "Caritas" are not usually anonymised as they can be hardly related to a specific story. When this is the case then their geographical place is anonymised drawing on the abovementioned protocol. So for e.g. the Caritas office of Vevey may become the "Caritas office of the City 1 in the canton of Vaud".

Other specific pieces of information that could be linked to the participants, the people and the places they mentioned were also anonymised. For example, it might not be sufficient to anonymize the name of the of the former partner's place of origin if the respondent also mentioned historical events (for e.g. wars) occurred in such place. In this case anonymisation required that the information was removed from the transcription if it was too context-specific and not useful to understand the respondent's story of the transition to lone parenthood. Conversely, if that historical event affected their former partner and in turn might have played a role in their experience of the transition to lone parenthood, then the information is kept but modified in such a way that it is

impossible to only refer it to the partner's place of origin (i.e. the same event might have occurred in other places). Hence, the anonymisation protocol could not cover all the situations requiring data anonymisation. For some pieces of information, as the former example shows, specific anonymisation solutions were found. Any piece of information subject to anonymisation was reported in a "Correspondence table" in both the original and the anonymised version. Correspondence tables were not included in the archives but only used as support materials to facilitate data collection in wave two (i.e. to resume the real names of people and places).

Table 7. Anonymisation protocol

INFORMATION TO BE ANONYMISED	RULES FOR ANONYMISATION
NAME OF WORK PLACES	<p>Use the name of the employer's economic sector (i.e. education, health, communication, etc. ...). For e.g.: University of Lausanne = tertiary education institution; CHUV (Lausanne University Hospital) = Health care sector institution.</p> <p>For public administrations such as cantonal and municipal administrations just say that it is a public administration and say in which canton they are situated. For e.g. Immigration bureau of the municipality of Renens = public administration in the canton of Vaud.</p>
NAME OF EDUCATIONAL INSTITUTIONS	<p>Keep the name of the institution and anonymise the geographical name according to the rule below. For people undertaking education at the time of the interview conceal also the name of the institution.</p>
GEOGRAPHICAL PLACES OF RESIDENCE, WORK, EDUCATION	<p>Identify each town and city with the canton to which it belongs to and assign a number to each following town and city within the same canton as follows:</p> <ul style="list-style-type: none"> • Renens = Ville du canton de Vaud • Vevey = Ville 2 du canton de Vaud <p>Use the same expression to anonymise in the following waves for the same interviewee.</p> <p>Keep the real name of the city only for Lausanne and Geneva</p>
FOREIGN COUNTRIES AND CITIES	<p>Use the name of the continent to identify the country and assign a number to each following foreign country in the same continent and foreign city in the same country. For e.g. Egypt = Country 1 in Africa; Cairo = City 1 of the Country 1 in Africa; Alexandria = City 2 of the Country 1 in Africa.</p> <p>Use the same expression to anonymise in the following waves for the same interviewee.</p>
OTHER CANTONS THAN VAUD AND GENEVA	<p>Anonymise using the correspondence pattern for cantons for all the interviews across waves.</p>
PUBLIC AND PRIVATE SUPPORT INSTITUTIONS	<p>Keep the real name of the institution (for e.g. Caritas) and anonymise the geographical place where it is located according to the abovementioned rules.</p>

Full anonymisation was only carried out for the interview transcripts. Data included in life calendars, field notes and summaries were not anonymised as such tools were not going to be archived, nor reported as such in publications but only be used as support materials for data collection and analysis¹⁴⁵.

3. Analytical strategy

Longitudinal research provides the opportunity for a triple analytical strategy using cross-sectional analysis, longitudinal analysis and some combinations of the two (Holland et al., 2006). Specifically, cross-sectional analysis allows to focus on the similarities and differences within the sample, whereas the longitudinal analysis allows to follow in-depth the unfolding of individual stories within their context as well as groups and themes (Thomson, 2007). By combining the two approaches it is possible to see how similar and different stories evolve in relation to their context and make interpretative comparisons (Yates, 2003, p.226). Such possibilities are explored in the following four empirical studies using together both waves of data to understand the vulnerability process of LPs in the cantons of Vaud and Geneva and how social policies can shape it (Table 8). The explorative nature of this work with multiple studies and research questions related to the main one requires to resort to different units of analysis to answer the various research questions. Furthermore, I will often deal with subsamples thus with relatively small numbers of subjects. This will allow “to see specificity and context in some fine grain” (Yates, 2003, p.224).

Following an iterative process, I conducted a thematic analysis which underpins the empirical studies, combining both inductive and deductive coding (Fereday & Muir-Cochrane, 2006) using NVivo 10. Before starting data collection for wave two I began familiarising with existing data reading four interviews selected among the longest ones. Based on such readings and on the first wave topic guide I developed a small set of initial codes to categorise excerpts referring to the following broad themes: story of the transition to lone parenthood, professional trajectory, social network, problems after lone parenthood, advantages in lone parenthood and support received. Throughout this deductive coding new themes were found inductively (for e.g. “new relationships”, to include excerpts about new partnership and “parental arrangements and relationship between parents”, to gather information on how both custodial and non-custodial parents redefined their roles and relationships, after the transition to lone parenthood) and subthemes were created and fleshed out the content of the broad themes. This required an iterative approach whereby at each new theme or subtheme the coding of the previous interviews was revised and possibly modified. This first round of coding allowed me to familiarize with the stories and to set out the main research question.

After the second wave of interviews I developed a codebook to be used for the second-round coding of both waves that was designed to answer the main research question (i.e. how social policies contribute to LPs’ vulnerability). This was based on some themes (such as “story of the transition to lone parenthood”, “parental arrangements and relationship between parents”, “professional trajectory” and “new relationships”) and subthemes taken from the preliminary coding, as well as on

¹⁴⁵Network charts – that are not used in this work - were not subject to anonymization either.

new themes that were explored through the topical part of the second wave interviews, such as “policy-related problems”. A few new subthemes emerged inductively also during the second-round coding. “Policy-related problems” is one of the key themes (including many subthemes) encompassing the main problems LPs faced with social policies, their subjective interpretation, the solutions adopted, the subjective motivations underpinning them and the problems’ repercussions over the life-course. Ultimately, the thematic analysis provided the starting point for all the empirical studies (i.e. Chapters 5, 6, 7 and 8).

In the first empirical study (Chapter 5) I focused on how lack of policy coverage, problematic access to policy support and inadequate support from policies in selected policy fields can shape LPs’ vulnerability process at individual level and generate spill-over effects across life domains, with repercussions over time. To do so, I combined cross-sectional and longitudinal data exploration. As to the former, based on the initial thematic analysis of the problems LPs face with social policies I could further categorize problems within each policy field according to their critical outputs (coverage, access and adequacy) and to specific “subproblems” in the field of family law (for e.g. problem with “child recognition” and “adoptions”). Subsequently, I conducted a qualitative process analysis (longitudinal examination) of selected emblematic stories (Thomson, 2011) including the most critical cases of problems with social policies. Such technique allowed to operationalize the principles of the life-course to interpret the story development (i.e. the process) in its context. Hence, the cases of problems with social policies are the unit of analysis of the cross-sectional data examination, whereas LPs’ stories are the unit of analysis of the longitudinal examination. In this chapter I used data collected through interviews, field notes and life calendars.

In the following two chapters I teased out two specific policy issues (i.e. policy-related problems) emerged with the thematic analysis to see how they contributed to LPs’ vulnerability. In both chapters I analysed the experience of the subsample of those who faced each policy issue using data from interviews, life calendars, field notes and summaries. Specifically, in Chapter 6 I looked at child maintenance policy combining cross-sectional and longitudinal analyses many times along several analytical steps. After the general thematic analysis, I identified the possible responses to violations of maintenance agreements of those parents that were concerned by such issue through a categorical analysis of such subsample. To do so I looked at the exerts collected in the themes “violation of maintenance agreements” and “parental arrangements and relationships with former partners”. This was followed by a chronological examination to outline the individual sequences of responses and a new categorical analysis to identify types of actions paths (i.e. types of sequences). Finally, I conducted a chronological examination of the repercussions of violations on participants’ life-course within each category of action paths. In this chapter I used responses and sequences of responses to violations as the units of analysis of the first and the second categorical examinations accordingly. Finally, LPs’ stories were the unit of analysis in the two chronological analyses of individual sequences of responses and violations’ repercussions.

In Chapter 7 I identified the parents facing economic hardship and problems with receiving social assistance and categorized their responses to such issue through cross-sectional data examination. Finally, through a chronological analysis I showed how problems with social assistance contributed to their vulnerability over time. In this study LPs’ responses and LPs’ stories are the units of analysis of the categorical and chronological analysis accordingly.

In Chapter 8 I explored the theme “new relationships” identified with the initial thematic analysis. This included exerts concerning LPs’ new relationships (after the transition to lone parenthood) as well as their ideas and expectations around (re)partnering. To see if lone mothers see (re)partnering as a possible way to end the transition to lone parenthood and the vulnerability process that may go with it, I carried out a categorical analysis to identify the various meanings of (re)partnering for lone mothers (i.e. thirty-eight out of the forty participants) using interviews, field notes and summaries. Hence meanings of (re)partnering were the unit of analysis for the categorical analysis in this chapter.

Table 8. Analytical strategy and data sources for the empirical studies

CHAPTERS	ANALYTICAL STRATEGY	DATA SOURCES
<p>Chapter 5: <i>LPs’ vulnerability in the Swiss social policy context: a process analysis approach</i></p>	<p>Thematic analysis (whole sample) and identification of the theme “policy-related problems” and related subthemes including problems with specific policy fields</p> <p>Categorical analysis (whole sample) of problems within each policy field based on the critical outputs and subthemes for problems with family law</p> <p>Chronological analysis (subsample): qualitative process analysis of selected emblematic stories to investigate policies’ contribution to LPs’ vulnerability over time</p>	<p>Interviews Life Calendars Field notes</p>
<p>Chapter 6: <i>Violations of child maintenance agreements: a study on the role of enforcement policy tools in lone mothers’ vulnerability</i></p>	<p>Thematic analysis (whole sample) and identification of the themes:</p> <ul style="list-style-type: none"> • policy-related problems (including problems related to violation of maintenance agreements), • parental arrangements and relationships with former partners <p>Categorical analysis (subsample): identification of the possible responses to the problem “violation of maintenance agreements” of the parents concerned by such issue</p>	<p>Interviews Life Calendars Field notes Summaries</p>

	<p>Chronological analysis (subsample): outlining the individual sequences of responses</p> <p>Categorical analysis (subsample): identification of the types of actions paths (i.e. types of sequences)</p> <p>Chronological analysis (subsample): identification of violation repercussions on participants' life-course within each category of action paths</p>	
<p>Chapter 7: <i>Vulnerable LPs with no access to social assistance: coping strategies, lack of agency and repercussions over the life-course</i></p>	<p>Thematic analysis (whole sample) and identification of the theme: "problems with social assistance"</p> <p>Categorical analysis (subsample): identification of LPs' responses to poor access to social assistance</p> <p>Chronological analysis (subsample): investigation of how problems with access to social assistance contributed to LPs' vulnerability over time</p>	<p>Interviews Life Calendars Field notes Summaries</p>
<p>Chapter 8: <i>The meanings of (re)partnering for lone mothers</i></p>	<p>Thematic analysis (whole sample) and identification of the theme "new relationships"</p> <p>Categorical analysis (subsample): identification of the various meanings of (re)partnering for lone mothers</p>	<p>Interviews Field notes Summaries</p>

Chapter 5. Lone parents' vulnerability in the Swiss social policy context: a process analysis approach

1. Introduction

As it has been shown, existing literature mainly associates vulnerability in lone parenthood with negative outcomes that would be the product of the family structure itself (see Chapter 1). The role of the social policy context in the process of vulnerability is mostly overlooked. Specifically, no studies show how problems with policies can affect LPs' life-course in many life domains and have repercussions over time. This thesis aims at filling this gap.

This first empirical chapter will answer the general research question of the thesis with a first overview on the role of social policies in LPs' vulnerability. It will explore the contribution that both explicit and implicit family policies¹⁴⁶ can give to the vulnerability process in lone parenthood. Particularly, I will show how lack of policy coverage, problematic access to policy support and inadequate support from policies (the three policy outputs described in Chapter 2 and 3) in various policy fields can play a role in LPs' vulnerability over the life-course. Specifically, drawing on the vulnerability concept developed in Chapter 1, I will illustrate:

- a. how policies – as part of the context - can contribute to LPs' vulnerability, at individual level (multilevel aspect of vulnerability);
- b. how they can affect LPs' life-course generating spill-over effects across life domains (multidimensional aspect of vulnerability);
- c. that such impacts can last over time (longitudinal aspect of vulnerability).

By examining simultaneously the three dimensions of vulnerability, this study offers a holistic view on the way policy-related vulnerability is generated and transmitted over time. Furthermore, by looking at a set of both explicit and implicit family policies, this chapter aims at providing a range of examples of policy-related vulnerability in lone parenthood. It will therefore simultaneously contribute to two main literature streams. First, it will offer an application of the vulnerability theoretical framework adopted in this thesis to the case of lone parenthood. Second, it will be in conversation with the literature on family policy pointing out the importance of investigating the role of implicit family policies (and not just explicit family policies) to understand how families fare in a given welfare state.

Being based on qualitative biographical accounts, this chapter also sheds light on the way people interpret the social policy context they face and consequently react to it. It unveils the link(s) between the objective constraints and opportunities offered by such context and their agency (or lack of gency) within it, through the explanations provided in people's narratives. This is relevant as it complements quantitative research by providing insights into processes that are invisible in such works (for e.g. why people do not make use of their rights or how people obtain benefits they would

¹⁴⁶The former ones include policies that are deliberately designed to achieve family-related goals. The latter ones concern policies that are not primarily intended to achieve family-related goals and despite this have important impacts on families (Kamerma & Kahn, 1978). See Chapter 2 for details.

not be entitled to). This in turn is particularly relevant as it allows to see the role relationships play in LPs' decisions. With this respect, this work will also dialogue with the literature on the ethics of care (Held, 2006).

To carry out the task, I will examine the life-course of a selection of parents who faced problems with some explicit and implicit family policies based on the qualitative process analysis illustrated by Mendez (2010) and colleagues. This allows to interpret individual and collective processes in qualitative research based on four key concepts: ingredients, sequences, driving forces and turning points. By applying this method to the vulnerability process, I will elicit the contribution that explicit and implicit family policies can give to this in the case of lone parenthood.

2. Data and methods

Data

This work is based on the two-wave longitudinal qualitative fieldwork conducted in the cantons of Vaud and Geneva¹⁴⁷ between 2012 and 2015. Data includes interviews, field notes and the life calendars. Before performing the process analysis, **interviews** were read several times for various purposes. Such successive readings allowed familiarization with the stories, which was essential to carry out a thoughtful process analysis. Furthermore, this allowed some specific contextual elements of lone parenthood in Vaud and Geneva to emerge and contributed to familiarization with the context in which the stories unfold. This is typically the case with social norms around help requests with childcare (for e.g. most participants referred that they would hardly ask someone for help with childcare unless it is for very serious reasons or emergency, because they prefer to cope alone and they don't like to feel indebted). The first wave includes biographical information on the life-course before and after the transition to lone parenthood. Participants were invited to expand on how the transition occurred and was experienced, including its impacts on their life-course in various domains (living places, couple relationships, parental life, education and work and health). Furthermore, they were asked to narrate their experience with institutions and social policy support in general. In the second wave changes occurred in the meantime were reported for all the life domains. Moreover, a problem inventory allowed to elicit parents' experience with difficult situations. Problems related to explicit and implicit family policies came out also in this part of the interview. The second wave also allowed to collect missing pieces of information from the first wave (this was typically the case with missing dates and unreported employment rate changes) and to investigate potential inconsistencies between the stories narrated in the two waves.

Field notes depicted the conditions in which the interview was held in both waves and offered some more contextual elements related to the person and their environment, as perceived by the interviewers. Furthermore, they reported the most striking aspects of the stories (as narrated and

¹⁴⁷One interview was conducted in the canton of Berne as the participant had moved to a new place between the first and the second wave.

perceived by the interviewer). This was useful as the two waves were not conducted by the same researchers (see Chapter 4 for details on the fieldwork).

Life calendars were useful to fix the timing of events occurred every year in the domains under investigation and allowed to ask questions on possible connections among events across domains, whenever a concentration of events around the same years was reported. During the analysis they facilitated the process interpretation with a synthetic representation of ordered facts and related dates across domains. Life calendars were useful in conjunction with interviews as the latter carried the interpretations of those facts and the subjective connections between them.

Thematic coding and case selection

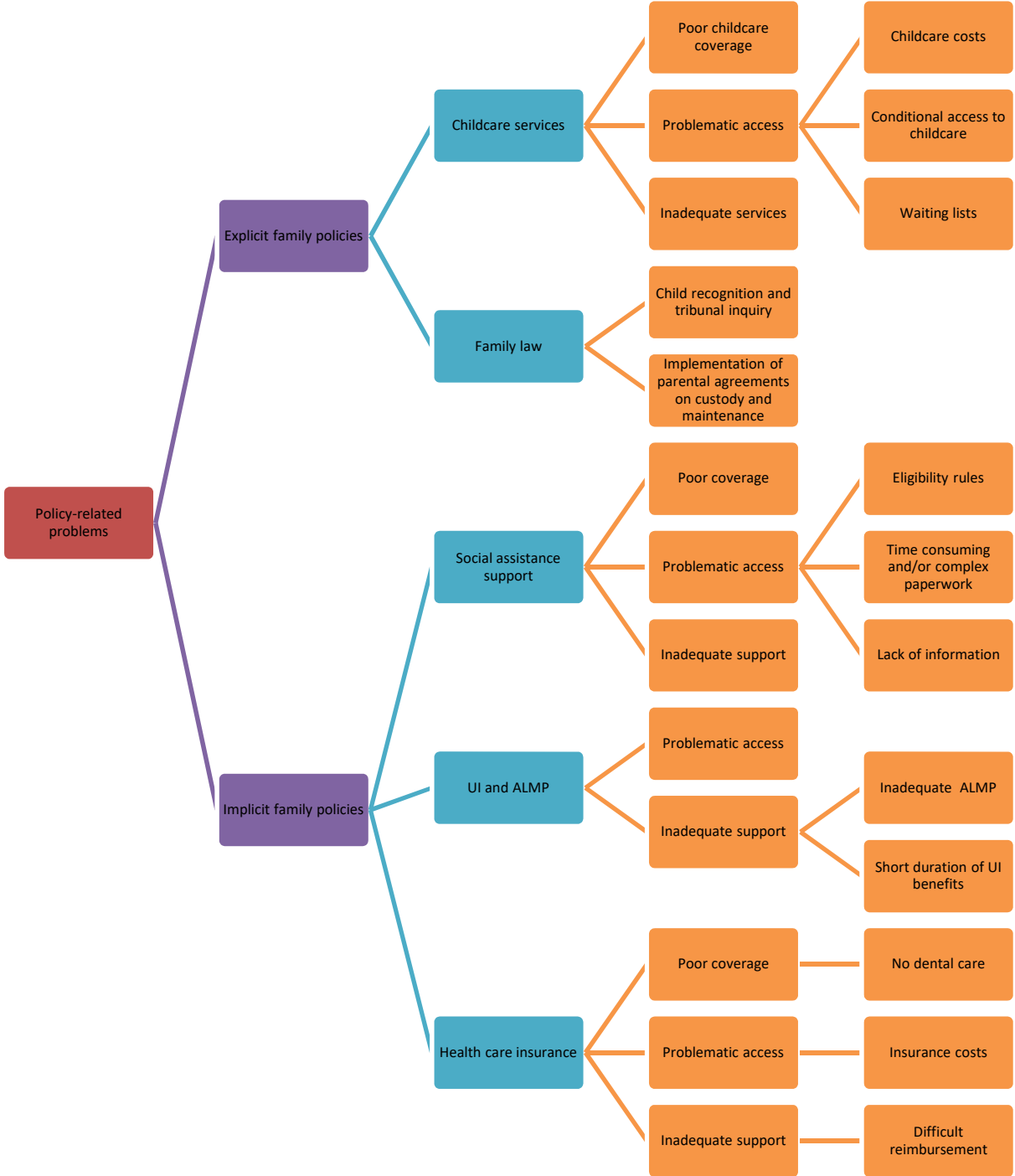
A combination of deductive and inductive coding (Fereday & Muir-Cochrane, 2006) was performed on both waves to identify the problems LPs' encountered with both explicit and implicit family policies (see Chapter 4 for details). Based on the codebook developed after the second wave of data collection, extracts were first grouped by general policy fields and subsequently by categories representing the specific type of problem encountered within that field. Categories were mostly informed by the critical outputs identified in the third chapter while categories for problems with family law emerged inductively (Figure 7). Extracts would include the narration of the problem, its interpretation and the impacts both as narrated by the interviewee and inferred by the interviewer, based on the whole story, but also the solutions people found and their motivation. When problems concerned more than a policy, they were coded in all the related nodes (i.e. the same extract was coded in multiple "problem" nodes).

Once the coding was completed, I selected four stories out of the forty included in the sample and analysed them with the process analysis approach by Mendez (2010) and colleagues. The selection of such a limited number of cases for in depth-analysis was based on "what they represented in relation to the wider data set, and on the basis of the quality of the data itself" (Thomson, 2007, p.573). In other words, they are the richest stories and they epitomize the way social policies, in each respective policy fields, can contribute to shape LPs' life-course. Among the explicit family policies (childcare services, parental leaves, family allowances and family legislation around lone parenthood) problems were mainly experienced with childcare services and the legal framework on parental agreement enforcement¹⁴⁸. For each of these two policies I picked one story that could epitomize their role in the vulnerability process (with spill-over effects across life domains and repercussions over time). Among the implicit family policies (social assistance support, health care insurance, unemployment insurance and active labour market policies - ALMPs - and the pension regime) problems with social assistance support were by far the most cited. Nevertheless, problems with unemployment insurance and ALMPs, as well as health care insurance were also mentioned. I decided to treat more in depth social assistance in a dedicated chapter (Chapter 7) and picked two

¹⁴⁸However, problems with child recognition and the related tribunal inquiry were also experiences by seven mothers and this was the case for almost all the mothers who made their transition to lone parenthood alone, i.e. without experiencing couple parenting in couple (six out of the seven).

stories illustrating problems with ALMPs (as an example of labour market policy) and health care insurance accordingly.

Figure 7. NVivo node tree including the most cited policy-related problems



Qualitative process analysis

I resorted to the process analysis technique as illustrated by Mendez (2010) and colleagues to analyse the abovementioned stories as four separate case studies. This technique allows to apply the life-course principles (i.e. life span development, human agency, linked lives, timing and historical time and place) to the interpretation of people's stories in an integrated fashion. It offers an actionable analytical framework to understand and interpret rich biographies through the lenses of such principles, providing a clear set of operative directions. Furthermore, it pays particular attention to the complementarity between agency and context (Settersten & Gannon, 2005) in the interpretation of the story development, rather than privileging a particular standpoint (i.e. how the macro level affects the micro or *vice versa*) which is one of the key assumptions of the vulnerability concept used in this work (see Chapter 1). This means that individuals, groups and institutions are seen as contributing to specific configurations that might change over time, along the story development (i.e. the process). The qualitative process analysis technique revolves around four conceptual tools which constitute the process and condensate the principles of the life-course: ingredients; sequences; driving forces and turning points.

Before moving to the illustration of the four tools it is important to recall two basic points which underpin the life-course approach and inspire the qualitative process analysis: first, there is no single cause driving social phenomena; second, context matters. The former implies to consider that processes cannot be fully understood with cause-effect types of analysis as the social world is too complex and cannot be reduced to mere cause-effect relationships. It cannot be explored with scientific experiments as in natural sciences, in which predicting variables can be isolated and related to their effects. This leads to the second consideration. The context is not just the scenery of events occurring in people's lives but is the source of constraints and opportunities affecting the process development (Mercier & Oiry, 2010). Specifically, the context can be made of physical (for e.g. the seasons), structural (for e.g. organizations and norms) and social (i.e. individual and group actors and their actions) elements interacting on three different levels. First, they can be observed at various levels of aggregation (i.e. at individual level, at group level and at the societal level). Second, they may belong to various temporal dimensions (for e.g. historical time and biographical time). Finally, they may pertain to various spheres of life (i.e. life domains).

Not all the elements of the context play a role in a process, though. Some may just exist without influencing its development. What is relevant for a qualitative process analysis is to be able to select only those elements that are pertinent to the process and which will be defined the **ingredients** of that process. The permutation analysis allows to understand the pertinence of an ingredient to a process. It is an iterative procedure that must be performed after having identified all the potential ingredients of a process. It consists in assessing the contribution that each potential ingredient gave to the course of the process also via the interaction with other ingredients and in the context of each specific story. If the alleged ingredient does not contribute to shape the actual process development in any of its phases, then it is not an ingredient of the process. The permutation analysis is based on the interpretation of the rich biographical material collected through the interview, as well as the deep knowledge of the context at societal and group level. To reach intelligibility in the

interpretation, the permutation analysis must be repeated at the various levels of analysis (i.e. societal, group and individual). To be considered as an ingredient the element under scrutiny must be coherent with the overall ingredient arrangement and necessary to the process development observed at all levels along the process.

As it is clear, what is important with ingredients is also how they combine along the process. This leads to the second key concept of the process analysis framework: the **sequences** (Longo, Mendez, & Tchobanian, 2010a; Bidart, Longo, & Mendez, 2012). Ingredients may change over time or just disappear as they become no more relevant to understand the way the process developed. Sequences are the units of analysis of the process and are defined by a relatively stable configuration of ingredients that succeed one another along the process and differ from the previous and the subsequent configurations. Therefore, what defines a sequence is not just the list of ingredients included in it, but also the way they interact along the process. An internal coherence within each sequence has to exist for the sequence to be defined. This implies that the ingredients acting on the three levels and with their own different, but superposed temporalities (i.e. some ingredients evolve following an historical time, others a biographical time) must form a unique configuration. Sequences are temporal segments of a process defining the context: the set of opportunities and constraints that people can face. However, they can be also influenced by social actors through their agency. The temporal articulation of sequences can follow a dynamic of continuity or rupture. In other words, a sequence may be the result of a continuous adaptation to a change that occurred in previous sequences, or mark a watershed with the previous sequence, due for example to external factors intervening in the process. A crucial aspect about sequences is thus how to set their boundaries (especially since they are not always defined by ruptures). A new sequence will start when a specific ingredient configuration with its temporalities does not allow anymore to understand the way the process has developed. From an epistemological perspective sequences represent an interesting concept as they are simultaneously real and constructed. On the one hand, they belong to the real life of the people who narrate their experience, despite they represent the ex-post rationalisation of such experience. On the other hand, their identification cannot be just left to the interviewee and requires reworking from the part of the interviewer, as the complexity of a process cannot be immediately grasped by its protagonists (Longo et al., 2010a, p.87).

The third key concept to perform the qualitative process analysis is the **driving force**: the mechanism that generates movement in the process by changing the way ingredients are arranged within it (Pérocheau & Correia, 2010; Bidart et al., 2012). As process analysis is not a cause-effect type of investigation, a driving force is not the cause of the movement, but a more complex mechanism implying both a change in the ingredients included in a given sequence (i.e. they can be completely different, or the change can concern only some of them) and a new ingredient arrangement. Furthermore, a process is not determined by a unique driving force. Conversely, its direction results from the combination of various driving forces acting at various stages of the story development. At least four types of driving forces exist. The programmatic driving force is typical of when both the final stage of a process and its intermediate sequences are already known, as they follow a sort of programme. "The change is contained within a programme that governs the process" (Bidart et al., 2013, p.748). For example, this is the case when social norms orientate individual's transitions over the life-course. This type of driving force is never unique in a process as there is always some unforeseeable events occurring at some point (Pérocheau & Correia, 2010). The evolutionary driving

force results from a threefold mechanism that recalls the evolutionary theory: variation, selection and reproduction. This is typically the case of individuals' adaptation (selection) to a change in the context (variation) that subsequently leads to reproduction of that behaviour as a result of the experience made in the past (p.130). The dialectical driving force implies a tension between two or more ingredients triggering an abrupt change in the process and is typically visible when turning points (see later) occur (p.132). Retracing the origins of the conflict may be difficult, since they can be rooted in past sequences and remain latent for a long time before the dialectical driving force brings about the change. The teleological driving force consists in a tension towards the achievement of an objective. A strong vision orientates the goal achievement and decisions are informed by such vision. Consequently, this driving force may be typical of numerous sequences in which the ingredients are continuously rearranged in a way that is intended to gradually lead to goal achievement (p.134). Multiple driving forces can also act simultaneously. First, one main driving force underlying the whole process may combine with other secondary driving forces explaining part of the changes occurring during the process. This is typically the case of a programmatic driving force. Second, driving forces can also combine in opposition, as in the case of projects led by a teleological driving force, clashing against an evolutionary driving force. The latter might push towards the adaptation to changes occurring in the context and retain the person from pursuing a personal goal, as the teleological driving force would do. Finally, two (or more) driving forces can also lead the process movement towards the same direction. From an epistemological point of view, it should be clear that driving forces are interpretations made by the researcher to make the process intelligible (p.139).

The concept of the driving force shows clearly how the process development in this framework results from the organic combination of an agentic dimension and a structural dimension. To some extent driving forces may be associated with the various types of agency, in relation to the agent's temporal orientation described by Hitlin and Elder (2007). The dialectic driving force for example may be read in conjunction with the pragmatic agency whereby it implies a persisting conflicting situation that may be solved with a knife's edge action, strictly focused on the present moment. The programmatic driving force recalls the identity kind of agency whereby the movement from one sequence to another follows a predetermined pattern that the agent may follow, as it is the case with people acting in accordance with social norms and identity repertoires (identity agency). Finally, the teleological driving force has much to do with the life-course agency whereby the latter implies a long-term orientation of the agent. Having said that, driving forces do not just result from people's agency or lack of agency, but also take into account the contribution of non-agentic ingredients to the process and specifically to the movement across sequences. Therefore, they offer an actionable tool to interpret agency within structure.

The last concept to consider for a qualitative process analysis is the **turning point** (Abbot, 2001). These are defined as changes that are able to radically transform the course of a process. These occur in the transition from a sequence to another and result in a considerable readjustment of the ingredients of a process (Bidart & Brochier, 2010; Bidart et al., 2012). Turning points are defined by five essential characteristics. First, they are unpredictable both in terms of when they appear and in which way they might change the course of the process. Second, they are radical as they imply that the process takes a completely new direction. One that would not be possible to expect before the turning point. Third, this leads to another characteristic which is the simultaneous contagion of many life domains. Fourth, a turning point implies alternatives to choose from. It requires the person to

decide what to do, as it is not possible to just avoid the decision. Finally, the change determined by a turning point is irreversible. This implies that going back to the situation existing before the turning point is too costly, due to the high number of life domains and levels involved. To sum up, turning points imply great changes in a relatively short time and leading to significant consequences. Events are potential sources of discontinuity in a story and are central in the concept of turning point. Some events trigger a turning point in that they occur unexpectedly and open up alternatives to choose from. Others might occur at the end of a crisis that has been during for some time and when they happen they open solutions to solve the crisis that could not be envisaged before.

To apply the qualitative process analysis to the parents' transition to lone parenthood, several steps need to be carefully taken (Longo, Mendez, & Tchobanian, 2010b). The first phase implies defining the conceptual framework of reference and outlining the process. The framework for this study includes the concept of vulnerability in lone parenthood, the concept of explicit and implicit family policies and their critical outputs (lack of coverage, poor access and inadequacy) for the potential beneficiaries. The process under scrutiny is the story of the transition to lone parenthood of the participants to the qualitative panel. Processes start from the beginning of the couple relationship for those who were in a relationship, before the transition to lone parenthood and from the first encounter with the other parent for those who were not. The events occurred in their life-course before the beginning of the process are treated as ingredients (whenever relevant) of the subsequent phases of the story development. The end of the process is determined by the end of data collection after wave two (right censored data). It corresponds to some years after the transition to lone parenthood¹⁴⁹ (specifically between seven and thirteen years). This time lag allowed to see how people entered the transition, how they experienced it and how this eventually affected their life-course, provided the contexts they were facing throughout the development of their stories. To outline the process, I noted the facts occurred and their related timing. Afterwards I made a first tentative selection of the elements that were relevant for its development (ingredients) and for each of them I retraced their evolution along the process. Subsequently, I identified their arrangement over time using both the interview transcripts and the calendars to facilitate sequencing. Finally, I could retrace the phases in which changes concentrated (that might indicate the presence of potential turning points) and carry out a first tentative identification of the process driving forces. In a second phase, I could precise and refine all the above.

3. Swiss social policies and LPs' vulnerability

The following four stories will illustrate how problems with four policies (two explicit family policies and two implicit family policies) may contribute to LPs' vulnerability process. Before each story, I will briefly overview the types of problems experienced with the selected policy, within the whole sample. Subsequently, I will delve into the process analysis of each story.

¹⁴⁹Two of the selected persons (re)partnered for some time during this time, but this did not imply any shared parenting.

3.1. *Poor childcare access and LPs' vulnerability over the life-course: Léa's story*

Problems related to childcare services were among the most cited by the LPs participating in the study, as they concerned twenty-five parents and included various issues. Coverage was problematic for some parents living in municipalities that had not enough places available or no services at all. In such cases parents could not benefit from childcare services. Barriers to access could also prevent childcare use and would depend on high costs, long waiting lists and strict conditionality linked to eligibility rules (for e.g. when access was conditional on the duration of the stay in the canton and the parent had migrated from a different canton). Finally, inadequacy of existing services was also experienced by a number of parents. This would often coincide with an insufficient number of hours/days of service available (for e.g. the opening hours would not entirely cover the parents' work shifts) or concern the quality of the service (for e.g. some parents complained about the childminders' little experience and their inadequate way of taking care of the children). Not all the parents reported such problems and some parents said they were happy with the services they were using. However, when childcare offer was poor this could contribute to LPs' process of vulnerability. In the most difficult stories, problems with childcare services were intertwined with other sorts of policy-related problems (including with implicit family policies), such as problems with the functioning of active labour market policy (see later Béatrice's story). Such connections were particularly dangerous, as they would hinder the parents' work-life balance more than what the sheer fact of being an LP would do and trigger vicious cycles. In what follows I will analyse Léa's story and show how problematic access to childcare services due to waiting lists can contribute to the vulnerability process of a lone mother.

First sequence: Léa meets her husband and gradually gets to know him

Léa meets her partner who had arrived in Switzerland from abroad. They start living together and get married after some time. Their relationship lasts for three years, but since the very beginning and much before the marriage, Léa starts noticing a strange behaviour from his part. The man loses his job due to his drug addiction and does not take any serious steps to find a new one. Consequently, Léa is the only breadwinner of the family and works for long hours as a nurse even if pregnant, while the man would not even help her at home. In addition, he would keep Léa far from her friends, isolate her and be adulterous. Despite the difficult situation, Léa does not involve her family. She is ashamed and does not want to tell them that she is unhappy. Léa delivers her baby alone while the father of the child is somewhere else with his friends. Subsequently, he would not even help Léa with childcare, not even during the night and despite she was still the only adult worker in the couple. Léa tries to cope with the situation until she gives her husband an ultimatum, but this turns into a serious episode of conjugal violence. When the child is only a few months old, Léa decides to stop the relationship with her husband and goes back to her parents' place. This sequence ends with a triggering event leading to a turning point. The episode of conjugal violence is the trigger of her decision to stop the relationship. Léa admits that without that event she would have remained in that relationship.

Yes. I think that in the end ... I mean, I would not thank him, but if there had not been a death threat I would have never left because you are in a vicious circle. He is like those deviant narcissistic persons [speaking about her husband]¹⁵⁰ that make you feel guilty, he would isolate me ... So, thanks to it [death threat] I could leave quite soon.

The context of this sequence is made of many interconnected ingredients. A first group of cognitive ingredients is related to her view of the couple relationship. An important ingredient is Léa's tolerance to her husband's behaviour that she relates to his difficult adaptation to the Swiss context. This makes it possible for their relationship to last more than what could be expected.

I think he wanted many things at the same time. He comes from a country where he could play as a professional athlete and everybody smokes weed there, I think it is ok. The coach pretends not to know ... Here he had started playing for a team and that was not accepted. So he wanted to smoke weed and play as a professional athlete at the same time.

Another important cognitive ingredient contributing to such development of the story is her shame of admitting conjugal problems. Despite being unhappy Léa is unable to talk to her family and ask for help, this adds up to her husband isolating her from friends and keeps the couple crisis stable.

Another set of cognitive and structural ingredients related to her working context and the local childcare policy are already present in this sequence, but remain latent as they are not yet able to affect the story development. A cognitive factor is Léa's expectations about the employment opportunities in her sector. She has chosen to work as a nurse as she thought that there would always be a market for this profession (cognitive ingredient). However, when she started working in the hospital Léa was not aware of the constraints that this profession would pose to her life as a mother. Long hours (up to twelve per day) of work standing in a humid setting would put her under strain, especially during pregnancy and soon after delivery. The work conditions offered by her employer are a latent structural ingredient of the process. Another one is the poor childcare offer. Léa could enrol her child to a *crèche*, but this was only for two days per week due to long waiting lists and it would not cover entirely her long work shifts. An active ingredient (i.e. related to other people's agency or circumstances) is Léa's husband's violent and adulterous behaviour generating suffering and dissatisfaction with her conjugal life.

A dialectical driving force leads the movement to the next sequence. Léa was caught in a conflict between tolerating her husband's vices (and coping alone with her exhausting everyday life) or stopping the relationship. The episode of conjugal violence following her ultimatum disturbs the equilibrium and makes the couple crisis unacceptable. This event triggers a turning point that will change both the composition and the arrangement of the process ingredients in a significant way.

¹⁵⁰Squared parentheses include explanations added by the transcriber to clarify what is being said by the interviewee.

Second sequence: Léa makes her transition to lone parenthood

Léa's transition to lone parenthood brings about many changes in her life-course. Soon after the episode of domestic violence she had to leave her apartment and was hosted by her parents for seven months. Afterwards, thanks to her mother, Léa could find a nice flat for a low rent in a nice area of the town. Despite separation, Léa must still face her husband's threats. After the violence episode and despite her complaint he is still free to hang around and is only punished with a financial penalty, as this is what the law establishes in such situations. Furthermore, Léa is not aware of her rights and tries to keep a relationship between her ex-husband and her child. However, this turns into further episodes of violence and attempts of kidnapping the child. Léa can finally receive help from a local association supporting victims of domestic violence. They allow her to divorce in one-year and obtain that the father could see the child in a protected environment to limit the risk of facing violence but the man would still threaten her and her friends. Such a dreadful experience leaves Léa with a sense of fear and insecurity. She would not feel safe to meet another man as she would not know how to avoid ending up with a person similar to her ex-husband. For the time being she decides to put on hold her life as a woman.

As to her parental role, she has to educate her child alone and she finds it hard. Despite the child was only five months when the father left and she could not really experience parenting in couple, raising the child completely alone is difficult in itself. This is also due to the traumas that he experienced, leading to behavioural problems. Léa is subject to criticisms from other parents as her child would often fight with other kids and is extremely lively. To cope with his aggressiveness, she brings him to a psychologist.

Léa is not satisfied with her work-life balance. Initially she is helped by her parents, especially her father, who has retired. She would often leave her child at their place (often to stay overnight) and collect him after work. This is because Léa's child could only be admitted to the *crèche* two days per week, due to the long waiting lists and her work shifts that would often be unpredictably long and exceed the *crèche* admission hours.

Well, often we would work from 7 to 19:30, which often would become 20, 20:30 (...) The *crèche* is in the other town and I was working in Lausanne. The *crèche* opens at 6:45 and I start working at 7 so in any case it was not possible. The night before may day of work I had to bring him to my parents, for him to sleep at their place and he was already sleeping when I was back. So, if I had four days in a row, I would not see him for four days. When he was a baby that was possible, but when he started growing up he would spend as much time at my parents' as at home. And then I was not there on Christmas day, Mothers' day, Easter ... every bank holiday, New Year's Day ...

Sometime later her father finds out to be affected by a cancer. Léa realises that she cannot rely on him as before, as the father is often weak and tired. She is also pressurised by the indirect criticisms that she receives from her family that "would always bring up the fact that they were helping her" and her brother's complaints, who blames her for resorting too much to her parents' support. Furthermore, Léa suffers from the inevitable comparison with her brother's situation. She had to live to her parents place for seven months while he has what Léa calls a "perfect life" including professional success, a lovely wife and a nice house. Léa knows that any comparison would be unjust,

because she left the parental home when she was seventeen and has always coped alone since then. She realises that “people don’t understand that you need to rest” and decides that she cannot rely on them anymore, but has to be fully independent. Léa resignates from the hospital and decides to go back to university to undertake a training in another discipline (related to the care sector) that she had always liked, but did not have the opportunity to study before. Such change in her professional trajectory was facilitated by a career service who helped her obtaining a scholarship. By doing so, she will only need her parents’ help once a month.

In the past, I could use the *crèche* two days per week because the waiting lists were long, so my father would take care of him all day. My mother was working full-time and my father had retired. After some time, they [the doctors] found out that he had a cancer, and I was feeling guilty knowing that he was sick, and he was taking care of him, although he loves him (...). So I told myself that I had to change life and take care of my son at 100% and depend on nobody. That also played a role [in the decision to change career], the fact of not being in debt to anybody. I really wanted to be left in peace! I wanted to get out of that. Even when they love you, when they have done such important favours for you, they remind you all of the time and this unbearable!

As typical of the sequences following a turning point, a considerable readjustment of ingredients takes place in this part of the process. This implies that some previously latent ingredients acquire new relevance and that some new ones appear in the vulnerability process. Some of the new ingredients are structural and act at societal level. This is the case with social norms around parenting that underpin criticisms towards Léa’s way of educating her child and the legislative framework related to domestic violence allowing her ex-husband to keep on threatening her, despite previous conjugal violence. At community level she is constrained by little access to childcare services contributing to her choice to quit her job and go back to university. This goes hand in hand with an old ingredient at the employer’s level that becomes even more important in the process now that she is alone: the tiring shifts and the unhealthy work environment. However, also thanks to her employment she can benefit from an effective career service that makes her professional plan viable. Finally, a local association helps her with formal arrangements to face her new life as an LP (i.e. divorce and visit rights).

Cognitive ingredients of this sequence include the sense of guilt for asking for help with childcare to her parents and towards her child for not giving him a father. The latter will push Léa to make several attempts to set up regular visits, that will turn into new episodes of conjugal violence and threats. Furthermore, the perception of a competition against her brother and his perfect life contributes to her decision of quitting her job. Finally, a set of active ingredients are also pivotal in this sequence. First, thanks to her mother she can easily find a nice flat, despite the limited offer in the area. Second, the reproach coming from her brother and her family for being always in quest of help and the father’s disease contribute significantly to her decision to stop working as a nurse. Finally, the ex-husband’s threats and the child behavioural problems make her transition to lone parenthood particularly complicated affecting her life as a woman and her life as a mother accordingly. The movement of such ingredients is governed by an evolutionary driving force. Léa experiences the transition to lone motherhood and gradually adapts to this new role trying to adjust her life-course in many domains.

Third sequence: Léa starts a new life as student

The scholarship is almost the unique source of revenue that Léa receives together with a few subsidies (for e.g. to cover health insurance premiums) and is exempted from taxation. Despite the relatively low amount of the scholarship Léa says to be happy because she is paid for studying and can invest on a long-term project. She is not afraid of the sacrifices this requires (such as facing the shame of not being able to afford dental care and having to address the practice run by dentistry students), as she is building a better future for her and her child. She also tries to work as a nurse while studying, but has to give up as she would have problems again with childcare and tiring shifts and she would risk to lose her scholarship. Caring alone for Quenting in such situation is very tiring. Léa has no time for herself and does not go out with friends. Even if she had the time, this would be impossible as she would need to pay for a baby sitter which is virtually impossible with her limited budget.

Many of the ingredients of this sequence come from the previous one. Specifically, Léa is still subject to her ex-husband's threats (despite the help from the association) and must cope with her child's behavioural problems and social norms around parenting underpinning criticisms towards her way of educating him. However, some important ingredients disappear in this sequence. This is the case with Léa's sense of guilt and of being indebted towards her family, together with the reproaches from her brother and her sense of being in a competition with him, as she is now coping alone with childcare. Furthermore, an important ingredient appears: Léa can only count on her limited budget and this contributes to her financial hardship. However, she is motivated by the opportunities for her and her child that she thinks she will have by studying (cognitive ingredient) which make her sacrifices more acceptable. Having little access to childcare is much less problematic now. The evolutionary driving force still leads the movement towards the next sequence.

Fourth sequence: Léa's ex-husband leaves the country and she gradually goes back to her life

After being convicted of a crime Léa's former partner is finally expelled from Switzerland almost two years after their separation. This is a great relief for Léa, who can finally concentrate on her life and does not have to fear his presence anymore. However, they are still in contact via internet. Léa would inform him about their child's progresses but the man is very unstable. Léa wants to avoid her child being disappointed by his father. A psychotherapist is helping her realize that she should not feel guilty because her child will never live with his father.

Lone parenthood is still problematic in many ways but things are slowly getting better. Léa has not much time for herself yet and cannot really go out with her friends, who have stopped inviting her. She is sad that this prevents her to meet new men, now that she would feel more inclined to the idea of having a new partner. However, thanks to her parents' support she could take dance classes one evening per week and resume her favourite hobby. Educating her child alone is still difficult and

together with the teachers they decided to postpone his entry to primary school, due to his behavioural problems. But Quentin is getting better and better. He can communicate better and be quieter. He has now many friends who like him despite his problems. Léa is convinced that this was the right decision and sees that her child is now ready to easily make his transition to school starting from next year. Furthermore, Léa is not anymore concerned about potential criticisms she might receive from other parents, as she has met many more parents at her child's *crèche* and she gets on well with them.

Léa is in her second year of bachelor, but has some delay since she failed two exams and had to repeat them. She acknowledges that this is due to her complicated situation and her difficulty to cope with everything alone, but she feels even more motivated to achieve her goal and work in the domain she has chosen. Now she is also sure about the specific branch (of the domain) that she wants to focus in her studies and future career.

In this sequence Léa has also found the way to work as a home care nurse one day per week and have an extra day of childcare per week. Furthermore, she could ask for and obtain advances of maintenance payments from the canton, since her ex-husband has never paid maintenance. Although the scholarship amount has slightly decreased, her budget has remained substantially unchanged thanks to the public support with maintenance and her new job.

Since the ex-husband left the country Léa could start again taking care of herself. She did not make any major change, but there are little signs that she is slowly moving towards a higher control of her life such as the progress with psychotherapy, the dance classes, the decision to postpone school entry for the child, the motivation to recuperate the failed exams and go on with the studies and the feeling of being ready to have a new partner. All in all she is getting used to her role of lone mother and confesses that in any case now it is easier than when she was with her ex-husband.

In any case I was just trying to survive, I had to fight against him. But afterwards, when everything was sorted and he left, I had no fear anymore... I am ok, now I am happy, I am discovering again what it feels like to be happy. Being alone with a child is difficult. But in my case, it is easier than when I was with him [husband].

Some important ingredients are not anymore part of the process in this sequence. They include the ex-husband's threats, the legal framework related to domestic violence, Léa's sense of guilt towards the child (for not giving him a father) and the difficult work conditions at the hospital. A new cognitive ingredient is her more relaxed approach to potential criticisms concerning her child education. Among the active ingredients the child behavioural problems are still present, but are less important. The psychologist's support is also a new important active ingredient for this part of the process, as well as her new support relationship with her father. Léa still copes alone with her child (to avoid reproach and to preserve her father's health), but receives "extra help" to be able to attend dance classes. A teleological driving force informs this part of Léa's vulnerability process. Now she is not just trying to survive by accommodating to the changes brought about by lone parenthood. Rather, she is trying to govern this transition, making plans for her and her child. She wants to succeed in her studies, improve her psychological status as well as her child's and she begins to dedicate more time to herself with dance classes. Furthermore, she is ready to admit a new partner into her life.

Léa's vulnerability process involves many domains of her life-course including work, family and social life. Problematic access to childcare due to waiting lists was only one of the ingredients that contributed to Léa's process of vulnerability. Even though it is not possible to anticipate how her story would have evolved with optimal childcare support, the permutation analysis shows clearly that the process could have possibly evolved differently, if that ingredient were present at the time of her transition to lone parenthood. A more adequate childcare service with at least more days of support (rather than just two) may have facilitated her. She would have probably resorted much less to her father's help. This in turn could have avoided conflicts with her brother and reproach from her family. Furthermore, she would have not been forced to quit her job and live on a little scholarship.

3.2. Violation of parental agreements on custody and LPs' vulnerability over the life-course: Aïcha's story

LPs experienced problems concerning the Swiss family law with respect to two main issues: child recognition to establish legal filiation and parental agreements concerning custody and maintenance. In the former case seven mothers were involved in conflicts with the child protection authority pushing them to provide the name of the father of their children, despite their dissent and the fathers' lack of participation to childcare or (in one case) despite the child was born with IVF¹⁵¹. In the latter case parents reported having signed unfavourable agreements or having faced violations of the agreements signed. A major issue reported by sixteen parents, that is only apparently unrelated to social policies is the problem of violations of parental agreements concerning custody. If family law can be considered an explicit family policy, whereby it defines the rights and the duties assigned to parents in a country, then custody agreements deserve careful attention. As a matter of fact they aim at regulating the relationships between parents after separation (or divorce) and may play a crucial role in custodial parents' vulnerability, whenever the non-custodial parents do not respect them.

In the following chapter violations of maintenance agreements will be treated in depth as one of the potential issues contributing to poverty in lone parenthood. In this chapter I will treat a case of violation of custody agreements. It should be clear that parental agreements for married and unmarried couples usually include information on both elements of the relationship (custody and maintenance). Despite violations do not strictly depend on the laws, as it is impossible to force non-custodial parents to take care of their children, there is a connection between violations and the existing legal framework. As a matter of fact, sanctions (included in the laws) may act as a deterrent when parents do not comply with existing agreements or compensation for custodial parents may be in place to support them in case of violation, if this is problematized as a societal concern. Furthermore, it is a fact that this is one of the main sources of gender inequalities in lone parenthood, since mothers are mostly assigned custody. Against this backdrop, fathers (the non-custodial parents) can choose to opt out, mothers cannot. This questions the principles informing full custody attribution. Aïcha's story shows very clearly how violations of custody agreements may affect lone mothers' vulnerability in many domains of the life-course.

¹⁵¹In vitro fertilization.

First sequence: Aïcha begins a difficult relationship and after separation finds out to be pregnant

Aïcha meets her future husband Julien when she is a young adult. They would often have arguments and separate to get back together afterwards. To Aïcha this depends on their age gap of two and a half years. Five years after the beginning of their conflicted relationship, Aïcha realizes to be pregnant. She does not want to have an abortion although having a child is not in her plans. She had recently separated from her partner, but this unexpected event makes her reconsider the separation, also due to her boyfriend's persistent requests.

The movement in this sequence is governed by a dialectical driving force between two main ingredients. A latent conflict exists between Aïcha's dissatisfaction with her couple relationship and her incapacity to end it definitively. After finding out to be pregnant the conflict is solved with the decision to go back to her ex-partner and try to live together.

Second sequence: Aïcha and Julien found a family leading to the final crisis

Aïcha moves to her boyfriend's place and soon afterwards they move to a new common flat. One month later they get married. Aïcha was unemployed, but after her child's birth she starts working full-time as an office worker. Julien does not care for the child at all. The only good things about being together for Aïcha are that she can ask him to care for the child when she has to go out and that he contributes financially to the household expenses.

Two years later Aïcha and her husband have a second child. She would have preferred to postpone this and progress in her career before, as in the meantime she had lost her job, but Julien wanted to have a second child and both agreed that they did not want a big age gap between the two children. The pregnancy is very difficult. Aïcha suffers from bulimia and starts a psychotherapy. Aïcha and Julien are in crisis. They live under the same roof, but they are not a couple anymore. She wants to stop it, but she is not courageous enough. When the little child is five months the husband leaves. Aïcha thinks that he had suffered for the difficult time of her pregnancy and that it was just going to be another temporary separation, but this is not the case. Aïcha formally enters lone parenthood. This is a major turning point in her story.

Again a dialectical driving force between two sets of ingredients generates the movement leading to the following sequence. On the one hand Aïcha is dissatisfied with her marriage (cognitive ingredient) due to Julien's absence and careless attitude (active ingredients). Furthermore, her professional aspirations (cognitive ingredient) would lead her to postpone the second child at this stage of her life. On the other hand, she cannot see herself ending the relationship (cognitive ingredient), especially with a child and finally accepts her husband's proposition to have a second child. Finally, Julien's financial support and help with childcare when she is not at home are useful (active ingredients). Aïcha's second difficult pregnancy and bulimia trigger the definitive separation a

few months after the birth of the youngest child, by leading her husband to leave. Such event marks a turning point in her vulnerability process, at the end of the couple crisis.

Third sequence: Aïcha makes her transition to lone motherhood with a neglectful non-custodial father

Aïcha begins her formal transition to lone parenthood and gradually realises how difficult that will be. She asks Julien to find a new place close to hers to facilitate contacts, but the man moves 30 kms far. During a counselling session on separations organised by a local association, she is bewildered by the fact that there exist no obligations for fathers to care for their children. She understands that a father cannot care for his children if he is reluctant to, but she thinks that it is unjust that she will be alone to do it.

There was one thing that really shocked me. It is about the children, that's the fact that a father in Switzerland is not forced to see his children, so, if he does not want to, well... he just does not see them at all ... this is something that... all in all, everything is in the guy's interests. Well, now I say to myself that there is a logic, because if a father visits his children without interest, then this is not even the best thing [for the children] ... (...) and they were clearly saying that nowadays, there is no culprit ... (...) and then, at some point ... I was thinking but the guy, he wants to get out of here, he leaves me alone with two children in the end, he is not guilty, there is nothing that he is blamed for ... this was a real slap in the face!

Aïcha decides to address a lawyer to protect herself and her children. She asks for full custody with maintenance and visit rights for the father limited to a few hours, since he had clearly said that he had done too much for her and the children in the past and now he wanted to take care of himself. He would be more inclined to care for his daughters when they will be older and more autonomous. The separation ruling is made and Julien agrees to spend with the children four hours every two weeks at Aïcha's place, however his visits are irregular since the very beginning and he would not see her daughters for two or three weeks in a row, claiming that visits are incompatible with his work shifts. When Julien is at Aïcha's place he would not really spend time caring for the daughters, but mostly use this time to argue with Aïcha. During those four hours Aïcha cannot meet her friends as she would not have enough time to reach them. When he is not there, he would not spontaneously call to know how the children are doing and it is always Aïcha who has to take the initiative and propose a monthly planning for his visits. Aïcha suffers a lot from this as she does not understand why Julien is so neglectful. She is sad for her children. Especially for the oldest daughter that often asks for the father. Despite this, Julien has always paid maintenance with no delays.

At the time of the separation Aïcha was not working and could only count on maintenance support from Julien and on the unemployment benefit. The lawyer suggests her to look for a full-time job to be able to adequately provide for her children, but she is afraid of not having enough time to care for them and decides to take a part-time position as office worker (60% rate). She likes her job as it allows her to escape everyday problems. Her social life mostly overlaps with her working life as most of her friends belong to the colleagues' group and because she never goes out. Aïcha is in a very unstable professional situation. Her post is temporary and does not even give her the right to sick

leave nor to holidays. This forces her to ask Julien to stay more with the daughters, but the man would often be reluctant and is not even obliged by the law. Aïcha's mother is the most reliable source of moral and practical support, but she does not want to ask her too much, as this is not her role and she also works part-time. She would not even ask for help to her little sister as she is eighteen and must live her life of young girl.

She would not like to rely on external caregivers as this would require some time for her to trust them. Her children were already enrolled to the local *crèche* before separation and attend it four days per week. This is very important for Aïcha as she can work three out of the four days and take some time for herself one day per week for a relatively low fee (this is calculated as a proportion of her revenue). However, she confesses that if she had more money she would have sent her daughters to the *crèche* every weekday. With such organization she does not need to ask for help with childcare to anybody and feel guilty because she is not caring for them, furthermore she is not indebted towards anybody. Aïcha never goes out. She has decided to postpone her social life to when her daughters will be older. When she receives invitations she just declines not to feel guilty that she is having fun instead of caring for her children. Aïcha receives financial support with the rent, the legal expenses and the health care insurance for her and her daughters. However, she compares her financial situation to that of other mothers in the same circumstances and thinks it could be much worse, despite she cannot go on holiday.

In this phase of the process Aïcha tries to adapt to lone motherhood with a careless father. An evolutionary driving force brings adjustments in her professional and parental life domains with latent repercussions on her physical and mental health status (see the next sequence). At structural level, the existing family law (at federal level) does not sanction Julien's lack of commitment with the children. The availability of affordable childcare services (at local level) acts as a buffer during weekdays, but does not suffice to solve her tension with childcare despite her part-time job. She complements her limited financial resources with social assistance benefits, another structural ingredient (at local level). Social norms around parenting also take the shape of a structural ingredient in this sequence. As with many other mothers in the sample, Aïcha would not bother anybody else with her children and prefers to adjust her professional and social life to be able to be independent on other people's help with childcare. This structural ingredient couples with a cognitive one: Aïcha's lack of trust in other potential caregivers. Julien's lack of support with childcare and education is a major active ingredient in Aïcha's vulnerability process, as it significantly contributes to the adjustments she makes to her life-course, such as looking for a part-time job to have enough time with her daughters. All the above contributes to her physical and emotional distress that remains latent in this sequence. Despite bulimia was present since before separation, the problems with her ex-husband and all the adjustments implied by lone parenthood silently impinge on her critical health situation and accompany this part of the process. Two sources of help contribute as active ingredients to Aïcha's story: her lawyer allows her to receive maintenance and her mother encourages her with the children's education and steps in for practical support with childcare.

Fourth sequence: Aïcha gradually gets used to her life as a lone mother but pays the price of a great amount of stress

Nine months after the separation Julien's commitment towards his daughters begins to change and this affects Aïcha's transition into lone parenthood. She asks him to take the daughters away during the four hours, as she cannot accept his presence at home anymore and the man starts to bring them to his place. Gradually Aïcha asks him to try to have the daughters overnight and more than two years after their separation, Julien starts spending one weekend with his daughters every two weeks (but does not share care during school holidays, nor any other time during the week). Three elements made this change possible. First, according to Aïcha, Julien's narcissistic personality is such that he wants to show his new partner that he is a good father. Second, thanks to her psychotherapist, she is gradually realising that she should not feel guilty for his neglectful behaviour and assume all the responsibility for childcare, as this is dangerous for her physical and emotional stability and in any case her daughters will judge him in adulthood. The therapist gave her the courage to ask Julien to take them overnight. Third, the children are older and more autonomous, and it is easier for the father to care for them. When the children are away, Aïcha can take some time for herself, but going out is not easy yet. She needs rest and would often use such time to relax at home. Having only two weekends per month it is also hard to find time to dedicate to a new partner (although this is not the only difficulty with repartnering).

During the week the children still attend childcare (the younger has got the *crèche* every weekday and the older post-school services four days per week, to save some money) and she is very happy with that. She could not even imagine how she would cope without such services. As in the previous sequence, when children are not there in weekdays she deals with housework, administrative tasks and takes medical appointments. She would never rely on other people to care for her children (except for the childcare services and her mother) especially to go out and have fun, as this is not coherent with her idea of being a mother. She still takes on her all the organization and this is very tiring, she feels like she can never stop, but feels less guilty for the rare occasions she takes some time for herself.

Despite being more regular and spending more time with his daughters, Julien would not change his way of parenting, he would leave them free rather than doing things together and neglect them when they are with Aïcha. He just ignores what happens to his daughters at school or any medical issue that might concern them. Aïcha tries to involve him in education as an ally, but the man is just not receptive and the information flow is unidirectional. Furthermore, due to his new partner's jealousy, she can hardly send him a message concerning administrative issues.

Aïcha feels more at ease in her role of lone mother, but fears that her daughters will prefer Julien's relaxed educational style and reject the rules that she establishes during the week. Moreover, receiving no support with educational choices is still problematic to her. She sees the positive sides of it. She has no conflicts with her former husband and is happy not to share education with him that is too authoritarian, but suffers from not being sure that she is making the right choices for her daughters and asks for advice to her mother who is encouraging.

A further source of tension for Aïcha is Julien's request for divorce. He would like to avoid to share care during holidays and asks her to collect her daughters from his place on Sunday evening. Aïcha will ask for assistance to her lawyer and claim a financial compensation to pay holiday activities for her daughters. As to maintenance, payments would be almost halved as they would not include anymore the spouse amount (but only the children amount). This would be very complicated for Aïcha. She already had to renounce to her project of taking the driving license (and therefore be more independent) as she realised that she could not afford to have a car. With such deduction she would have to provide for her two children with a bit more than 4,000 francs per month. Aïcha is ready to fight against him as their relationships could not be worse. In the meantime, she still receives social assistance benefits and practical support (almost uniquely) from her mother, as in sequence two.

Aïcha has received a permanent contract soon after the end of the temporary one, but keeps on working at the same employment rate (60%) to be able to raise her children alone. Increasing the employment rate would not be feasible to her, despite the limited financial resources. She is very stressed by her personal problems and has not recovered from bulimia, yet. She still thinks to have no other choice than to assume all the responsibility for her children and she always said to herself that she could do it, to cope with the fact that she sees no alternatives. The psychotherapist suggested her to stop working for some time and take some rest fearing that she was very close to her limits, but Aïcha has always refused, arguing that she would not be able to start back again and keep the same peace. Furthermore, she is too shy to tell others about her problems. However, her boss notices that she is not doing well and Aïcha is then forced to talk about her problems. The boss understands Aïcha's situation as she is herself a lone mother and asks her to reduce her work rate to 40%. Aïcha is happy and grateful to her. She would have never had the courage to ask to work less. Now she can also intensify the treatments using the extra time.

Yes, that was so relieving to be able to get out and say to myself "I am not ok", that is hard for me, it is hard to say "No, I am not ok, I cannot keep pace with this rhythm anymore". And more than this, that she understood and that she supports me, even just this was already a relief. And then, yes, consequently everything goes better, I can take more distance ... (...) But if she had not asked the question, I think I would have kept it for a while.

But why ? Did you fear her reaction? I mean, what did you imagine it could happen?

I think I can't confess to myself that I have weaknesses. I could hardly admit that ...

To you? Not just to her, isn't it?

To me and to everybody [I could not admit] that it is hard. Although I want to do everything, to deal with everything and so on, at some point there are consequences to that and it is hard to admit it, to say to myself that in the end it is a failure for me. Indeed, not being able to make ends meet was clearly a failure to me. So, this is why it is hard to talk about that, to accept when the doctors tell me about that [that her situation is too difficult to deal with alone], well I would not exaggerate either when talking about that. To me, I could go on that way actually, I had not even an idea of the consequences or that I was not doing well. That's the way it is, I don't have choice so ...

The final sequence of the process is governed by a dialectical driving force opposing two sets of ingredients. On the one hand Aïcha is convinced that she must cope alone with her life as a lone mother and to adjust her life-course to accommodate to the father's absence in child raising. This results from a first set of ingredients that are mostly imported from the third sequence. At structural level social norms around being a good mother incentivize this whereby she would not leave her daughters with other people just to go out and have fun. At individual level two cognitive ingredients

underpin such view: first, her lack of trust for other caregivers; second, her incapacity to confess her problems and ask for help. Availability of social assistance and adequate childcare (that she can use more in this sequence) are two local structural ingredients that support her adaptation to lone motherhood. At the employer's level, her new permanent contract provides the necessary financial stability together with maintenance support from her ex-husband. Her mother's support with child raising still represents an important active ingredient of the process. Finally, she envisages resorting to the same lawyer that helped her in the past to respond to her ex-husband's request of divorce (active ingredients).

On the other hand, she gradually realizes that she is too much under pressure and that she is not doing well at all (including with bulimia). The therapists' support (psychologist and psychiatrist) is an important active ingredient that helps her visualize the risks of her way of approaching lone parenthood. Thanks to the psychologist, Aïcha finds the courage to ask Julien to commit more to childcare. This is also facilitated by other two active ingredients: the presence of Julien's new partner pushing him to show that he cares and the fact that children are relatively older and require less intensive care. The latent conflict between these two groups of ingredients was solved by her boss and makes the second group of ingredients prevail. Aïcha confessed that she was not doing well and accepted to reduce her employment rate to rest more and take care of herself.

Aïcha's story shows how important the ex-partner's participation to child raising is. The violation of custody agreements *per se* is not the only ingredient affecting her vulnerability process over time and across domains, but significantly contributes to it whereby she is already physically and emotionally unstable (bulimia) and not inclined to mobilize other people's help. In addition, the father's absence does not just imply lack of support with childcare (that increases in the last sequence), but also includes absolute neglect of the children's education, which makes Aïcha's burden even heavier.

3.3. *Inadequate active labour market policy and LPs' vulnerability over the life-course: Béatrice's story*

Seven LPs in the study reported problems with implicit family policy in the field of labour market. Three issues came out in this field. First, some parents experienced problems with access to unemployment benefits depending on the benefit administration and/or on the eligibility criteria operating. For example, some parents had to wait up to a month after the expiration of the last contract before receiving the benefit. Alternatively, lack of information on the functioning of the unemployment insurance (UI) enrolment procedure determined sanctions and therefore the impossibility to access unemployment benefits soon after the request. Some mothers also experienced stigma due to strict conditionality, as they were forced to constantly prove that they were looking for a job in order to receive the benefits. Second, UI adequacy was also subject to criticism concerning the benefit duration. For example, a lone mother reported not receiving the benefit to cover the last month before starting a new job and being said that she should have used the benefit provided the month before. Finally, inadequate active labour market policy (ALMP) was also an issue for some mothers in receipt of unemployment benefits or social assistance. Some mothers reported having received insufficient support with job search. Some others were forced to

take jobs that were not compatible with their mother's role or professional skills (i.e. the mother was overqualified for the job). Sometimes they were asked to take jobs related to their profession, but for no remuneration and faced stigmatization. Training programs included in ALMP were also criticised for being useless as they would focus on general skills. Béatrice's story shows clearly how inadequate ALMP can contribute to the vulnerability process of a lone mother in conjunction with other policy-related problems (i.e. poor access to childcare). Her story features a dense problem constellation that transforms over time. Notwithstanding all the difficulties, she will finally achieve professional development, but will pay the price for her ambition in her life as a parent.

First sequence: Béatrice leaves Switzerland and meets her future husband in Africa

Béatrice is a Swiss woman who left Switzerland when she was about thirty-three to conduct a fieldwork in Africa, in the frame of her studies. During her stay she met a man that soon became her husband (with the African rite that is not valid in the Swiss law) and the father of her child, Jonas. Béatrice was not planning to become a mother at her age. She wanted to secure her career as a researcher first and postpone maternity, but in the end accepted her husband's proposition to have a child together, because she loved him. During the pregnancy she realized that she could not live in the same uncomfortable environment she had been living in before with her husband. They were eight hours far from the closest hospital and this was not acceptable to her. In accordance with her husband she decided to move to the capital city, but the situation was difficult. The husband could not easily reach her if not for a few hours due to his work shifts and to the length of the journey. Furthermore, she was discriminated by the local population saying that she was spoiled. When her husband could finally reach her the situation did not change. After receiving her diploma Béatrice could hardly find a job. Her husband was the only breadwinner in the family and this made their financial situation extremely difficult. The man could hardly accept to live in such precarious conditions despite working and Béatrice was further discriminated for living in an expensive environment on his black husband's salary. The cultural clash became unbearable to Béatrice and ended up deteriorating her couple relationship. Her husband became depressed and tried to cope with alcohol. The couple crisis made her decide to separate from him. This was the first turning point in her vulnerability process.

[I was always] the foregneir, despite all the efforts I made, I was always the white woman, and that was hard to live with to me, although other people would say, come on, don't care about that, that was hard to me (...) and then him of course, he also made a lot of efforts, I know that, he did really a lot, he was sad, that's the thing. I was making him sad, because I was sad myself. And all this made our relationship deteriorate, that's the fact, and then, he actually started drinking. And me, I had ... that's the thing, things evolved this way, he started drinking to cope with that failure, that's the thing, and to me, seeing him come back home in the evening, drunk, to me, that was unbearable, to me that was really the... that was enough, that's the fact. I could not stand it anymore.

The first sequence of Béatrice's story features a number of structural and cognitive ingredients arranged in opposition to another main ingredient: her love for her husband and the will to protect her family life. However, at local level she must face discrimination (structural ingredient) and a strong cultural clash (cognitive ingredient) also due to very different standards of living (structural

ingredient). These elements cumulate with the difficult situation of the local labour market (structural ingredient) and her deception for being unemployed despite her expectations to easily find a job in her research field in Africa (cognitive ingredient) and slowly deteriorate her relationship with her husband. The conflict between the unfavourable context and her love for her husband is governed by a dialectical driving force until the former prevails. When the unfavourable context affects the couple relationship, her dissatisfaction with the conjugal life makes the separation inevitable.

Second sequence: Béatrice makes her transition to lone parenthood in Africa, but in the end goes back to Switzerland

Two years after their marriage Béatrice and her husband separate and she moves to some friends with Jonas. Béatrice accepts a job although it is completely unrelated to her professional field, however, this only lasts for one month and afterwards she is unemployed again. She cannot count on her ex-husband's support with childcare nor with child maintenance as he is caught in his depression that also causes him troubles at work. Béatrice is in a very precarious financial situation and starts selling her goods to be able to survive and provide for her child. She tries to resist for two years. She knows how difficult it is to grow-up without a father, as she did, but in the end she gives up. She has no money left and cannot bear the cultural clash anymore. She realises that the only thing she could do is to leave Africa and start back again in Switzerland with her child. Her ex-husband would never go with them fearing discrimination and Béatrice knows this.

Well, yes, we talked a lot about that, when we were still together, we told ourselves that... his father is very intelligent ... he is not the African man that absolutely wanted to live in Europe. He is the African man that fears Europe, he is a journalist by the way, so he is informed, he saw many of his brothers with their dream to move to Europe. He saw the situation there, I mean he has never been there, but he watched on tv news reports where ten people were stuck in one room and they would not dare say the truth in Africa, fearing exclusion or that their family would be subject to shame. (...). So, that's the thing, to me there was no other solution, as the only work that I found was for a multinational company [in Africa] and they would offer me a wage ... I could not even live on that! Well, I had to pay the baby-sitter, the school for my child... I did not even have money left to pay rent and the commute. So, that's the thing, I had no other solutions except to prostitute myself and that was out of the question. Well, you must know that this African country is a place where women prostitute themselves, both black and white women. Even if they have a job, they do that. That's the fact, this is the reality, that's a country ... I mean ... there is no morality (...) I could not understand this anymore, I was really feeling like a ... a real alien, except [with] my husband who was different. And I know that there are people who are different, but the great majority was such that I would suffer a lot from that situation. That's the reason. And even all the efforts that I made to stay, to allow my child to stay with his father, as I come from separated parents and I suffered a lot for not having met my father ... So I really did everything I could for him to be close to his father, but, when you find yourself with a rope around your neck and you don't even have 10 cents in your wallet ...

Béatrice's ex-husband accepts her decision to leave and asks for a loan to his employer to help her buy the tickets and fly to Europe. In one-week time Béatrice receives the loan and leaves Africa with her child heading to her brother's place in Switzerland. This marks a major turning point in her story.

This sequence of the process is also governed by a dialectical driving force that results in the victory of one set of ingredients, including some ingredients that already featured in the first sequence. On the one hand stands a cognitive ingredient: Béatrice remembers her suffering for growing up without her father and would like to avoid that her child faces the same. On the other hand, she still faces a context made of discrimination towards white people, very different standards of living and cultural values (as opposed to the European ones) and limited opportunities in the local labour market. In addition, two active ingredients contribute to this group of ingredients, in this part of the process: the impossibility to receive financial help from Jonas' father to raise the child (due to his difficult professional situation), his availability to help them move to Switzerland and the brother's availability to host her. The success of the second group of ingredients triggers the turning point closing this sequence with Béatrice's return to Switzerland.

Third sequence: Béatrice arrives in Switzerland and begins her fight to find a satisfying job

Béatrice and her three-year old child move to Switzerland. They are first hosted by her brother and after two months they find a little flat. Soon after their arrival Jonas begins suffering. His crises will last about a year. Béatrice feels guilty for this and believes that it depends on her way of raising him. She tries to find the way to educate him alone to be more reasonable and quieter, but this is very hard. Meanwhile she starts looking for a job with no much luck. She benefits from the minimum revenue and asks to be included in the counselling program administered by the local ORP¹⁵² that is normally open to every unemployed person, independently on the fact that they are eligible for unemployment benefits or not. At the beginning they do not want to treat her case (arguing that it was too soon to look for their support). After fighting, Béatrice finally manages to be included in the program thanks to a counsellor's support. She then starts with an internship in her research field that she has found herself. She is happy to do something that is related to her studies, but finds it extremely difficult to reconcile work and family life. She wakes up very early in the morning to be able to leave her child at the local *crèche* at 6:00 by bike, before getting the train to work. Commuting is extremely stressful. When she comes back she collects her child and is subject to reproach from the childminders if she is late, due to train delays. All this is very tiring, but Béatrice knows that it is necessary to climb the career ladder. Consequently, she fights to have the opportunity to do a second internship in her field despite the opposition from the administration providing the minimum revenue that would not agree on its usefulness.

I was always in a hurry, but I knew that I needed to do that in order to climb the career ladder. I had to take an internship after another. So, I completed this project [the internship] successfully, they were super happy. And after that, after that I started fighting again because I knew that I had to take up more internships, but at the same time I was still receiving the minimum revenue, because when you are a mother a stage is not enough to make a living, so, that is the problem. I had no other solutions than to stay in the minimum revenue programme because I could not find a job, yet. So, I asked to have another... I don't remember anymore ... oh yes, that was a job [another internship] in the frame of the minimum revenue programme, for an institution in the environmental sector. (...)

¹⁵²The local employment office (see Chapter 3).

So, all your efforts paid in the end?

Yes, exactly, it took me to... exactly. And there, at the unemployment office [at the administration providing the minimum revenue], they had not understood that, and I must say that when I was working for the institution in the environmental sector, they threatened me to end my internship, because they were saying that it would lead to nothing and that it was expensive, and it would lead to nothing. And I had to struggle writing letters ... my counselor supported me as well, saying that I am a serious person. But I really had to beg them, I had to write a vary long motivation letter, to show also future prospects related to what I am doing, because they wanted to stop it completely (...).

Béatrice starts cumulating temporary contracts. During the second stage she takes the opportunity to complement her revenue with some teaching tasks through a temporary job. Afterwards she is offered a job through a colleague that she had met during her second stage. Cumulating the teaching and the new part-time job is very hard, also because she could have the work as a teacher on condition to take a training. Her long working days do not allow her to spend much time with her child and she feels guilty for this. In addition, she cannot count on reliable childcare support. Jonas is a difficult child and is rejected by the local daycare service network (*mamans de jour*), also due to Béatrice's complaints for their inadequate service (for e.g. childminders would welcome kids wearing inappropriate dresses and would let them look violent movies). Béatrice is desperate. She relies on undeclared childminders that take advantage of her situation and ask her unfair prices, until a registered childminder helps her and allows Jonas to be admitted again to daycare. When Jonas starts going to school the teachers notice that he is more advanced than other children of his age. Béatrice resorts to post-school services in the morning and on Wednesday afternoon, but they are expensive. Also, her professional situation is still precarious. She cumulates short term contracts in her scientific domain and sometimes requests social assistance to complement her revenue. She has no certainties about her professional future, but feels that this is the only way to achieve her professional goals.

About five years after her arrival in Switzerland Béatrice is finally offered a permanent contract as research director, in the institution she was working as temporary researcher. The offer is conditioned on her availability to move to a German-speaking canton. The new job would be a big challenge and Béatrice thinks she does not possess all the required skills. Furthermore, the research field is different from what she has been dealing with so far. Despite this, Béatrice applies for the job. She loves the challenges and looks for a mission to accomplish.

I think I was completely unaware and crazy when I first applied for this job. Well, I am the kind of person ... I like challenges, but I think that somebody who does not like them, who is a bit fearful, would not try. It is too big, too high, and I don't know, I have the impression that if I am motivated, I can achieve anything. And it's true that I am stubborn like that!

Furthermore, she believes this is the right occasion to give value to her professional trajectory and finally have a permanent contract and therefore stability. In addition, Béatrice believes that the German-speaking part of Switzerland is the only part of the country where she could boost her career. Finally, she was told that she was the only suitable internal candidate for that position. After a month of deep thinking, Béatrice accepts the offer and goes through a new turning point.

A teleological driving force underpins the movement in this sequence of Béatrice's vulnerability process and leads to the following sequence. She is motivated to find a stable job in her research field and carefully looks for the right opportunities to direct her career towards the goal

achievement, despite all the troubles. All her decisions are informed by her professional goal. The context she must face includes structural ingredients at local level such as unreliable childcare services, expensive pre-school and post-school services and inadequate support from ALMP that hinder her professional trajectory. At a global level she faces the structural precariousness of the research labour market. In her life as a mother, she is also confronted with two major stressors that are her child's difficult adaptation to the Swiss context and his emotional instability (active ingredient) due to his high IQ. These ingredients underpin Jonas' acute crises and provoke a sense of guilt in Béatrice for not being able to calm him. However, the most powerful ingredients in this sequence pertain to the cognitive sphere and are her trust in the usefulness of cumulating temporary contracts in the research field to achieve her professional goals and her assessment of the potential of the research labour market in the German-speaking part of Switzerland. At the employer's level, the encouragement to apply for the permanent position also contributes to the sequence as an active ingredient.

Fourth sequence: Béatrice finally moves to German-speaking Switzerland, but must face her child's mental impairment

In the new canton Béatrice can benefit of a reliable childcare system to cover pre-school and post-school hours and holidays. Furthermore, her new role as research director allows her more flexibility, therefore she can adapt her daily workload to her needs. However, the first year in the new job is very hard and demanding. She must fill the skill gap and is required to stay at work till late, therefore she cannot see much her child.

Once in the new canton Béatrice realises that Jonas is suffering a lot from this new change of environment. He had to leave Africa when he was three and now feels like he is in a new country, as he had to learn a new language. He had to leave his best friend and his school teacher. Jonas shows instability and starts facing acute crises both at home and at school. About four months after their arrival in the new house he is first hosted in a mental care centre for children. A few days later, he is rejected from school and sent to a mental health clinic due to a serious episode. Jonas is hospitalized and Béatrice can only see him in the weekend for a few hours. Béatrice had not realised how hard would be for Jonas to leave his village and his friends and she would try to stress the positive sides of living in the new city, to convince him that she was doing the right thing for him too.

I would often tell him about his cousins, yes, I would use their example. He has got cousins living in German-speaking Switzerland and who have been travelling quite a lot (...) afterwards they came to Switzerland, to German-speaking Switzerland. They did not understand the language either, well, to tell the truth, they were younger than my child... but I would often talk about them, I would say "You see ..." now they also start speaking German, Swiss German, and it works very well and "for you as well this is great" and I would say "you know, I found it so hard to learn German... I am so happy, you will see, you will be happy when you will be older. Now I understand that you don't like it, but I can promise that when you will be 30, you will come and say "thank you mom"". That's how it is (short laugh). I would tell him all this and I would tell him "we will get closer to uncle François and aunt Anne and to your cousins, this is great!"

Béatrice is told that by the therapists that the child is emotionally instable due to his high IQ and is still suffering from having been uprooted from Africa. Now that Jonas is assisted in the clinic she is partially relieved as she does not have to cope alone with the child's crises anymore. However, she is sad for what happened and can hardly accept that her child is not with her. She says to herself that she should not feel guilty as she could not do much more for her child.

Among the positive sides of the permanent contract, together with her financial stability and the possibility to work in the same place where she lives (rather than commuting, as she would do in the canton of Vaud) Béatrice now enjoys a higher social status. She notices that people surrounding her are more respectful. Her neighbour has begun asking her for advice and treating her like a pair ever since. Similarly, her mother would show interest for Béatrice's profession, despite initial contrasts and lack of attention.

The teleological driving force still underpins Béatrice's vulnerability process. At individual level, her motivation for the professional achievement helps her facing a difficult adaptation to the new position and justifying her choice *vis-à-vis* her child. At local level, reliable childcare services are an important structural ingredient of the process allowing her to fully commit to her new mission. At the employer's level, flexibility in workhours also facilitates this. Her new position gives her the perception of not being stigmatized anymore and reinforces her choice as an important cognitive ingredient. In the parental sphere however, the child's difficult adaptation to Switzerland and his high IQ and related emotional instability acquire more relevance and lead to severe crises. This affects Béatrice's emotionally, as she cannot accept to live far from her child, but does not impinge on her professional motivation.

Béatrice's story illustrates how inadequate ALMP can contribute to the vulnerability process of a lone mother acting as a stressor. Her strong motivation to achieve professional satisfaction is the main driving force of the story development and will help her coping with this stressor, among others. Her fights against social assistance administrators (to justify the importance of collecting precarious jobs to finally reach a stable position in her field) contributed to her professional development and to her possibility to take the permanent contract as research director. However, the success gained in the professional domain does not couple with satisfaction in the parental one. Béatrice's story clearly illustrates that vulnerability is a multidimensional process and one can only reach a full understanding of its development by looking simultaneously at how the various life domains develop.

3.4. Health care insurance coverage and LPs' vulnerability over the life-course: Vivianne's story

Nine parents experienced problems with health care policy. No coverage of dental care in the basic insurance was the most cited problem concerning the health care insurance. The high cost of dental care, especially when the need came unexpectedly, was problematic for the parents that incurred it after their transition to lone parenthood and led them to ask for loans and help to the family. Access to the basic insurance was also difficult for some parents, despite subsidies, as it would take away a

consistent part of their budget. Some mothers stayed in suboptimal situations until they could improve their financial situation. This led to increase the coverage for the children (with complementary insurance) and to choose a more efficient provider for the basic insurance, in order to be reimbursed more quickly and without having to care for the time-consuming paperwork. Sometimes conflicts on the type of treatments that are covered and those who are not may add further stress and require complaints and litigation. In one story, a conflict between the public and the complementary insurance arose on which one had to reimburse the child's hospitalization, due to an operation, that was finally reimbursed as out-patient care, but led to complex home care management for the mother, consequent to avoidable complications. During her transition to lone parenthood Vivianne had to face a serious health issue which required intense recourse to health care. The disease and the high cost of the treatments contributed to her vulnerability process, together with a difficult relationship with the child's father and her precarious job, among others.

First sequence: Vivianne starts a difficult and intense relationship and becomes a mother

Vivianne starts a relationship with Gérard when she is almost in her forties. The story is difficult and intense and lasts for about four years. She works as a part-time professor. She would live at her place during workdays and would go to his place as long as possible on the other days. In the meantime, Gérard dates another woman and Vivianne knows this, but is in love with him and keeps the story going. Vivianne knows that she will have less and less opportunities to become a mother at her age and strongly wants it. She would regret not having this experience in her life, while Gérard never explicitly agrees with the idea. Vivianne does not fear this and feels ready to raise the child alone. She thinks that contraception is men's affair. Gérard never wanted to use condoms and to her this was like agreeing to have a child. She makes several attempts during the years of their relationship and has some miscarriages. Four years after the beginning of their story she finally has a child. Arno is born preterm and risks to die. Vivianne spends three months with him at the hospital, but the father is neglectful despite the doctors' request to be regular in visits (as this would have helped the child). Arno finally survives, but reports a developmental disorder affecting his capacity to speak and move correctly. Vivianne is furious about Gérard's behaviour with the child and decides to stop the relationship. She does not want to deal with his neglect and knows that she must put her energies on the child. Now she is formally a lone mother.

I was saying to myself "well ok, if I must raise this child with somebody who is a little absent, I will deal with that. All I want is to have a child. And that was really a bit ... well, it could seem a bit, like this, with hindsight, it seems very egoistic, this is how it can easily be seen, but to me ... "

Did you have the impression that ... [it was the case]?

I mean, I could not imagine ending my life without having made that experience [to become a mother]. That was important for me.

This first sequence of the story is driven by a teleological force: Vivianne plans to have a child and makes several attempts until she succeeds. Her motivation to become a mother is stronger than her partner's lack of interest in her plan. Her fear for becoming infertile, together with her idea about contraception as a male problem and her trust in her ability to raise a child alone support her project

acting as cognitive ingredients. Two active ingredients also contribute to Vivianne's vulnerability process, but in this case generating emotional distress. First, her partner's infidelity and indifference to the idea of having a child; second, her sisters' disapproval as to her unstable relationship. These two ingredients are not as powerful as Vivianne's motivation to become a mother. However, after four years of unstable relationship and ambiguity, the father's neglect (despite the child's intense needs of care) triggers her decision to stop the relationship. Such event leads to a new sequence.

Second sequence: Vivianne makes her transition to lone parenthood

When Vivianne begins her transition to lone parenthood, she must face several difficulties. First of all she is caught into a dilemma concerning the role of her ex-partner. She does not want her child to grow without a father, but she is aware of his incapacity to keep a regular relationship and the related repercussions this might have on her child.

afterwards I have been looking for him, because I said to myself "My God, this child must absolutely have a father!", so I was always a bit uncertain ...

In the end she decides to call Arno's father and asks him to get back into his child's life. For about four years she tries to have several mediations including third parties, to avoid her presence hindering the father-child relationship. She involves her mother and the child protection services which assist her, setting up meetings with the father and organising visits in neutral settings. However, none of these formal attempts work. Gérard does not attend meetings with the social services. When he spends time with the child he is often violent and would do things such as not feeding him or threatening of kidnapping him. Vivianne thinks that all this violence is in fact addressed to her.

Vivianne is totally in charge of childcare and this is tiring and gradually isolates her. Caring for her child requires many energies and at the end of the day she has no energy left to organise her social life and starts isolating. Her employer is not supportive and would not easily allow leave days for sick child, despite the rights in place. Also, she prefers not to spend money for childcare due to her precarious financial situation and cannot count much on other people's help. She wants her sisters far due to their disapproval of her situation and her best friends do not live in her town. Her mother has died in the meantime and her father is too old to help.

Vivianne's financial problems also begin with her child's birth, as now she must also provide for her child alone. She has only a part-time position at 50%. Despite the profession is highly qualified, she earns less than 5,000 francs per month and her taxes amount to about 1,200 francs, due to her assets including a share of a little cottage, that she has inherited from her parents and would not sell, if not as a last resort option. From now on she will try to increase her employment rate taking new projects, but this is very hard. Furthermore, Gérard does not pay maintenance for the child. Vivianne addresses the judge to have maintenance formally set and to try to recuperate past payments. This further jeopardizes her financial situation as she must also pay 1,500 francs for the legal action and 12,000 francs for the lawyer's assistance. She can finally obtain financial support from the canton

through advances of maintenance payments, but these do not cover the full amount of the maintenance set by the judge and are limited in time (they last 36 months in total). Furthermore, as the man was able to hide his revenue, her request of debt recovery is rejected. Vivianne starts using her savings to pay for all these extras.

Vivianne feels stigmatised by the society. She suffers when people ask her about Arno's father, whether she receives maintenance or not and other issues related to her life as a (lone) parent. Her sisters' disapproval contributes to this. To avoid criticism, she tends to ask for help as little as possible. Also, she believes that people don't want to be bothered with her requests of help with childcare. However, about four years after her transition to lone motherhood she finds out to have a cancer and is operated. During the first phase of acute care she is forced to ask for help with childcare and domestic tasks. She asks her godmother and she accepts. Vivianne realises that she might dare asking for help more than what she does and that if people do not offer their help, it might depend on the fact that she does not ask and therefore conveys the message of not needing help.

A few months later the cancer diagnosis the child protection authority declares that there is nothing else that could be done as the father is reluctant to cooperate with them. Vivianne stops making attempts due to the father's behaviour. This decision marks a new watershed in the story of her transition to lone parenthood.

An evolutionary driving force generates the movement in this part of the process. Vivianne tries to adapt to her new condition of lone mother. She tries to allow her child to have contacts with the father, to increase her revenue (fighting for maintenance and looking for complementary activities) and to cope alone with childcare except for very urgent matters. At a structural level, her vulnerability process features unfavourable social norms around parenting whereby they assume that a child needs two parents. These norms were latent in the first sequence. They push Vivianne to look for Arno's father and play a role in her reluctance to ask for help with childcare. However, her experience with acute health care lets a cognitive ingredient emerge. She is convinced that people don't want to be bothered, but in fact this is partially due to her perception. External mediations from the mother (active ingredient) and the child protection services (structural ingredient at local level) support her choice to allow contacts between Arno and his father. The latter's violent behaviour and neglect are still present in this sequence. The impossibility to help for her closest friends that live far, partially contributes to her difficulties with organising childcare, as an active ingredient, together with a structural ingredient acting at employer's level: her employer's disapproval of leaves for sick child. Another active ingredient is the father's lack of support with maintenance. This impinges on her financial condition together with two structural ingredients acting at global and local level: the precariousness of academic professions and the partial effectiveness of child maintenance enforcement tools. At cognitive level, the value and attachment to the family cottage does not allow Vivianne to sell her share of the asset to obtain extra resources. This sequence ends with two unexpected events that will partially change the composition and the arrangement of the process ingredients mentioned so far: Vivianne's cancer and the child protection authority refuse to continue with mediation support.

Third sequence: Vivianne stops the father's visits and begins a long treatment against the cancer

Vivianne decides not to allow her child see his father anymore due to repeated violence episodes (the man would use weapons at the child's presence) and lack of support from child mediation services. In this sequence Vivianne also moves to a new building run by a cooperative for her child to have a nice social environment and hoping to be helped with childcare. She contributes to their social activities from time to time and receives help with childcare from a neighbour, but in general she cannot rely much on other parents from the cooperative, as she feels that help is not spontaneous (people expect that you reciprocate). She also thinks that people don't want to be bothered, despite on some occasions she is also explicitly told by a neighbour that she must keep on asking, even if sometimes she is not available. All in all, Vivianne is still in charge of the whole childcare organization. This is still tiring and does not leave her much time, nor energies for herself. She almost never pays for childcare, but always tries to find a solution herself and only sometimes asks to acquaintances. Other than that, she benefits from childcare services (pre-school and post-school) and the school canteen on some days.

Vivianne's financial situation slowly worsens. She is still working part-time and cannot increase significantly her employment rate, nor she would sell her share of the cottage. In addition, she has started the treatments for her cancer to avoid a relapse. These are expensive and cost her about 6,000 francs per year (she benefits of the stop-loss threshold) that she pays out-of-pocket as co-payment. Furthermore, she must choose a high deductible and therefore pay a high monthly premium to cover them as much as possible. Vivianne still receives advances of maintenance payments from the cantonal administration until the end of the eligibility period. However, at the end of such period Vivianne receives no maintenance support for two years. She keeps on using her savings to cover her expenses.

This sequence of the story is still driven by an evolutionary driving force. Vivianne makes her way into lone parenthood trying to adjust her life-course according to the adversities she encounters and the opportunities she thinks she can seize. After all the violence episodes she decides to stop the contacts between the father and the child. Her vulnerability process does not feature such problem anymore. Similarly, social norms around couple parenthood remain latent in this part of the story, as lack of support from the child protection authority – to sustain the relationship- prevails. However, some ingredients from the previous sequence still play a role in this one, but combine with new ones forming brand new arrangements. She can now receive regular help from her new neighbour and occasionally from the people belonging to the cooperative organising common activities for the children. Childcare services represent a structural ingredient at local level that is also important with this respect. However, Vivianne is still far from her closest friends and therefore cannot benefit from their help. Furthermore, she is still cautious with help requests with childcare as she believes that even her new neighbours are not necessarily eager to help, or expect that she reciprocates. Finally, she still faces disapproval towards parental leaves at the employer's level. This is why all in all her everyday life is still tiring. Her difficult financial situation is still determined by a number of ingredients of the past such as the precariousness within the academic labour market, the lack of

support with maintenance from her former partner, her unavailability to sell her little asset share and the limited effectiveness of maintenance enforcement tools. In addition, the current configuration of the health care insurance contributes to such overall financial situation as a structural ingredient acting at federal level. Starting from this sequence, a large portion of her budget is devoted to her treatments.

Fourth sequence: Vivianne calls Arno's father back into her child's life

This sequence of Vivianne's story is relatively short and reports many ingredients of the previous one, but an important change occurs over this period. After about three years of no contacts between her child and his father her best friend convinces her that she should allow this and Vivianne decides to set up visits informally, on condition that he hides his weapons when the child is at his place. Despite this, Vivianne has no certainties as to how long this phase is going to last and cannot be sure that Gérard is not going to be violent again. This is also risky because she has full parental responsibility on the child and might lose it, if something serious happens. For this reason, she is always under pressure when Arno is by his father and cannot relax and take some time for herself. However, she hopes that this will gradually allow Gérard to build a stable relationship with his child.

But I still have ... well I don't know what crosses my mind but, I still have the hope that I will succeed (laugh). I have something inside that ...

Succeed in doing what?

In making it possible, that I could let it go, that I could leave him [the child], that I could be confident that the relationship [between father and child] was established, that Arno was not objectified and that it [the relationship] was not like Father Christmas ... and a real relationship, that it was a real relationship between father [and child could be established]

Vivianne takes care of organising the visits as the father would never ask about Arno spontaneously. Sometimes she asks him to take care of the child when she is busy. This allows her to avoid asking to others (avoiding stigmatisation) and paying for childcare. However, she must always have a plan B as the father is unreliable. Gérard's attitude does not change much. He is still neglectful and violent (Arno would come back home without having slept or eaten). Vivianne asks for psychological support to be able to cope with her expectations as to the father's role and to sustain the child. She is aware of the potential emotional repercussions that these contacts might have on Arno and tries to prepare him.

Well, I tell him to be careful. Indeed, at the very beginning, I told him "take it easy, you are not obliged to do everything all at once, you must take care of your heart, because you could be hurt, and it is not sure that you can count on this person. In any case, you could not until now, so take it easy". But then, he realized that he could not hold himself back ... and I could not reproach him for that, but I conditioned him a bit to be cautious and that he does not rush into him ... body and soul. But then, a child and nobody can really do that. So, it is a bit like asking him to square the circle, but at the same time telling him that there might be drawbacks and then ... I would recall these drawbacks.

Vivianne's financial situation has also partially changed, although it still remains difficult. In this sequence of the process her partner has retired and this allows her child to receive a permanent payment from the public pension scheme, although this is still 200 francs lower than the maintenance amount set by the judge. Despite this, her financial situation is still complicated (with all the health-related expenses) and affects her life-course as well as her child's. The professionals at the development unit - that has been treating Arno since his birth - suggest her to enrol the child to the Steiner school, to receive a more adapted education, but Vivianne does not have enough revenue to pay for it and must postpone this.

After about five months of vain attempts Vivianne finds out that Gérard has never kept his weapons away. Furthermore, he keeps on deceiving his child with promises that he does not keep. Following one of these episodes Vivianne has a strong argument with him and decides to address the social services to ask for support. A social worker suggests her to give up and accept that toxic parents exist. Also, she urges her to consider that she might be withdrawn parental responsibility due to her risky behaviour. Vivianne accepts the suggestion and feels relieved. She must not feel guilty for not allowing contacts between Arno and his father.

The evolutionary driving force of the previous two sequences is still in place in this sequence of the story. The father-child relationship is still an important issue in Vivianne's vulnerability process. Her best friend's suggestion (active ingredient) facilitated her decision to search for Arno's father. In this part of the process social norms around couple-parenthood prevail. Vivianne also benefits from psychological support (a new active ingredient) to sustain the relationship, but must face again an old stressor (active ingredient): the father's violence and unreliability. A concept of the child as a powerful agent (Miller, 2005) also contributes to this sequence. Vivianne thinks that empowering the child by warning him against his father's limitations might help. As to her financial situation, despite the permanent payments acting as a new structural ingredient, it still remains problematic. The social worker's intervention leads to a new change in Vivianne's vulnerability process and marks the beginning of a new sequence.

Fifth sequence: Vivianne definitively stops the contacts between Arno and his father

After the last violence episode, Vivianne decides to definitively end the contacts between Arno and his father. She is relieved for not having to face his violence and offences anymore. Above all, she does not have to fight alone against social norms anymore, since the social worker has explicitly legitimized her to stop any contact with the father. This is the most important change occurring in this sequence of Vivianne's vulnerability process.

Her situation as to the everyday organization with her child has not really changed. She cannot ask Gérard to care for the child, but even when she could he would not help at all. Therefore she is still in charge of the whole organization and occasionally resorts to neighbours for urgent back-up with childcare and to the same old neighbour for regular help with Arno, to limit childcare expenditure. All in all, asking for help is still problematic.

Her financial situation keeps worsening. Vivianne is still hoping to be able to enrol her child to the Steiner school, but cannot find the means to do it yet. She still receives the permanent payments for her child, but her professional situation has not changed. She must continue the treatments for the cancer and now she must also find the way to pay for dental care (about 12,000 francs). As a matter of fact, the therapy provoked side-effects involving her teeth, but dental care is not covered by the basic insurance plan. She is seriously concerned about this new expense, although she can still count on a little reserve and will try to keep her assets until possible.

(...) for families like mine, well ... medical expenses such as the insurance premium and the fees it is just ridiculous how expensive they are! Now I have some problems, I need two new teeth because they [the ones I have] are gone because of the treatment ... the healthcare insurance does not cover it at all. [The teeth are gone] because of the side effects [of the treatment] ...

The LAMal [does not cover it]?

The LAMal yes, well I have 12,000 francs to pay for the dentist in one year and then I must find that money somehow (bitter laugh)

The accumulation of disadvantages in many life domains and specifically in her parental and health trajectories contributes to her isolation. Having to deal with all this does not even leave her the energy necessary to contact her friends on the phone.

Vivianne's adaptation to lone motherhood is still in process almost ten years after becoming a lone mother. Three changes occur in the ingredient composition of this last sequence. The first two affect the parental domain and concern a structural and an active ingredient accordingly. First, social norms around couple parenting become latent and are no more able to affect her decisions concerning the father-child relationship. Second and related to the first, she does not have to cope with her former partner's violence anymore. These two changes improve her life as a parent, although organising childcare completely alone is still difficult and tiring. The third change relates to her health trajectory. Her need for dental care has worsened her financial situation.

All in all Vivianne's vulnerability process features the accumulation of disadvantages and their repercussions across domains. The current configuration of the health care insurance played a role in this contributing to her difficult financial circumstances. Vivianne made extensive use of health care after her transition to lone parenthood. Despite no apparent connections between her status of lone mother and her health status, the functioning of the health care insurance (an implicit family policy) contributed to the way she experienced her transition to lone parenthood, via the impacts on her life as a parent (i.e. by further reducing funds for the child private school and for childcare). Her relational life is also compromised by the bad combination between her health problems and lack of resources.

4. Conclusions

This study showed the complexity of the vulnerability process in lone parenthood. This is not exclusive of LPs' families as the mechanisms underpinning such process may be found for example in some couple families. However, there is an important reason which makes essential understanding the complexity of the vulnerability process in lone parenthood. LP households are often subject to

dedicated policy interventions that consider them as a specific category of clients, featuring a distinct set of problems (or negative outcomes). These policies will be ineffective if not harmful if their design does not account for the complexity of LPs' vulnerability process over the life-course. Conversely, by acknowledging such mechanisms policies may be expected to accompany people along this transition in a more appropriate manner.

Through the qualitative process analysis of four stories of transition to lone parenthood, this work illustrates how lack of policy coverage (Vivianne's story with dental care), poor access to policy support (Léa's story with childcare), inadequate support from policies (Béatrice's story with ALMP) and inconsistencies in family legislation on children's custody (Aïcha's story with custody legislation) can possibly impinge - together with other ingredients - on LPs' vulnerability process acting as stressors. Specifically, as part of the context in which LPs' stories unfold, explicit and implicit family policies may contribute to shape the individuals' life-course in various domains, also through spill-over effects across domains. Also, the diversity of circumstances between these parents shows clearly that even when LPs' have a relatively high socio-economic status (see Vivianne and Lucie) or have completed tertiary education (for e.g. Béatrice) they can still be vulnerable and, as with other LPs, vulnerability does not just mean being poor.

The case studies analysed above also point out that not only the types of ingredients (including policies) are relevant for the way a process unfolds, but also the way they are arranged along the vulnerability process determines the development of a story. For example, in Léa's story it is the combination of problematic access to childcare with other ingredients such as the father's cancer, the family reproach and the unbearable work-shifts that determine her decision to leave her job and undertake new studies.

The complexity of the LPs' vulnerability process thus lies in the fact that it may feature problem constellations generated by the accumulation of interdependent problems, whereby each problem (for e.g. financial distress) results from the ingredient arrangement within each sequence. Problem constellations may change over time by improving, worsening and transforming or disappearing, depending on how their building blocks (i.e. the problems and their ingredients) evolve along the process. For e.g. Vivianne's financial distress is prior to her discovery of the cancer, as it is determined by a set of ingredients that exist already before her disease. However, her financial situation is subject to worsening when she increases her out-of-pocket expenditure, due to intense health care needs. In her story, health problems and financial distress go hand in hand from the third sequence on. Aïcha's health problems (emotional distress), her difficulties with childcare management and her financial hardship are part of the same problem constellation. Her ex-husband's increased commitment with the daughters slightly improves her situation as to the childcare problem in sequence four, although the other problems in the constellation remain unchanged. Finally, in Léa's story the problem with childcare disappears with her decision to quit her job as a nurse and go back to university, but allows financial distress to emerge, as she must live on a little scholarship. This last example also points to the fact that being able to cope with (and therefore overcome) a stressor may lead to face new ones. Léa's resilience through adaptive agency brings about a new issue to fight against. This contributes to the complexity of her vulnerability process.

The vulnerability process of an LP may also include latent and mitigated stressors. The former are ingredients that can be part of the process since its first sequences, but only become active (i.e. they can affect it) subsequently and due to triggering events. The latter are ingredients that act as stressors, but whose impact on the process development is even partially mitigated by other ingredients. The child's mental health problems in Béatrice's story are not able to affect her story development (temporarily depriving her of her parental role) until she moves to German-speaking Switzerland and are a typical example of latent ingredient. In Vivianne's story, lack of maintenance support from the husband could have been a much more serious stressor, if she could not access permanent payments from his pension scheme. What is relevant about mitigated stressors is their link with inequalities among LPs, whereby despite similar circumstances they might be exposed to a different level of risk, depending on their ability and possibility to mobilize alternative resources.

The qualitative process analysis also sheds light on the multiplicity of driving forces that may lead to changes in the life-course of an LP after their transition. In Béatrice's story dissatisfaction with conjugal life is the first driver, professional satisfaction leads the following sequences. This allows to say that LPs' priorities may change over the time of their transition and the context they face in each sequence contributes to redefine such priorities. Furthermore, when confronted with many problems, LPs may select what problems to fight against and what battles they want to (even temporarily) give up. For example, in the stories presented above Béatrice underplays her child's adaptation problems to focus on her career, Aïcha underestimates her bulimia to keep pace with her difficult everyday organization, Léa does not immediately react to her ex-husband violence. LPs' agency (and lack of agency) therefore depends on the whole set of ingredients of a sequence and on their arrangement along the process and not just on individual attitudes and values (i.e. one type of cognitive ingredients). The four stories analysed above also urge to reflect upon the relative importance of relationships with significant others in LPs' vulnerability process. These can play a role when parents make apparently illogical decisions that result from their sense of embeddedness into a web of relationships with people they care for. Léa's decision to give up her good wage and go back to studies to be able to adequately care for her child and Vivianne's repeated attempts to allow contacts between Arno and his father are two examples of this.

Against this backdrop, policies can be as essential as any other ingredient of the LPs' vulnerability process and this does not just concern explicit family policies, but also implicit family policies. Although LPs' vulnerability is not entirely dependent on any of these policies, still these may contribute significantly to such process in case of no coverage, problematic access, or inadequacy, acting as constraints that produce spill-over effects across life domains. Aïcha's case shows also the necessity to reflect upon the risks implied by the current legislation on custody and on the need to integrate the traditional social policy domain with the family law domain: if parents cannot be forced to care by law, social policies may compensate such lack of support offering more services or acting on the child maintenance policy side, with specific forms of support, in case of poor or absent participation to childcare from the other parent (mostly fathers). Policies may also contribute to the accumulation of disadvantages in problems' constellations, as in Vivianne's story.

When support is inexistent or not sufficient this may entail the mobilization of other resources. These may be available to some parents and not to others and therefore generate inequalities. The original family background plays an important role in the evolution of some of the stories reported in this

study. Léa's family background and her local origins are extremely important in her story. She knows that she lives in a region featuring a critical shortage of flats to rent and consequently very high rents. When Léa had to leave the flat with her child to escape violence (as opposed to most women in the sample, who could stay in their flats) she was aware that string-pulling is essential to find a flat in her region. Since her mother works for a public administration owning apartments in the area, she could benefit from her mother's professional network to have a nice flat, for a chip rent, in a nice environment and in a relatively short time. As opposed to Léa, Béatrice could not mobilize her family network after her separation. She has never met her father and has almost no relationships with her brothers (except when she was hosted by one of them, at her arrival in Switzerland). Since her parents' divorce she has lived with her mother, however the relationship with her has never been easy. Having said that, external resource mobilization may not come at no cost for the parents who can benefit from them. Léa's conflicts with her family is a case in point.

Another kind of influence of the original family background on LPs' life-course is through their parents' civil status. The literature shows that children of separated parents have higher chances to face a couple break-up in the future as in a pattern (Amato, 1996; Amato & DeBoer, 2001). This was the case in some of the stories collected in this study. Aïcha, for example has never met her biological father and faced her mother's separation from her step-father some years later. Since then, she had no more contacts with the him. Béatrice also faced her mother's divorce and never met her father. When she separated, her son was very young and since then he has gradually lost contacts with his father, similar to her mother's story.

Living in a mixed couple is another element that is linked to the couple break-up and the subsequent experience with lone parenthood in some stories. Léa was in a mixed couple. This was one of the factors that put her relationship under strain. She has been travelling around the world before settling down in her country. During her life as a student and afterwards, to train as a nurse, she spent a relatively long time in some developing countries and learnt to know cultures that are very far from hers. She explains that such experience made her grow and brought her to question her culture of origin. Traveling alone with her backpack revealed her the existence of a different world, that she could not see when she was living with her parents, since they would not travel abroad together. All in all, Léa is open to new cultures but also knows what her society expects from her and what norms should not be violated to be accepted in her community. As opposed to Léa, her husband was born in a country featuring a life style that is very far from the Swiss one and was not capable to adapt to the local culture. Drug consumption is widespread across his country and would not necessarily be sanctioned by the employer, as it might be the case in Switzerland. Léa's open attitude to diversity allowed her to tolerate the difficult relationship with her ex-husband at the beginning. In the long run, the cultural clash did not allow her couple to last, as Léa realized that her husband's behaviour left her alone to provide and care for her family. In Béatrice's story a cultural clash also contributed to her couple instability and subsequent break-up, but this was linked to a conflict between her culture of origin and the local (African) context, rather than to a cultural incompatibility with her husband.

Age effects and specifically the timing of the entry into lone parenthood¹⁵³ can also play a role in the experience of lone parenthood. This is clear in the development of some stories in this study. For example, when Aïcha separated from her husband she was quite young and had not yet achieved a stable professional situation. This posed further strain on her transition to lone parenthood. Similarly, Béatrice's separation occurred when she had just finished her studies and had not yet developed a career in the research field. The timing of her separation was particularly unfavourable as such kind of career path is often precarious, especially in the beginning. A different age effect operated in Vivianne's story. She could not think of her life without making the experience of being a mother and she was pressurized by age norms on motherhood, as she strongly wanted to have a child with Gérard, fearing that it could be her last chance, before becoming infertile. She decided to have a child with a him, despite knowing that he would not necessarily agree with that. Vivianne became lone parent quite soon after her transition to motherhood. Such transition was not completely unexpected and at least partially influenced by her perception of age norms around motherhood.

All the above could only be explored with a longitudinal qualitative research design and a qualitative process analysis. The qualitative methodology allowed to unveil the simultaneous contribution of any single ingredient to the process and the set of interdependences among ingredients. Furthermore, it shed light on the motivations for people's actions (i.e. how they incorporate the context into their decisions). However, this would only provide a static view of vulnerability in lone parenthood if it were not based on a longitudinal design. This allowed to gain insights into changes in the context and the way they were interpreted by the people who faced them, as well as how this affected their priority setting.

In the following two chapters I will focus in depth on one explicit and one implicit family policy to illustrate their contribution as stressors to LPs' vulnerability: the legal framework around child maintenance enforcement and social assistance support. Such selection is based on three main points: first, these were often referred as problematic by the parents participating in this study; second, as they directly affect the amount of financial resources available to LPs, they may contribute to one of the most debated outcomes in lone parenthood, namely poverty; third, they affected their life-course in many domains through spill-over effects.

To fully answer my thesis research question, I will therefore move from a general description of how policies can contribute to LPs' vulnerability through single case studies, to a more in-depth analysis of two specific policies, concerning a relatively numerous subgroup of the sample. Despite the focus on these two specific ingredients (policies) I will keep a process analysis approach in that their contribution to the story development will be read in conjunction with the other ingredients of the process. To do so, I will use the whole sample and will combine categorical and longitudinal analysis to use at best the potentialities of the longitudinal qualitative dataset. Specifically, categorical analysis will elicit variations across cases. Longitudinal analysis will allow to locate the cases within their original context and to explore changes over time.

¹⁵³As participants were selected based on their children's young age at the time of their entry into lone parenthood, this type of age effect is always relevant in the participants' stories.

Chapter 6. Violations of child maintenance agreements: a study on the role of enforcement policy tools in lone mothers' vulnerability

1. Introduction

Child maintenance policy: tools and goals

Child maintenance policy is relatively complex as it includes a multiplicity of tools, aimed at achieving various (and sometimes conflicting) goals concerning LP families. Policy tools encompass the way maintenance¹⁵⁴ responsibilities are allocated to parents (i.e. through specialized agencies, court agreements or hybrid solutions and the degree of discretion left to parents to find an agreement); the way maintenance amounts are set (i.e. the formulas allowing to determine maintenance amounts) and paid (i.e. through direct payments or specialized collecting agencies) and finally the enforcement tools in case of non-compliance (Skinner & Davidson, 2009). Explicit goals may include child poverty alleviation (for e.g. through advances of maintenance in case of non-compliance) and encouragement of private financial responsibility for child support (for e.g. via the sanctions to the non-compliant parent). However, an implicit goal may be to contain access to social assistance (for e.g. through cost recovery, whenever social assistance recipients are asked to return the benefits received to compensate lack of maintenance support, when non-compliance ceases) and therefore reduce public expenditure (Skinner, Hakovirta, & Davidson, 2012). Child maintenance policy in Switzerland is complex also due to the federal institutional configuration. The general policy framework is set at federal level in the civil code, however cantonal administrations are in charge of regulation, financing and provision of advances of maintenance payments (i.e. one of the enforcement tools) to the custodial parent, in case they do not receive maintenance support for their children. Furthermore, as there is no precise indication as to the formula to be used for establishing the amount of maintenance, this decision is left to the judge's discretion and results in a great variety of solutions (Leuba & Bastons Bulletti, 2006)¹⁵⁵.

Persistent violation of maintenance agreements was one of the most frequently reported problems among the lone mothers participating in this study¹⁵⁶ and brought into question the effectiveness of enforcement tools in case of non-compliance. The present chapter focuses on such tools. Based on a problem-centred approach to the investigation of lone parenthood (see Chapter 4), I will show how

¹⁵⁴Maintenance payments in this chapter always refer to child maintenance payments.

¹⁵⁵The federal reform of the Civil Code which came into power in January 2017 does not concern the enforcement tools (i.e. the focus of the present chapter) and mainly revolves around two issues: first, it prioritizes minors' maintenance over other maintenance obligations; second, it establishes that childcare-related expenses of the custodial parent (i.e. those that the parent incur to take care of the child) must be included in the maintenance amount.

¹⁵⁶Based on the judge's rulings, the two fathers of the sample were not entitled to receive maintenance for their children.

mothers in Vaud and Geneva experienced the problem of violation of maintenance obligations and how these could affect their vulnerability, paying attention to the role that enforcement tools played in their circumstances. Far from denying the role that the functioning of other tools may play in non-compliance (for e.g. the formula for maintenance setting could lead to a disproportionate cost for fathers and induce them to violate their obligations), this work concentrates on the problem of non-compliance and its impacts on lone mothers' life-course and does not delve into its causes. It limits its scope to the examination of the role of enforcement tools in lone mothers' vulnerability facing non-compliance. In addition, some studies have shown fathers' attitudes to child maintenance policy in an effort to explain what motivations would lead them to refuse to pay (Burgoyne & Millar, 1994; Skinner, 2013). This work only reports the mothers' experiences and will not deal with fathers. However, their perspective (as narrated by the mothers) will be included insofar as it will help clarify the context of mothers' moves when facing non-compliance.

Child maintenance enforcement in Vaud and Geneva

Three types of enforcement tools are available in the cantons of Vaud and Geneva to protect the position of those parents with custody who do not receive child maintenance payments: first, a **penal complaint** against the debtor; second, a **debt recovery** procedure; finally, **advances of maintenance payments**.

The penal complaint implies that the debtor risks to be imprisoned for a maximum of three years or to have to pay a compensation to the creditor (art. 217 CP¹⁵⁷). With this measure violations of maintenance obligations are conceived as a problem that concerns the private sphere of the relationships between the creditor and the debtor (i.e. mostly mothers and fathers accordingly). In other words, the law clearly identifies the debtors' responsibility and sets sanctions in case of non-compliance, to punish them and allow the creditors to receive compensation. The penal complaint aims at making fathers aware of their responsibilities and can also act as a deterrent. A principle of justice underpins such tool.

The second measure aims at allowing creditors to recuperate past payments. It allows the creditor to address the local office for debt recovery (*office des poursuites*), that is entitled to force the debtor to pay the due amounts through deductions from their salary and wealth¹⁵⁸. This measure still treats violations of maintenance obligations as a private matter, in that this is still seen as a problem between a debtor and a creditor. As a matter of fact, the same procedure is available for other types of debts (not just child maintenance payments). As with the penal complaint, this measure stresses the debtors' (fathers') individual responsibilities towards the creditor and therefore is informed by a principle of justice. The creditor is partially protected in that they will have the opportunity to recuperate past payments, unless the debtor's resources are not enough for them to live¹⁵⁹. Every

¹⁵⁷Penal Code (*Code Pénal*).

¹⁵⁸For more details <https://www.guidesocial.ch/recherche/fiche/poursuite-pour-dettes-115> Last visit on November 30th 2017.

¹⁵⁹The principle of the living wage applies (see Chapter 3).

parent who is facing violations of maintenance obligations can resort to debt recovery to recuperate past payments as there are no specific eligibility rules limiting access to this measure.

The third measure aims at buffering the negative effects of not receiving payments through the provision of advances. Cantonal services (i.e. the BRAPA¹⁶⁰ in the Canton of Vaud and the SCARPA¹⁶¹ in the canton of Geneva) can anticipate a portion or the total amount of the due payments, based on criteria such as the claimant's revenue and the length of their stay in the canton¹⁶². In this case violations of maintenance obligations become a societal problem. This policy tool acknowledges that such behaviour from the part of the debtor may expose the claimant to serious financial hardship and that these may in turn affect the children. More than simply acknowledging the non-custodial parent's responsibility (principle of justice), it establishes a principle of solidarity as the problem is shared within the society. This justifies the use of public money to protect parents (mostly mothers) that find themselves in such situation. Protection may be limited in time, though. In the canton of Geneva, for example, advances can be provided for no more than thirty-six months¹⁶³. The public authority in charge of advances will eventually collect the payments from the debtor (and not from the creditor parent), possibly via debt recovery and/or penal complaints (see above). Advances of maintenance payments are relatively recent compared to the first two measures¹⁶⁴. They were introduced in the canton of Geneva in 1977 and in Vaud in 2004 and marked a policy change towards the recognition of the societal consequences of separation and divorce in the most vulnerable households and especially for women. As opposed to debt recovery this measure is means-tested¹⁶⁵. Consequently, lack of maintenance is not problematized as a threat to a right of the child *tout court*. It is rather conceived as a threat to the chances of children living in the poorest households and consequently to the state, should these families end up claiming social assistance. With this respect, the solidarity principle is limited by a concern for containing public expenditure on advances.

The aim of the chapter is to investigate the role of such policy tools in LPs' vulnerability process, when they face violations of maintenance agreements. I will describe the concrete functioning of these policy tools in the cantons of Vaud and Geneva. Specifically, I will look at if and to what extent they help parents obtain full respect of the formal agreements (and therefore payments for their children) and avoid the negative consequences of not receiving payments on their life-course.

Formal agreements in case of unmarried couples can also include visit rights (in the same document) and the two are strictly connected. Maintenance agreements reflect the time that parents dedicate to their children whereby having full custody implies incurring higher expenses and therefore requires a compensation from the part of the other parent. Conversely, in case of shared custody

¹⁶⁰*Bureau de recouvrement et d'avances de pensions alimentaires* (Office for recovery and advances of maintenance payments).

¹⁶¹*Service cantonal d'avance et recouvrement des pensions alimentaires* (Cantonal service for advances and recovery of maintenance payments).

¹⁶²See Chapter 3 for details on eligibility to SCARPA and BRAPA benefits.

¹⁶³In the canton of Vaud advances also cover the six months before the request and are not limited in time. See Chapter 3 for details.

¹⁶⁴The penal complaint is included in the 1937 Penal code, whereas debt recovery is in the 1889 federal law on debt recovery and bankruptcy (*Loi fédérale sur la poursuite pour dettes et la faillite*).

¹⁶⁵BRAPA revenue threshold is particularly low (52,000 francs per year) but it has no duration limits as opposed to the SCARPA which is more easily accessible (with a threshold revenue of 125,000 francs per year) but has limited duration and requires one year of residence in the canton.

both parents are expected to contribute equally to their children-related expenses during the time they spend together with their children. However, infringement of visit rights is not going to be treated as such in this chapter that focuses entirely on violation of maintenance obligations for the following reason.

We know that many LPs with full custody do not receive maintenance payments for their children (see the introduction of this work) or face partial violations of maintenance obligations (in our sample only 6 parents out of 38 parents had never experienced violations of maintenance payments obligations from the non-custodial parent). This can seriously affect (at least) their economic situation and therefore have repercussions on their children's chances (Hakovirta, 2011). These have been two crucial political issues in the public debate around lone parenthood since the 1970s. It is therefore essential that the law (which provides the context for parents' action), can effectively protect all the parents facing such circumstances and allows everybody in this situation to have equal chances to access maintenance payments in case of violation. By showing the way the abovementioned legal framework addresses such cases in practice, I will show its potential inconsistencies and how they may contribute to jeopardize LPs' conditions, making them (possibly even more) vulnerable. By this study I will therefore contribute to answer the general thesis question showing how an important explicit family policy¹⁶⁶ may contribute to LPs' vulnerability, in conjunction with other ingredients of the vulnerability process (Mendez, 2010).

To do so, I will examine the life-course of those parents who faced violations of maintenance payment obligations. Specifically, I will look at how parents reacted to the violation over time (i.e. if and what use they made of the tools offered by the legal framework to restore the legal situation) and see how these moves affected their life-course in the various domains. As a matter of fact, violating maintenance is rarely a single event. Similarly, reactions against this may imply several steps. This is why violation of maintenance and its impacts are better observed over time. I will consider those parents who signed maintenance agreements or asked the judge to formally establish the payment amount (for the cases in which the other parent was reluctant to sign an agreement) and faced no compliance from the part of the other parent. I will not analyse the cases of those parents who did not receive maintenance if their children had not been recognized by the other parent and those parents who did not sign an agreement/asked the judge to formally set the payment amount, as in these cases there is no legal base for protection. It must be clear however that having no child recognition or no agreement/ruling may not be a pure choice. For example, some parents decided not to allow child recognition because they knew that the other parent was totally reluctant to take (any sort of) responsibility for the child and preferred not being entitled to help with maintenance, rather than sharing parental responsibility with the other parent. Some other parents could not convince the other parent to sign an agreement and tried to regulate the relationship informally. In addition, a number of parents signed agreements that were unfavourable to them (i.e. renounced completely to payments or agreed to receive less than what they would have needed – and probably obtained by a judge - for their children) to avoid quarrels with the other parent and negative repercussions of this on the relationship between the children and the non-custodial parent. However, these cases will not be treated in this chapter that aims at investigating

¹⁶⁶These include policies that are deliberately designed to achieve family-related goals (Kamerma n & Kahn, 1978). See Chapters 2 and 3 for details.

the role that enforcement tools played in parents' stories provided that they were entitled to use them.

2. Data and methods

Data

This work is based on the data collected in the frame of the longitudinal qualitative fieldwork (see Chapter 4 for details). Maintenance payments and agreements were among the most central topics of the **interviews** in both waves. In wave one the full story of the transition to lone parenthood was collected. This included decisions on how to share child-related expenses between parents and the related agreements. Participants were also asked to expand on the motivations for the decisions made. This allowed to elicit the moral dilemmas hidden in the decisions and the role of relationships (with the children and with the other parent) in the way they conducted negotiations around maintenance payments. Furthermore, agreement compliance since the signature was also explored all along the unfolding of the biographies. In wave two, participants were first asked to narrate what had changed in the various life domains (including the parental domain and therefore the formal and informal relationships with the other parent). Whenever the participant did not mention changes in the relationship with the other parent, these were probed with specific questions at the end of the narrative part of the interview (see Chapter 4). As a matter of fact, it was not infrequent for them to report no changes in this sphere despite objective changes had occurred. For example, in some cases they would say that the relationship with the other parent was substantially unchanged since the beginning of the transition to lone parenthood and that they were respecting formal agreements. However, with some specific questions it was possible to find out that in fact the agreement was not being respected by the debtor, because they had not increased the payment amount as stated in the agreement, to account for increasing children's needs (i.e. when children grow up, children-related costs are expected to increase in the household budget and the amount of maintenance is adapted accordingly).

Field notes and **interview summaries** for both waves were also useful and include information on maintenance agreements and compliance over time. In addition, participants' motivations for the agreement and the reactions to potential violations are also reported. Finally, they synthesize the potential spill-over effects of violations of maintenance agreements on other life domains as narrated by the interviewee and noticed by the interviewer¹⁶⁷ (i.e. whenever the participant did not make a direct connection between the violation and another event, but this could be assumed through ex-post data examination, for example as a consequence to the lack of financial resources generated by the maintenance agreement violation). Interview summaries were useful support tools

¹⁶⁷The process approach allows to combine narration and interpretation to give sense to a story, through the careful examination of all the sources of opportunities and constraints provided by the context and that influenced the story development. As the researcher (interviewer) is not directly involved in the story, they may be able to see connections that are not visible to its protagonist.

since the data collection phase as they allowed to easily recall the most salient pieces of information around maintenance narrated in wave one and prepare the second wave interview. They also facilitated the analysis as they allowed to easily verify that important connections between violation of maintenance agreements and other events in the life-course were not missed and made commonalities more visible across stories. Despite they could not substitute for raw materials (that are richer in details and more complete) they acted as a support for the analysis, especially to limit the risks implied by the coding that might lead to chunk data too much (Coffey & Atkinson, 1996).

Life calendars helped retracing the timing and sequencing of events related to violations of maintenance agreements in all the spheres of the life-course (for e.g. the timing of separations/divorces and the changes in the labour market participation rate). This contributed to the analysis in that it facilitated the chronological examination of participants' reactions to violation of maintenance agreements.

Problem constellation charts are another important source of metadata. They were constructed all along the interview coding phase and facilitated the subsequent analysis. They are simplified graphical representations of "problem constellations" (Figure 8), illustrating problems involving (both implicit and explicit) family policies (the green boxes) and their connection with other problems affecting the various life domains (the light blue boxes), both as narrated by the interviewee and noticed by the interviewer. Individual charts were constructed for all the participants for wave one and two and had the merit of allowing a more immediate visualisation of policy-related problems¹⁶⁸, their connections and the related repercussions on the life-course. Furthermore, they also made cumulative disadvantages emerge. However, they are static (i.e. they cannot easily illustrate the temporal dimension underpinning the unfolding of the stories). This is why they were used in combination with interviews, summaries and calendar. Metadata (summaries and charts) were essential to increase familiarity with the data. This was indispensable to smoothly proceed with the analytical phase.

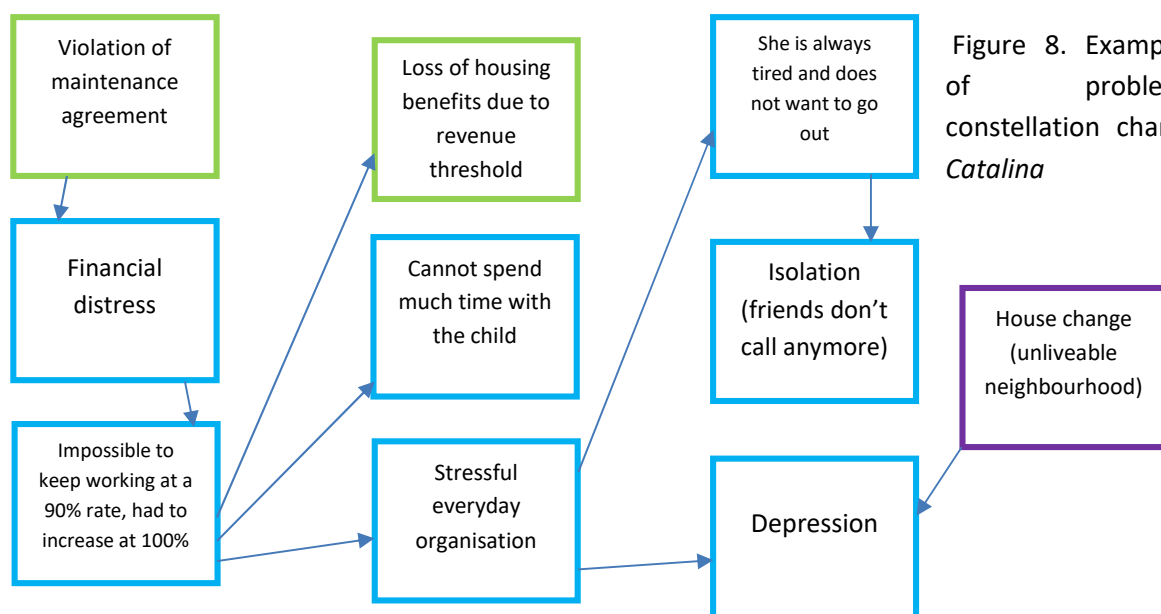


Figure 8. Example of problem constellation chart: *Catalina*

¹⁶⁸Policy-related problems does not refer to the social problems that policies might be meant to tackle based on a social construction of the former, but simply refer to the fact that policies may constrain the participants' life-course (See Chapter 2).

Data analysis followed a three-step process (Saldaña, 2003, p.128). It started with the thematic examination of the interview materials aimed at exploring the issue of violations of maintenance agreements. This was followed by a second step including both categorical and chronological examinations of the selected interview fragments: first, to identify the participants' responses to violations (categorical examination); second, to construct their "action paths" based on the strategies enacted by each participant over time (chronological examination) and third to construct categories (categorical examination) based on commonalities among "action paths". The third step included a pure chronological examination of the repercussions of violations on participants' life-course.

Step one. Thematic examination: violation of maintenance agreements

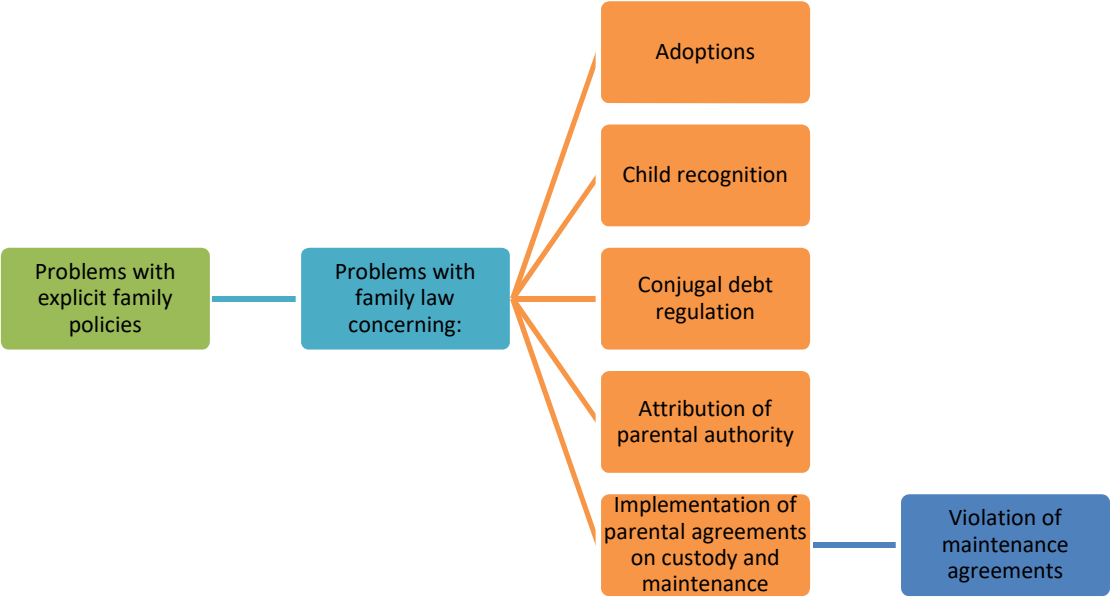
Interviews were transcribed verbatim and imported in NVivo10. Combining both inductive and deductive coding (Fereday & Muir-Cochrane, 2006) of both waves – see Chapter 4 for details on the iterative coding process - I selected all the interview extracts concerning two main topics: first, parental arrangements and parents' relationships and participants' problems with explicit and implicit family policies, as referred by the interviewee. Parental arrangements and parents' relationship include all the formal and informal arrangements made by parents since the transition to lone parenthood and the day-by-day relationship. Particularly, it includes extracts on: child recognitions; formal and informal arrangements concerning parental responsibility, child custody, visit rights and maintenance payments for the children and former spouse; decisions concerning the common place of residence (who stays and who leaves), information on the legal procedures for divorce and separation (such as complaints, rulings, etc. ...) and an illustration of the day-by-day relationship between the parents (especially in terms of modes of communication). This node was useful to be able to recall the general context of parental relationships between the interviewees and the non-custodial parents during the various analytical stages.

Problems related to explicit and implicit policies¹⁶⁹ encompass problems linked to all the related policy fields (see Chapter 2). Particularly, problems with explicit family policies include (among others) problems experienced with the family legislation (Figure 9) such as: difficulties with adoptions; issues related to child recognition procedures; inconsistencies in conjugal debt regulation procedures; issues around the attribution of parental responsibility and problems related to the implementation of parental agreements on custody and maintenance¹⁷⁰. Finally, the latter gathered all the extracts illustrating LPs' experience with not receiving maintenance or receiving it irregularly due to violation of maintenance agreements. In the same node I included the narration of how the violation occurred, the way it was experienced and the consequences it had on the life-course, both as narrated by the interviewee and inferred by the interviewer through *ex-post* data examination.

¹⁶⁹Implicit family policies are not deliberately designed for family-related purposes but can still have a major impact on the family (Kamerman & Kahn, 1978) - see Chapters 2 and 3 for details.

¹⁷⁰Despite these do not originate from the legal framework, but from the non-custodial parents' will of not complying with the agreements, the idea is to isolate cases of violations to see what role the legal framework may play in these stories, in terms of protecting the parents facing such violations and persuading non-custodial parents to pay.

Figure 9. Thematic coding of LPs’ experiences with problems concerning various areas of family legislation



The sample for this chapter includes sixteen mothers who faced a partial or total violation of maintenance agreements. The former implies that the amount reported in the agreement is only partially paid, the latter is the case when the mother receives no maintenance at all. Out of the forty LPs composing the general sample I excluded two widows, two fathers who were not entitled to child maintenance¹⁷¹, twelve mothers who were regularly receiving payments as these were formally agreed on (among whom only seven had not signed an unfavourable agreement), two mothers with no maintenance agreement (despite they also experienced violations of maintenance obligations¹⁷²) and six mothers whose children had not been recognized by the father. Seven of the sixteen selected mothers were formerly married whereas the remaining group had been in unmarried couples.

Step two. Categorical and chronological examination: identifying the “action paths”

Based on content analysis the various responses to react to violations of maintenance obligations were identified within each story and categorised. As mothers could change their response over time while the father was not complying to the obligations, they could be included in more than one response category. However, they could not be assigned to more than one category at a time. Such

¹⁷¹The two men in the general sample had both signed unfavourable agreements. One of them renounced to ask for maintenance despite having full custody of two children, because he knew he was earning more than his former wife and did not want her to face financial hardship. The other father had also full custody of his child and was not receiving maintenance for this from the ex-wife as a result of the legal separation agreement. Both were paying maintenance to their former wives as established by the judge’s ruling.

¹⁷²Providing maintenance for children is an obligation stated in the civil code and should be respected by every parent (provided that they are recognised as such through filiation) in any case (see Chapter 3 for details).

initial categorization helped familiarisation with the sixteen stories and facilitated the subsequent analytical operation: the creation of the “action path”.

For each participant I created an action path based on the sequence of responses to the violation over time. Subsequently, similar action paths were grouped and their effectiveness over time was observed. Specifically, I looked at if these led to obtain maintenance payments and what role the enforcement tools played in such outcome. Constructing action paths was important insofar as it allowed to follow the mothers’ negotiation process over time. Specifically, this allowed me to understand where decisions (on how to cope with maintenance agreement violations) originated first and when and how they could possibly change (among others) in relation to the opportunities provided by the legal framework (the context) and to the expected consequences on the relationships they were embedded in (particularly with the father and the children).

The paths were constructed starting from the transition to lone parenthood. For unmarried couples, agreements on maintenance payments could be signed before the transition (when the child was born), at the time of the transition or afterwards. When in unmarried couples the father was reluctant to sign an agreement, the mother could address the judge to have maintenance established with a ruling. The latter is considered similar to an agreement in this work, as it gives mothers the same formal right to claim maintenance at separation. For formerly married mothers maintenance is decided by the judge first with a temporary ruling and then with a definitive decision at divorce. Sequences start from the transition, as it is only in this moment that these agreements¹⁷³/rulings are needed to regulate the relationship between the parents.

For every participant I have information on the life-course (residential trajectory, family and couple trajectories, employment trajectory and health trajectory) at least up to three years after the transition. This allowed the formal agreements to be signed and produce their effects. However, most cases (ten out of sixteen) could be followed over a longer period (between four and fifteen years). This is because their transition to lone parenthood occurred a longer period before the first interview. Only in one case the participant was followed over a two-year period due to sample dropout and her transition to lone parenthood occurring only two years before the first wave. However, this was enough for the divorce agreement to be established, the violation to occur and the mother to react to it.

Step three. Chronological examination: violation of maintenance agreements and repercussions on the life-course

The final analytical step included the identification of the repercussions that violation of maintenance agreements had on the mothers’ life-course. Within each category of “action path” I sought for the decisions that mothers made to accommodate to the lack of maintenance and their subsequent impacts, on the various life domains. For this step I resorted to the raw interview data and created a thematic chart summarising the repercussions for each participant’s life-course. Subsequently, I

¹⁷³In this work agreement is used to indicate both agreements and rulings, unless differently specified.

identified the life domains involved in each story within each category of action path. Problem constellation charts and life calendars facilitated this part of the analysis. The former helped familiarization with the data in preparation for the analysis. The latter offered a synthetic simultaneous view on the evolution of the various life-domains and accompanied the interview material examination in search for violations' impacts, especially when these were not explicitly reported by the interviewee.

3. Lone mothers' reactions to violations of maintenance agreements: action paths

Among the sixteen mothers in the sample two were facing partial violations of maintenance agreements, twelve were concerned by full violations and two were facing violations of custody agreements that triggered violations of maintenance obligations. In these last two cases mothers had accepted a shared custody agreement which required no payments from the father (as the idea is that children spend the same time with both parents and child-related expenses are perfectly shared between them), but in fact had full custody of their children and no agreement concerning maintenance payments. These cases were retained despite the lack of maintenance agreement as this was implicit and linked to the custody agreement. These three groups will be analysed separately.

3.1. Partial violations of maintenance agreements

Action path 1: accepting to receive less than what agreed

Two mothers faced partial violations of maintenance agreements and none of them resorted to the enforcement tools to obtain that the amount could be entirely payed. Conversely, both decided to accept to receive less than what agreed and make the most of that amount. This could be the result of an informal negotiation, but also of a unilateral imposition from the father.

Mothers may decide to regulate payments informally, despite having a valid formal agreement. This may imply adapting the payment amount to the father's contingent situation. **Paule** is a case in point. She works as a secretary and has been cohabiting with Guillaume for seven years until separation. When she became a lone mother she had a maintenance agreement (as they were not married) with him stating that he had to pay monthly 300 francs, until the child's age of five and 600 francs starting from the age of six. However, for about two years she negotiated with him to receive less than what agreed, as Guillaume was unemployed. Paule prioritized Guillaume's needs and accepted a suboptimal situation, despite she needed to work part-time (50% rate) to be able to care for her little child and was receiving social assistance benefits. By so doing, she took up part of his responsibility for providing for the child, despite her difficult financial situation.

So the father paid maintenance, what it could [pay] because he was not working, he did not have a lot of money, so we, we decided between us what he was going to give... (...)

Was your financial situation difficult when you were working half time?

Well, it was fine, because I have a flat, it is big, but it is really cheap, so I was lucky for that. Well, now we must leave it, that's why I increased [my employment rate], that's because we must leave next year, because they will renovate it, but no, that was fine. I also had the health insurance subsidy, well, we were living with few things, we cannot hide it, but it was not... tragic

(Paule aged 40, 1 child aged 6)¹⁷⁴

When the child turns six Paule starts receiving 500 francs (so still 100 francs per month less than what formally agreed) despite Guillaume has found a new job as a teacher. Paule realizes that Guillaume's circumstances have improved and there is no reason why he should not pay the whole amount. She knows that he is violating the agreement, but still does not sue him. She prefers to wait for him to "remember" what was originally stated in the agreement and claims that money is not very important to her, insofar as he has a good relationship with her child, as if the two things may be in opposition. At the same time her financial situation has recently improved (she has started working full-time and receives a relatively good wage) and she does not depend on that money to make a living. To her, receiving maintenance is not a matter of justice for the child, insofar as she can cope alone.

(...) and now that he is working, he gives more but, anyway I receive, now I receive 500 francs per month.

What was the amount stated in the agreement?

Well, we set, we put 3, because we set it ourselves, we set 300 and 600 starting from 6 years. So now he must pay 600... we will see if he remembers it or it will be necessary to [remind] him... But in the end, I have a good wage, I mean I am not, I am not counting my pennies, anyway this does not really matter to me. What I want is that he has contacts with Eloan and that their relationship works well.

The money, yes... to me it is not [important]

(Paule, as above)

Two years later Paule is receiving 600 francs, but the amount has to be calculated as a share of the father's new revenue and she does not want to check if the amount received really corresponds to the agreed share. In her view decisions around maintenance payments only concern the couple. Formal agreements are practically useless, being trustful towards the father is more important.

No... well we decided everything ourselves me and Guillaume, so well we had to do that agreement in the presence of the judge, ok, I found it a little bit ... but ok ...

A bit too much?

Yeah, I found it a bit pfff (sigh) ... well, we are not married, so I think that we can do as we prefer but ok ... but no, I have not ... we are quite free in the end, we still have the freedom that maybe married people who divorce don't have, because they have duties, that they are [forced to respect]... While Guillaume well... he tells me "I give you this amount". I tell him "ok". So ... As long as it works like this, as long as I can cope financially... He earns much less than me Guillaume also, so I don't want to ... I don't want to [impoverish] him either, that's not the point. I want that he can [cope] ...

So you don't know exactly how much he earns but you know that ...

I don't know how much he earns, but I know that he earns much less than me! (laugh)

¹⁷⁴Ages refer to the time of the interview. No indication is provided as to the wave to which the extracts refer, as this would allow to calculate the interviewees' and their children's year of birth, in combination with the data included in Appendix C.

Ok. And is that the reason why you did not insist?

But I trust him... I trust him (loud), I say to myself that... yes, one must trust.

(Paule aged 42, 1 child aged 8)

All in all, Paule has always conceived maintenance as an extra to her budget rather than as a right of the child. She does not count on Guillaume's payments, but she is happy to receive the monthly amount regularly (although she cannot be sure that it is the right amount). When her financial situation was more precarious, she would occasionally ask for help to her mother, in case of emergency, rather than claiming regular maintenance for her child, resorting to enforcement tools.

Well, as long as it works like this and that I get it every month ... (laugh) ... I am already happy with that (...)

And financially, that's another point that ... well, we have seen many different situations... have you ever had problems or fear that you did not have enough means?

Well, it is not the case anymore, I had that more before, because I was working at a 50% rate and [I did not have money left] at the end of the month ... and it was not always easy, but well I am not the person that would really get worried, there are always solutions. That's the way I am... I mean, if all of a sudden, I have no more money, well, I can ask my mother, I am not embarrassed. I say "give me 100 francs, I will return them to you". There are always solutions.

(Paule aged 40, 1 child aged 6)

In Paule's story existing enforcement tools did not play a role in the father's decision to pay after partial violation. Such element adds up to her tolerance for (partial) non-compliance and a general preference for informal regulation of parental relationships in unmarried couples. Enforcement tools are just useless to her as trust is the law in such type of relationships. Her increase in the employment rate was not decisive in her decision to accept to receive a lower amount of payments as she shows to prefer informal agreements even in case of precarious financial conditions (as when she was working part-time).

Céline is a nurse who has also been in an unmarried cohabitation with her former partner for about six years and had two children with him. After separation they could resort to an agreement made at their children's birth. As with Paule's case, this stated that the father would pay a share of his income until the children reached the age of six (1,200 francs per month in total for both children) and that it would have increased by 5 % thereafter. The father has always paid based on the agreement since separation, however two years after the first child turned six the father kept on paying the old amount. Two years later also the second child reached the age of six, but the father's attitude did not change. As with Paule's case, Céline has not reported the violation to any authority. Her approach to this is ambiguous. Céline is not in a critical financial situation and can count on her parents' support in case of need, but she is clear about her former partner's unjust behaviour and upset because of the situation. Despite this she does not want to open a discussion on maintenance payments as she fears that he will react badly. As with Paule, she prefers to adapt her standard of living to the resources she receives rather than asking the father to respect the agreement.

And for the maintenance... 'cause you had an agreement concerning maintenance payments?

Yes.

And he has always paid?

Yes (hesitating)... yes he pays (replies without being sure) ...

(Laugh) what does it mean?

(Laugh) it means that actually, the agreement states that I think ... that when the child turns 6 he should give me ... at the beginning it was 25% of his salary and then, when the children will turn 6 it's 30%

I see

Actually, an amount is set and he does not comply with it... He has not readjusted (laugh)...

I see. But... could you talk with him about that?

No, I did not talk about that because I don't want him to get angry and because I know that financially it's not easy for him and I can cope with what I have, so that's why, but actually, we have an agreement stating many things, but we do as we like.

Ok, so for the time being talking about that is out of the question because you get on well ...

Because we get on well, yes ... but this makes me angry because I find it's not [fair] ... but I ignore it, apparently he can hardly live with what he gives me and then ... (...) He has a good salary but then, anyway, it's complicated so, I mean I am satisfied in life with not much, so it's ok.

(Céline aged 36, 2 children aged 6 and 8)

Céline depicts her relationship with the father of her children as good and argues that she is luckier than other women who do not get on well with their ex-partners. She suggests that the system should be changed to allow mothers to be interrogated by the judge regularly, instead of leaving them the burden of the complaint when agreements are not respected. However, she argues that this may be useful to other mothers as if she were not facing the same violation.

... my situation is almost ideal, I think we managed to separate very well and we get on very well, and that's why I don't have (hesitates and reflects) ... not for me but for other people, I think that the justice... we should pay more attention to agreement compliance and this kind of things. For me, in this case I am ok but to be precise the agreement is not respected at all, then it depends on my goodwill, because I could say loud and clear, but I don't do that by choice. I think that for other couples, for other mothers, depending on the situation, I think it can soon become difficult. There should be a check of the justice from time to time, I don't know ... a questionnaire or a phone call, I don't know (loud)! Just to see if everything is ok and the agreement is respected, and the children are fine. Yes ... maybe ...

(Céline, as above)

Céline is the clear example of a mother who renegotiates with herself the importance of respecting the maintenance agreement. She underplays her situation because she fears a bad reaction from the part of the father, but in the end she is fully aware that he is cheating on her and she does not like it at all. His good relationship with the children is part of a tacit deal opposing full maintenance to father's commitment to the parental role. The existence of a maintenance agreement provides Céline with the right to complain, but she does not resort to it. The existing legal framework with its sanctions does not even stop the father from being in compliant.

But you never had to take a legal action, go to a lawyer and this kind of stuff?

No, never.

It must be a great relief, I guess.

Yes, and then I would always do anything not to have this [problem]

Always to avoid ...

Yes, to avoid conflicts and not just for my daughters. Yes, we did not agree on every point with the dad, that's why we separated, but in a way, we don't have the right to make them bear this, so it's better to do without a lawyer or other.

(Céline, as above)

If Paule is tolerant with her former partner and argues that the state should interfere less with unmarried parents' relationships, Celine seems to be forced to be tolerant and wishes that the state could be more present by regularly verifying that agreements are not violated.

3.2. *Full violations of maintenance agreements*

Action path 2: never asking for debt recovery nor for advances, but using the enforcement tools to threaten the father

Most mothers in the sample experienced full violations of maintenance agreements and resorted to different extent and with different aims to the enforcement tools offered by the legal framework. One possible action path was to use such tools and the related sanctions to threaten the father in order to obtain maintenance payments as agreed, without never actually having recourse to them. This is what happened to **Estelle**.

She works part-time (50%) as a teacher and is mother of three underage kids. She was married to Sandro, but decided to leave him after discovering his infidelity. Seven months after the residential separation this was formally stated by the judge and maintenance was set. Until then Estelle has repeatedly tried to convince him to contribute to her child-related expenses in various ways. In the first three months the man would only pay irregularly and at Estelle's request, therefore she also had to face the embarrassment of asking him the money. Afterwards she changed strategy and asked him to pay at least the rent of their big flat to be able to keep it and allow her kids to stay in the same neighbourhood, close to their friends and the school. Estelle threatened Sandro of asking retroactive payments at the judge if he did not accept her proposition, but also helped him restructuring his debts to make sure that he had the money to pay maintenance. However, this attempt was not fruitful either. After the first judge's intervention (who formally set the payment amount) Estelle made a last attempt and threatened him to address the SCARPA to obtain advances. This in turn would imply for him new debts (with the canton) and the possibility to be prosecuted by the cantonal administration. This last attempt was fruitful and about nine months after the residential separation Estelle started receiving regular payments (3,000 francs per month) through direct debit. Some months later Estelle was offered to take some extra hours in her school and could increase her employment rate to 70%. She was happy to earn more and have greater financial stability. In the second wave (about three years after her separation) Estelle is waiting for the divorce and is still receiving maintenance regularly, in the meantime she does not ask Sandro to share some extra child-related expenses (such as dental care), despite she would be entitled to this. In her divorce proceedings she could renegotiate maintenance to include some extra expenses that she had to incur due to increasing children needs. However, she is clear that she will not ask for more (even though she has the right to it) as far as she can receive the amount she needs to cover the most basic needs and will be ready to fight for this.

No. No ... I don't ask him anything!

But why?

Because to me ... as long as we can cope and that it [the money] is enough, then it's ok.

You don't feel like fighting for the maintenance issue?

Absolutely not! I want to have enough money to live. Anyway, we have a good quality of life, I can go on holiday, I don't necessarily spend a lot for me ... so I don't need more ... my greatest expenses are for the music for my children, as the three of them study music theory, the oldest one studies the piano at the conservatoire also, my daughter takes dance classes so it's expensive and then ... the youngest one also ... the oldest one plays football also, but it's ok ... well it's true that I can reach 4,000-5,000 francs per year, only for their activities, and after that, well, we go skiing in wintertime. So ... it adds ... but to me this is important, so they also take swim courses, things like that ... that can easily cost 500-600 francs per course, during holiday weeks or ...

Ok, but I did not understand, are these activities included in the... [maintenance]?

No, because none of them was at the conservatoire at that time, there was no [conservatoire] ... Expenses increased also because they are growing up! Beforehand Luca was very young ... less than 2 years ... up to 2 years children are less expensive, between 2 and 3 years and now they are between 6 and 10 ... so it's ... they all pay the bus for example! (...)

Yes, it's expensive. But these things are going to be re-assessed for the divorce in principle? Or renegotiated in any case?

Absolutely yes!

And at that point you are going to make notice that ...

I will just make notice that I have never asked for more, I really want the peace, for me ... I don't really want to fight for ... three pennies, even if it means working full time and paying everything by myself. What matters to me is that we can keep the flat and stay here ... I am not going to fight to have more! It does not matter to me ... it's ...

Yes, I see.

But if all of a sudden, I realize that I cannot pay anymore or that he does not pay maintenance as it is set, in that case it's clear that ... (laugh) ... I will ask for SCARPA, or things like that ...

(Estelle aged 38, 3 children aged 6, 7 and 10)

In Estelle's case the sanctions included in the legal framework may have played a role in the father's surrender and surely Estelle was able to use them to achieve her goal. She was aware of his mountain of debts and knew that he could not increase its exposure by not paying maintenance. However, as it is clear from Estelle's words she will not ask her ex-husband to pay for child-related expenses that she is already incurring and will incur in the future, despite she knows that it is a legitimate request. As with Paule's case, Estelle reduces the range of her requests based on a concept of right that includes also the other party's interest (her former husband has a stable job but also many debts). Estelle does not expect him to provide based on the entire set of their children's needs. She rather selects those primary needs (such as the house rent that is necessary for them to keep their everyday habits) that she believes should be shared and excludes from sharing alleged secondary needs, such as costs related to extra-curricular activities that she is willing to assume entirely. The opportunity to increase her employment rate to 70% came at the right moment to support this strategy (i.e. limit her maintenance requests) and make her feel confident about the future.

Action path 3: never asking for debt recovery, but claiming for advances

Six mothers just tried to receive advances of maintenance payments, but never addressed the debt recovery authority to recuperate past payments, despite facing full violations. They were often hopeless as to the possibility of their former partner to take financial responsibilities for their children and would not undertake any further action (such as debt recovery) after asking for advances. Three mothers addressed the BRAPA (in the canton of Vaud) and three the SCARPA (in the canton of Geneva). BRAPA offered a longer support duration to those who obtained it, however one mother reported problems with access due to revenue thresholds. Another participant reported problems with BRAPA sometime after having obtained the benefit. Specifically, her cohabitation with a new partner entailed the loss of part of the amount (provided by the BRAPA) because the new partner's revenue was included in the means-test, as if he were contributing to the maintenance of her partner's child. As to the SCARPA, the limited duration of the benefit was problematic for two of the three mothers receiving it, whereas the third mother was still eligible to the benefit at the time of the last interview.

In this section I will show the action paths of both BRAPA and SCARPA claimants (that did not also try debt recovery). I will distinguish between those mothers who reacted to the violation soon after the transition to lone parenthood and those who waited for some years, before asking for advances, to stress variations in the action paths undertaken. Three mothers belong to the first group. One was still entitled to advances the last time she was interviewed, as she had started obtaining them the year before the last interview¹⁷⁵. Conversely, for Anouk and Eva advances of maintenance are no more a viable option. They both asked for them soon after their transitions to lone parenthood and faced difficulties in accessing this measure. Anouk could never receive support from BRAPA. Eva managed to access advances from SCARPA, but this lasted only until thirty-six months.

Anouk separated from the father of her two-year child after about seven years of unmarried cohabitation. When this happened, she was working part-time (80% rate) as a social assistant. She had a maintenance agreement with Jean that was signed before separation and stated that maintenance would be calculated based on his salary of the time, but this was never respected as Jean had no means to comply with it. Due to his severe alcohol addiction he would always lose his job and ended up living on social assistance support. The only move Anouk made with this respect was claiming for advances of maintenance payments. However, she was earning 50 francs more than the revenue fixed by the eligibility rules, therefore she was denied access to the measure. About four years after her separation, the situation is unchanged. Anouk can count on her salary and her parents' support, but is hopeless as to Jean's. She believes that she will never receive maintenance from him as far as his addiction persists. She takes on her his addiction problem because she does not want to worsen his financial situation.

¹⁷⁵Her transition to lone parenthood occurred close to the pilot interview, but she withdrew from the study after wave one.

He will never be able to keep a job until the problem with alcohol is not solved. Because, he cannot control his consumption, when he drinks, he is out... he loses his job every time, so now he receives social assistance and when you receive social assistance you don't have money to pay maintenance and then ... I tried to ... - I am not very good in doing that - but it's true, to ask him to contribute also, but as he only receives a living wage, well ... well yes ... (...) So, no ...
(Anouk aged 43, 1 child aged 4)

Anouk is sympathetic with Jean also because she still loves him. To her Jean has got a problem, he is sick and needs help with his addiction. This is her main concern, together with the impact that this has on their child.

It seems that I have this guy under my skin ... which is a bit unpleasant, because I would have preferred it to be easier, but that's the way it is (...) since January, let's say, he already had three relapses, at least three or four alcohol relapses, but..., he drinks for two days, and then he recovers, which means that... and he does not lie... which means that it is easier for me, it's really much different "Did you drink? Ok, let's call each other when you are sober or you are better" Yes, and also I don't get angry anymore... I am not disappointed, but yes, it's much better and then he comes home and then Lucas, I must say that Lucas, our child, he is... he is overjoyed, because ... yes ... to have both of us, he ... We were not very clear as parents, we were not clear at all for him. We separated but we were still in love
...
(Anouk, as above)

In Anouk story advances could not act as a buffer against financial hardship due to the (minimal) threshold problem. Her strong feelings for the former partner and his financial instability made any further action useless to her. Jean was never persuaded to compliance by the sanctions included in the existing laws and did not try to change his situation either.

Eva separated from her violent and alcohol addicted husband after about five years of marriage, when their children were two and four. Soon after the separation the judge's ruling set the total payment amount for both their children at 1,200 francs per months, but the man never paid. He had been working full time until separation. Soon afterwards he lost his job and sometime later he ended up receiving social assistance. Eva addressed the service for advances of maintenance payments soon after separation, but at first was rejected due to a mistake from their part. The first year after the separation was very hard for Eva who was receiving no maintenance and was not entitled to advances yet, but had to provide for her children with her 80% salary of secretary complemented with housing and health care insurance subsidies. One year after the separation Eva won in a trial against the SCARPA and began receiving advances for thirty-six months. At the end of the eligibility period, and thanks to a recent law, Eva could still receive maintenance from the cantonal social assistance service as this was taking charge of her ex-husband's expenses (including maintenance payments). However, she was not completely relieved from this as she could not know for how long he would have benefited from social assistance support.

So, this is going to last ... actually ... so ... anyway, as long as he receives social assistance ...
Yes

And then if he finds a job, he will pay maintenance ... I mean ...

We cannot be so sure about that... Now, he applied for a reintegration programme with the disability insurance, we wait for a decision, so afterwards ... it will be either the disability insurance or the social assistance that will still pay the maintenance ... we don't know ... so financially, it's true that we are not in a long-run perspective ... we cannot be sure ... I think it can change at any moment ... yes.

Yes ... is it really difficult to live only with your 80% rate job and the subsidies you are entitled to?
Oh yes. Of course ... with 2,000 francs for the rent and 5,000 francs wage ... I am lucky to pay low taxes because I am a lone mother with two children, but ...
Does it make you feel anxious or do you manage to ...?
Well, yes, anyway ...
I don't want to say that you should ... yes ...
Of course
But it makes you worry ...
It clearly counts in the financial situation
(Eva aged 41, 2 children aged 6 and 8)

In Eva's story advances of maintenance payments acted as a buffer for three years, despite the initial difficulties in access, that she could overcome by fighting against the SCARPA decision. However, at the end of this period she remained uncertain about the future. As with Anouk, she does not even think of asking for debt recovery, but hopes that her former husband will receive support from social assistance or other public institutions as long as possible, to be sure to receive maintenance through their intervention. Sanctions related to non-compliance with maintenance ruling never persuaded her ex-husband to pay either. Eva's and Anouk's stories show that eligibility rules may leave mothers uncovered, despite their needs.

Also Catalina and Lucie did not ask for help to recuperate past payments, but only claimed for advances of maintenance payments. They are two of the three mothers who did not do it as soon as they could, but used this measure as a last resort option, when they realised that there was no other way to persuade the fathers to pay. Catalina asked for advances because her former partner was constantly unemployed and therefore had no revenue to pay maintenance. Lucie did it as soon as her partner found a job and had no more excuses to be in compliant.

Catalina separated from Victor when their was child six months. They had a maintenance agreement (stating an initial payment amount of 500 francs with a subsequent increase to 700 francs) that could produce its effect soon after the separation, however the man always refused to pay, arguing that he had no job and therefore no money. Catalina coped alone with her salary for about three years while she was trying to convince in vein her former partner that she needed that money to live and therefore he had to find a job and keep it (Victor is undisciplined and would often be fired due to this). Three years after the separation she addressed the SCARPA and could receive advances for the following three years.

And then, did he react when you addressed the SCARPA?
I told him and I explained why, because I could not cope anymore at the beginning, and the *crèche* was not cheap at all, and all that stuff ... I did ... so, I explained him ... and I don't think that he had really understood at the beginning what that would imply ... but he accepted "Listen, do as you want, anyway, I can't give ... so, that's it" ... and we left it (...)
(Catalina aged 40, 1 child aged 6)

At the end of the eligibility period she was again with no maintenance and had to increase her employment rate from 90% to 100%. Catalina is now convinced that Victor will never change and prefers to forget about his financial responsibility towards the child.

No, it does not work, and then now he was talking about social assistance, soon he will not be entitled anymore to the unemployment insurance, so ...

It's a bad situation for ...

He is healthy my God! He told me "yes, I know what you are going to tell me" ... "ok, so, what do you think?" "That I should work, that I could work, that I laze around" ... I told him "No, no, no, ... I will not say anything anymore ... Victor, forget about it, I will not say anything anymore, you live your life as you like ... I have nothing more to say"

(Catalina, as above)

Nevertheless, Catalina has an ambiguous discourse. She acknowledges that her financial situation is precarious and that Victor is unjust, but she argues that money is not important to her, as long as he cares for their children. Caring and providing for the child become alternatives in her discourse. Such view makes Victor's non-compliance more acceptable to her.

Because now, you don't receive support from the SCARPA anymore, so no more maintenance since when?

For one year ... one year... yes, it will be one year in February ...

And are you ok? Do you cope financially?

Well, and so ... I started again ... I had decreased my employment rate at 90%, and now, so, I get back to 100%

And can you cope?

Yes ... it's really tight (...) Yes. Yes, as to this however, yes, he never paid maintenance, but he never missed a Thursday ... this is in his favour...

He is a committed father ...

Yes, he is present, yes, present anyway ... and for this reason also ... I said to myself in absolute terms, I prefer that he takes her, and he sees her and he cares about her, so yes, all this ... and then, I am not very resentful, I am not resentful, I will not go crazy being resentful, being angry with him ... so, yes, as he takes her, indeed ... for her, I mean the money (...) what counts for her is that she can see him, and that he is there (...)

(Catalina, as above)

Catalina started with persuasion, but then gave up and asked for advances. As with Eva's story they could only provide a temporary buffer. The father was never dissuaded from incomppliance by existing enforcement tools, nor Catalina would dare asking for past year payments. She has no hope that he will change and just accepts the situation, underplaying the importance of receiving maintenance. Having no maintenance is the acceptable price for having a careful father, although she has never been asked to negotiate such a deal.

Lucie is a Swiss student with African origins that was married to a compatriot (who was also undertaking his university studies) with the African rite. Two months after the birth of their child she separates from Etienne, but has to wait ten more months for the child to be recognized by the father (as he delayed the process by not providing the required documentation) and therefore for maintenance payments to be fixed by the judge. Despite the very low payment amount (250 francs per month), that they informally agreed to raise to 300 francs, Etienne has almost never contributed to his child-related expenses. Lucie is aware of the existence of SCARPA and debt recovery, but fears the repercussions that these might have on her former partner. She does not want to cause him trouble and she is reluctant to resort to these options, despite her very precarious financial situation (cumulating temporary and low-paid jobs while studying and with poor access to social assistance).

And the father is not paying regularly the 300 francs yet? Isn't there any stability? Any regular payment?

No. He must have paid twice and then again nothing until the end of 2010, because he was going back to Africa. And he had to come back (...) and he is going to pay me some great amounts, because I calculated for him the total amount of what he missed [to pay], I asked him to pay everything. He is still late as he has also made new debts beside it. He still counts on my kindness, because the other creditors are prioritized, but if I address the office for debt recovery, I know that I would be the first creditor. But I don't want to cause him more troubles. I remind him that I can use this option [to put pressure on him].

(Lucie aged 30 , 1 child aged 3¹⁷⁶)

After almost four years of vain attempts to make him realize how hard it was for her without maintenance and what risks he incurs by not paying, she changes strategy and decides to ask for the SCARPA intervention. Now Etienne is working and earns enough (4,000 francs) to pay such a low amount of maintenance, his rejection is no more tolerable to Lucie. She starts receiving advances of maintenance payments more than four and a half years after her separation¹⁷⁷.

(...) we are now at the SCARPA. This year he has not paid, I mean he paid 1,500 francs, it's already a ridiculous amount, it's 250 francs every month, that was established because the guy was not working at that time and all that stuff. And now we have ended up at ... [SCARPA]. The guy who works and earns about 4,000 francs but cannot afford to pay 250 francs per month, because he has got debts and he prefers to pay them before, to be sure that should he submit a request of permanent resident permit today, it would have higher chances to be accepted, anyway, I don't understand, I contacted him many times, because I don't really want to be in a war against him, I contacted him kindly, I tried to explain that if I had seen a judge during such time, which I did not have the time (loud) to do, because I really had the will, he would have had to pay a monthly amount of 600 francs (...). Because the SCARPA officer, when she saw my situation "no, but this is unbelievable, you are way to kind!" And then I said "you know, I want ... even to receive this money does not mean anything to me, if I could do without, I would do without, if I were in a different situation, I would not give a fuck". (...) It is really necessary [to hurt him] because otherwise he does not understand, I can explain in vain, he does not understand, I can tell in vain also all that I could use against him and all that he could use against me, but he ... to really explain the things saying that ... that to avoid to reach that point, he should do, this, this and this. In the end people are surprised if some women become a nuisance, I am not very far from that point.

(Lucie aged 31, 1 child aged 4)

Lucie's story shows another example of lone mother being sympathetic with her former partner up to the point of postponing recourse to advances of maintenance payments for about four years. Initially her main concern is to protect her former partner, avoid him to incur more debts and be denied a long-term residence permit. As opposed to Catalina, the father's new job triggers her change of strategy and she asks for the SCARPA intervention. Clearly also in this story the existing enforcement tools could never dissuade Etienne from violating maintenance agreements.

¹⁷⁶Lucie took part to the pilot study and was interviewed twice over two years (see Chapter 4 for details on the fieldwork structure and calendar).

¹⁷⁷Unfortunately, the beginning of advances almost coincides with the last interview with Lucie who afterwards dropped the sample. Therefore, we cannot know what happened during and after the three years of advances of maintenance payments (the maximum duration in her canton).

Action path 4: asking for debt recovery many years after the transition to lone parenthood

If the mother is particularly wealthy and does not need maintenance to provide for her children, addressing the debt recovery authority to recuperate past payments is not necessary to make a living on them. It may just respond to the desire of claiming justice for the children. Consequently, this action can also be undertaken much time after the transition to lone parenthood, if the law allows it.

This is what **Dorothea** did. A few years after the separation from her violent partner (that occurred a few months before her child's birth) she obtained by the judge that he had to stay away from her and her child. In two subsequent rulings the judge established a maintenance amount in favour of their child Fabian, but Dorothea's partner has never paid. This was not a problem for Dorothea that could keep her high living standards with her child thanks to her full-time position as top manager in a multinational company. When the child turned fifteen¹⁷⁸ she decided to try to recuperate past payments from her former partner who was also very wealthy. She has thought about that several times before, but she did not want to put her energies in that. She had started thinking at it already when Fabian was thirteen and decided that she would let him decide. Two years later, the child felt ready to start the required legal actions and Dorothea supported him.

And so you said that you have no more contacts with the father of your older child¹⁷⁹ ?

No. Unfortunately, not at all ... not yet, at some point ... He is a very rich person, and he pays nothing ... and this, to me ... the money, it matters to me ... but only for a matter of justice ... to say also ... it's the father of my child ... as if it is not enough that he does not care about him ... will he leave him something? ... and I hesitated, he has been living in America for a long time, I also contacted a lawyer from there who suggested me to take legal action against him and hire a detective to follow him ... and then I said to myself "what's the point? I will put my emotions, my money, my time in this stuff ... what's the point? Touch wood! We don't need that money ... I hope that my child will be able anyway to provide alone for himself ... later on ... and up to that moment, I am here to take care of him ..." I am really, no, so I dropped it ... now, he is an adolescent, we talk about that ... I told him at some point "it's up to you to decide if you want to do that, I want to do that for you, what I don't want to is to do nothing". One day, he will turn 18, because at that point he has no more than one year to do that himself and after that it's null and void... (...) It's a matter of justice, to show to my child that ... anyway, I don't give up ...

(Dorothea aged 47, 2 children aged 13 and 7)

What seems to count in Dorothea's choice to postpone the legal action is also her fear for a violent reaction from the part of the man and the need to protect her child. Her good socio-economic conditions do not require that she takes the decision immediately, she can wait for Fabian to become an adolescent.

... it [asking for the money] might provoke a great anger in the guy who might threaten again, I say to myself that my child is 15 years and a half today, he is 1.83 m tall, I don't really need to protect him as

¹⁷⁸Despite Dorothea's transition to lone parenthood occurred much before the time she was interviewed for the first time, therefore much before the other participants to the study, she was kept in the sample to allow heterogeneity due to her extremely favourable socio-economic position.

¹⁷⁹Dorothea adopted a child alone after her transition to lone parenthood.

I needed when he was 3, of course ... and I think that if I weight up on the one hand the values of having one's right recognized and giving him [the child] the feeling that this story is definitely over, on the other hand ... a potential danger ... I don't really think it is the case so ... So, in the end I say to myself "Ok, yes, let's have a try". (...) ... it's really, it's really a matter of justice, I mean, I can understand my child who says ... "Well, I don't really need that money, fortunately, but you never know, that's something we are going to put aside if we can have it", well it's to fund his studies, I know he wants to go to America after the bachelor (...) and it costs a fortune and I say "Listen, if it can help you, why not?"
(Dorothea aged 49, 2 children aged 15 and 9)

Unfortunately, we cannot know yet if Dorothea succeeded in obtaining the payments or not, as she decided to resort to the justice close to the second wave interview. However, given her extremely good socio-economic conditions, the effectiveness of the legal framework¹⁸⁰ was not crucial for her to overcome any economic vulnerability. As with many other cases, existing laws did not persuade the father to start paying. By hiding his wealth he was sure to escape obligations and the related sanctions.

Action path 5: claiming for advances of maintenance payments and asking for debt recovery

Finally, four mothers resorted to both advances of maintenance payments (three from SCARPA and one from BRAPA) and debt recovery. Two mothers tried both simultaneously, one started with asking for past payments and subsequently claimed for advances and one did the opposite, addressing the BRAPA as a first move. Regardless of the order, none of them was successful with debt recovery as fathers were able to conceal their actual revenues, by working as undeclared (three cases). In one case the other parent decreased his employment rate in order to be just beneath the minimal living wage and this also prevented the mother to receive advances from BRAPA. Vivianne's and Sophie's stories both unfold over nine years since their transition to lone parenthood. They undertook both actions almost simultaneously (i.e. asked for advances and tried to recuperate past payments together). Vivianne gave up debt recovery quite soon, but could count on an extra permanent payment in favour of her child subsequently. Sophie tried to resist more, but had to surrender after a long and exhausting fight against maintenance policy institutions.

Vivianne works part-time as university professor. She separated from the father of her child soon after his birth. The man always refused to have a formal maintenance agreement (that was necessary as the two were not married) and would send Vivianne back the bills she would ask him to pay. Given his behaviour, Vivianne addressed the judge to have maintenance formally set two years after their separation. This implied incurring high costs for submitting the formal request of maintenance setting (1,500 francs) and paying for the lawyer's assistance (12,000 francs). The judge set maintenance at 950 francs per month and with the ruling Vivianne could ask and obtain advances for thirty-six months, although these did not cover the full amount set by the judge, due to the cap imposed by law. As the man (who used to be the owner of a small firm) was always reluctant to pay

¹⁸⁰In her case she could only resort to the debt recovery as she is too wealthy to claim advances of maintenance payments.

by officially declaring to have no revenue, Vivianne also tried to recuperate past payments. She asked the judge to verify her former partner's earnings, as she knew that he was hiding them. Nevertheless, her request was rejected as it was impossible to investigate any further the man's fiscal situation. Consequently, Vivianne could not use the debt recovery option.

Have you ever thought to take legal action ...?

Oh ... I took some steps anyway, I did it ... It's useless, he arrives and then he says "I have nothing" (laud). The judge has fixed a maintenance amount, that should be much higher, because he is has much more dough than that. He said "ah, no, I don't want to start [to pay]" Because when I was with him, I dealt with his bills for some time. So I had a mountain of bills where one could see such a lot of dough passing by and then he declared ... he did illegal actions not to have to pay ... the judge decided that it's useless to pursue him because he will do all sorts of thing to avoid to pay.

Did the judge say that?

He told me "we are not going to do the archeology of Mister's ABC financial situation", so, that's what he said, and this is what [he said] ... literally.

(Vivianne aged 51, 1 child aged 9)

At the end of the SCARPA eligibility period Vivianne receives no maintenance and would not even be entitled to it if the father started to pay spontaneously, as that amount would be deducted to reimburse the debts with the canton (SCARPA). Two years later (i.e. seven years after her separation) Vivianne's former partner retired. Thanks to this Vivianne's child is entitled to a permanent payment from the public pension scheme (AVS) that is not subject to deductions for SCARPA reimbursement. However, again this does not equal the maintenance amount set by the judge and is about 200 francs lower than it. Furthermore, as the father is now a retiree, such difference is subtracted from his pension revenue by the SCARPA to reimburse the advances paid, instead of being transferred to Vivianne's child.

And that's how it works. So, the SCARPA it's an advance of maintenance, once that maintenance is paid, once that the father starts to pay ... that [amount] is [used] to reimburse the debts ... and not to be given to the parent who needs it. Which is a little bit crazy anyway ... at political level, it's really odd anyway, because one might say that this debt could be paid afterwards, when the child does not need that money anymore. So, now I see every year, I've seen it since ... I don't know ... November maybe, a payment to the SCARPA that I do not receive, actually ... That's how it works. So, such difference, the father should pay it, but it pays it ... it never paid it, [it is never going to pay it] until his debt is reimbursed and now apparently, it seems that it is deducted from his pension ... directly

(Vivianne, as above)

Despite the will to fight for obtaining enforcement of maintenance obligations, Vivianne had to accept that she could not recuperate past payments, as her partner was able to hide his wealth and the justice could not investigate any further into this. Furthermore, she realized that she had wasted money trying to demonstrate this. If the existing legal framework did not help Vivianne recuperating past payments, it could not dissuade the father from non-compliance either. However, as opposed to other mothers having followed the same action path, she could at least count on the permanent payments from the father's retirement scheme.

Sophie's action path was long and complicated. She works in the social sector. She separated from Claude when their children were two and four, but it took other five years of violence and conflicts to divorce. Over such period the man delayed the divorce by not showing up to mediation meetings and avoiding to submit the documentation required to fix maintenance payments until the final ruling. In

the meantime, he also started working illegally (as undeclared) to be sure that his revenues would not be subject to seizure. At divorce Sophie obtains that the man would be subtracted the maintenance amount (1,350 francs per month for both children) from any source of revenue (including unemployment benefit, social assistance and salary) he might receive and this would automatically be transferred to Sophie. This happened only once and lasted about ten months, about six years after the separation, as the man was entitled to unemployment benefits. Other than that, Sophie has always provided alone for her children. Her financial situation was particularly difficult. Not only she had no maintenance support, but also she had to share Claude's debts unless she wanted to sue him to demonstrate that she was not responsible for them. Despite the stressful situation, she was clear that she would have always prioritized the fight for her children's maintenance over any other.

It's me who had to pursue Claude to recuperate the money ... so, it equals to say that ... as he is not solvent and that he works irregularly ... and that he is the biggest swindler I have ever known, or that I don't know, as I had not understood anything ... it equals to say that I would never recuperate it ...so I dropped it ... however, the maintenance payments, I said, I will not drop them ... that's my children's money ... it's ... it's theirs ... I will not drop it ... so, I keep on paying the office for debt recovery ... this, I say no, this is out of the question ... there are things for which ... that's how it is, I blamed myself ... I said ... "You are an idiot! You should have checked!" ... but at the same time, when you are married, there is some sort of trust ... but ... anyway ... I say to myself "ok, that's how it is, I will pay what the system estimates that I should pay" ... even though ... I have the proofs that I have already paid my half, in our common account ... because I keep everything, I can prove anything ... but anyway ... but for the maintenance payments, I will not give up ... not them ... that's out of the question
(Sophie aged 41, 2 children aged 9 and 11)

Sophie asked for both advances of maintenance payments and debt recovery for past payments, but these were not helpful. About three years after the separation she started receiving advances, but had to stop the SCARPA mandate two years after its beginning as this was conflicting with debt recovery. As a matter of fact, Sophie found out that if Claude paid maintenance for their children, that amount would be used first to pay back the debt he had with the SCARPA (and not to be transferred to Sophie), while she was paying the debt recovery service in vein.

The SCARPA is useless (...) ... they give you an advance and when they finish with the advances, and even if the father begins to earn more money, the SCARPA is prioritized over the mother ... (...) ... I told the SCARPA "You are muppets and you are useless!" So, then, I was very clear with the SCARPA officer who told me "Indeed you are right. So, I will show you a tric ..." I told her "Tell me about that!" She said "If you put an end to our mandate, we become no more than a common creditor and so you are prioritised again". So, I put an end to their mandate (...)
(Sophie aged 43, 2 children aged about 11 and 13)

About two years after renouncing to advances of maintenance Sophie also gave up past debt recovery. After nine years since her separation she has never been able to obtain anything from them. She only paid the service with no results.

I also stopped to pursue him to obtain past maintenance payments because it was just expensive.
(Sophie, as above)

Sophie's last move triggered a new problem with a new institution: the tax agency. As she had stopped the debt recovery, they presumed that she was receiving maintenance and required her to pay taxes on that revenue. Sophie had no means to show that she was not receiving any payment

and decided to protest against the tax administration. She refused to pay what she believed was undue and shifted on them the task of proving that she was receiving that money.

So, then I had problems with the tax agency, because I had no more proofs that I was not receiving the maintenance payments anymore, so they would tax me as if I had received them.

What did you need as a proof?

Well, I don't know, because my bank statements were not enough to them. Before that, it was the debt recovery office that would give me a statement showing that I had not received the payments and then they would not tax me. And then, after that, as I had not that paper anymore, because I had stopped to pursue him, well, they told "Ah, but we consider that you have received them" and I was like "But how can you consider that?" I brought them the folders with all the bank statements, I told them "Ok, sort it out yourself, have a look, there is nothing". And then I wrote a letter to the director of the tax agency saying "I will not even pay a franc, there is not even a franc that is going to end up into your accounts, until you recognize that what you do is illegal, is not fair. I don't have to prove my innocence, you have to prove my guilt, possibly". So, I blocked the money that I was supposed to transfer them on a separate account, very clear, (...) And after that they changed the tax assessment ... (Sophie, as above)

Sophie's story is the tale of a continuous fight to obtain maintenance for her children. She fights against her ex-husband but also against the institutions that hinder her progress towards the goal achievement. The legal framework around maintenance did not work as a deterrent for her ex-husband nor it was supportive in her quest for maintenance. Conversely, it forced her to change strategy and renounce to maintenance for her children, despite this was hardly thinkable at the beginning of her fight. Her story allowed her to detect the system flaws. Particularly, she criticizes the idea that the child protection authority should not deal with maintenance payment violation and just care about visit rights, as these are inevitably connected as two fundamental parts of the relationship between fathers and children.

Well, me, when I hear "rights and duties", that makes me really laugh, because when you are at the Child protection service and they tell you "But maintenance payments it's not our job. We deal with the best interest of the child" ... Honestly, I am really sorry, but when I heard that I just about lost my socks! It's as if the money were separated from the rest of the life, but honestly, I have friends that have such (loud) a tight budget at the end of the month and who must bring their children to visit the father, who just does not care at all, anyway, I don't understand, this goes over my head! But honestly, there is something that really makes me angry in this way of thinking that maintenance is not related to the relationship. That's not true! I mean, to me, that is part of the relationship. (...) I mean, of course I said to my ex-husband "If you don't have the same wage as before, I will not ask you to pay the same amount" but I said "If you could give 50 francs per month for your children, for a start, I would find that you have a - provided that it is linked with what you earn - I would find this careful and that it would show them ..."

That you care about them?

That you ... But then he does not understand, or he does not want to understand ...

(Sophie aged 41, 2 children aged 9 and 11)

3.3. *Violation of custody agreements implying violations of tacit maintenance agreements*

Action path 6: never asking to update the agreement to the new custody arrangement and formally establish maintenance

Sometimes violations of maintenance obligations result from violations of custody agreements. This happens when the two parents choose shared custody arrangements, but they evolve into full custody. Shared custody does not usually require maintenance as ideally both parents share child-related expenses, therefore when this turns into full custody without an agreement update maintenance obligations are also tacitly violated from the parent who spends less time with the children. These cases are therefore included in the sample for this study as mothers could address the justice to ask for their agreements to be updated and obtain maintenance. Leila and Pilar were both in shared custody without maintenance and ended up caring for their children most of the time with no maintenance. Despite such inconvenient situation none of them addressed the justice. However, their stories evolved in opposite ways. Leila could negotiate informally with her former partner and receive maintenance. Pilar just surrendered.

Leila is a student who also works part-time (50%) in the service sector to raise some money. She has been cohabiting with Franck for about four years and had a child together. At childbirth they signed an agreement stating shared custody and no maintenance. For about three years since separation (when the child was one year old) Leila and Franck complied with what stated, but gradually shared custody turned into full custody for Leila, as the man was reluctant to spend more time with the child. They negotiated informally this change and Leila asked her ex-partner to contribute to child-related expenses. At the beginning of a long and tiring negotiation she could only obtain 300 francs per month. One year later Leila managed to receive the double, but was feeling unsatisfied of the situation, also because he would not be available to care for the child more than two weeks per year during school holidays and this implied higher childcare costs for Leila. Nevertheless, a number of factors prevented her from addressing the judge. First, she wanted to avoid her former partner to incur further troubles as he had just lost his job. Second, she feared the conflicts that such decision may trigger. Third, she did not have enough money for this and finally she did not want to waste her time with this.

(...) it's a real ... fight ... because we started with a very very low amount ... at the beginning, he would give me 300 francs per month ... I fought a bit every time to increase it ... now we agreed upon 600 francs per month ... (...) I think I would deserve a bit more and ... but ok, now he has lost his job ... I do not dare ... it's not that I do not dare ... but it's not really the right moment ... to do that [to ask for more] (...) But, I think that even if he has no job and that he receives the unemployment benefit, he could give me more ...

Yes, he must receive a wage anyway ... So, for administrative reasons ... you do not initiate a legal proceeding? Or also because you find it difficult to ask him ...

Yes, I find it a bit difficult to ask him ... because I fear that it might affect our ... our ... relationships that are already a bit difficult ... and then, more than that ... to me, going before the ... the ... [judge] I don't know if I need to take a lawyer but ... I would not know even where to begin from by the way ... well I have a friend that could inform me ... but I guess it must be expensive anyway ... even if in the end he

is the one who is going to pay ... it's not really what I hope for him either ... there are fees anyway ... paying a lawyer ... paying the legal proceedings and everything ... the documents ... and then ... up to two months ago I could not really afford it ... even now ...
(Leila aged 28, 1 child aged 5)

After less than a year (about five years after the separation) Leila succeeds to receive 900 francs per month. However, she believes that the father of her child should contribute more. She does not know exactly how much he earns as he does not want to tell her, but believes that his current salary would allow him to pay more for their child. Nevertheless, she cannot address the judge to ask an agreement update and the formalization of current arrangements, yet. Now she would have the money to do it as she has increased her employment rate (70%) and she lives with a new partner who might financially and emotionally support her. Despite this, she still fears the conflicts and the complexity of the process.

Yes, but I have a friend who is a lawyer and is a family law specialist (...) But he explained me that ... how it works, and it's true that it's anyway ... it's quite a complicated procedure, anyway one must be willing to embark on that and on top of that I know that it is going to create a climate of tension ... anyway he is going to ... we are going to get angry with Valentine's father, while now things go pretty well, so I don't really want to ...

To get back into something ...

Yes, in the past I could not do that because I had no time, I had no money, I did not have any knowledge (...)

(Leila aged 30, 1 child aged 7)

With a constant informal negotiation with the other parent Léila managed to obtain maintenance from the father of her child despite no formal agreement would force him to pay. However, the situation will remain unstable until she will not ask the agreement update. The legal framework provides her with an opportunity that she does not want to seize. As no automatic maintenance adjustments are stated in the parental agreement when custody arrangements are not respected, she is left with the burden of asking the judge's intervention. Litigation costs, time waste and fear of potential conflicts with her former partner are the main reasons that dissuade her from addressing the justice.

... let's say that I don't think that the justice system in Switzerland is bad, however, I think that one needs ... one really needs to have skills and contacts and resources to be able to activate it and make the most of it. It's not the system that comes to you to help you. (...) I know that if I wanted things to be treated, in my opinion, in a fair (stresses the word) way and that the decision be taken from a neutral body, well this would require a lot of effort from my part anyway.

In terms of time, money ... I mean financially?

Yes, and then also in terms of conflict management ... because this causes a very bad reaction in him, in his family, everybody asks "why is she doing this, if everything was going well until now?"

(Leila, as above)

Pilar is a Latin American woman who faced a pretty similar situation. She migrated to Switzerland when she was an adolescent. After a few years she got married and had two children, but she separated from her husband a few months after the birth of their second child and divorced one year later. Pilar's separation was short, but difficult. She asked for full custody, but the man refused her proposition and threatened her saying that he would make his best to have the children's custody,

abandon them and send her back to her country. In the end they agreed to share custody over their children, but soon after the (separation) agreement was signed the man violated it. He left the kids full time with Pilar with almost no contacts with them. Pilar was left alone to care and provide for their children, with no job and poor support from her social network (she could only count on her sister). For one year between separation and divorce she received a maintenance payment of 1000 francs from her ex-husband, but this was not supposed to cover child-related expenses, as it was only a temporary measure set by the judge and due to her unemployment. At divorce, Pilar and her ex-husband were represented by the same lawyer, found by Pilar's ex-husband as she could not pay for her own lawyer. The shared custody arrangement was confirmed and Pilar was not entitled to maintenance for her children (not even to the 1,000 francs). As opposed to Leila, Pilar is not as strong to even informally negotiate a more favourable arrangement. She was caught in an extremely hard situation having no job, no knowledge of the country and its institutional setting (including separation and divorce agreements) and almost no social network.

And have you ever told him that "as we are in shared custody we have to share expenses, which means clothes, food ... ?"

I tried ... I tried to explain him ... but ... me, asking someone, even him, to care for the children, I feel bad ... for sure he has that responsibility, for sure he has his rights ... I told him ... once, I got sick ... I told him "stay with your children, I can't do that ... I feel really bad ..." And this made me feel bad in itself, the fact that he told me "No, I can't" ... I told him "How comes that you can't? ... and what if I find a job? Then I would have to pay everything [childcare] ...

(Pilar aged 26, 2 children aged 2 and 6)

As with other mothers, Pilar finally renegotiates the importance of maintenance to avoid conflicts with her ex-husband, saying that in the end having full custody of her children is the most important thing.

That you pay for everything even though you have no job ... it's not fair ...

No, it's not fair ... and it's hard for me as well ... it's really hard, it's really hard ... I can't talk to him otherwise ... it will end very badly ... Anyway, it's me who has accepted all this ... if I accepted all this it is for the children ... but, him, he has not understood anything about that ... and now the situation is that I have often the children at home, I don't bother ... I love my children

(Pilar, as above)

The legal framework around maintenance payments could not support Pilar as she had no means to mobilize it. Conversely, her ex-husband could use it to obtain the best-case scenario (i.e. avoiding to pay maintenance). Both Pilar's and Leila's stories show how economic and emotional barriers (such as conflict avoidance) can lead mothers to relinquish their right to child maintenance, when fathers' violations of custody agreements imply a violation of maintenance obligations.

4. Violations of maintenance agreements and repercussions on lone mothers' life-course

In this part of the chapter I will investigate what happens to lone mothers' life-course when they do not receive maintenance at all or just receive part of what they would need to provide for their children. I will show which domains may be affected by this and in which way. Finally, I will offer an illustration of how spill-over effects operate across life-domains, whereby changes in a domain are not directly triggered by the lack of support with maintenance, but rather mediated by adjustments made in other life domains.

To do so, I will consider the types of action paths identified above and see how people fared within these categories. Particularly, I will look at the role that public support through the enforcement tools may have played on the life-course of those mothers who resorted to them.

Beside illustrating the impacts on the various life domains within each category, I will select and describe in depth the most extreme cases, to show how spill-over effects may operate across life domains and require mothers to make adaptations to their life-course. Through these cases I will point out that despite recourse to the opportunities offered by the legal framework, mothers may still be forced to adjust their life-course to accommodate lack of/poor support with maintenance.

In this part of the analysis I will show how a specific type of family policy tools may contribute to lone mothers' vulnerability (i.e. the main research question). Based on a process approach to the study of vulnerability, I will not silence the other ingredients of the context that might affect its development in case of violation of maintenance agreements. Conversely, I will stress how the functioning of enforcement tools combines with other ingredients along the vulnerability process and together they determine its direction.

Lone mothers facing partial violations of maintenance and using no tools for maintenance enforcement

The two mothers belonging to this category (action path 1) did not have to face major upheavals in their life-course due to poor maintenance support for their children. They were luckier than those mothers who were receiving no maintenance at all. Nevertheless, receiving less than what agreed contributed at least to temporary financial hardship for Paule, when she was only working part-time (see above) to be able to care for a little child. To face this, she had to adapt her living standards by reducing household expenses.

Céline could count on a relatively good wage and on her parents' support with the children, which significantly limited her childcare expenses. She had also a money reserve (her parents' heritage) that she intended to use for a future big project. She could leave on her earned income and on the maintenance amount received (despite this is lower than what agreed), since her separation.

And can you cope financially?

Yes, yes.

There is nothing, I mean, because you said that you would like to ..., there is nothing really important that to you, that you had to give up?

Non, then of course I can adapt myself ... but no, I can go on holiday with my daughters, I can do a lot of things, so...

(Céline aged 36, 2 children aged 6 and 8)

In Paule's and Céline's cases impacts of partial violations of maintenance were limited by a number of factual and cognitive ingredients of their vulnerability process. For Paule, the most critical violations were relatively limited in time because the informal agreement with her former partner lasted for two years and occurred when the child was younger and child-related costs were less important. During such period she could count on health care insurance subsidies and had only a little rent to pay. The latter would often take away a large share of the household budget in LP's households. In addition, Paule's optimistic approach to financial hardship and her capacity to ask for support to her mother could help her to face the most critical phase with confidence (cognitive ingredient). In Céline's story the violation duration was as short as in Paule's story although the prospects to receive the full amount were much fewer (in Paule's case this was the result of an informal agreement and not an imposition). Furthermore, the violation was relatively limited in the amount (5% less than what agreed) and her financial situation was unproblematic thanks to her relatively good salary and her reserves.

Lone mothers facing full violations of maintenance agreements but claiming for no public support with enforcement

Estelle was the only mother in the sample who did not receive maintenance at all for some time and did not need to resort to any of the existing tools for maintenance enforcement (action path 2). After less than a year of threats to her ex-husband she was able to obtain regular payments and was not much affected by the previous lack of maintenance afterwards. In Estelle's story threats were fruitful and allowed her to receive enough money for her children without major subsequent consequences.

Lone mothers facing full violations of maintenance agreements but resorting to the enforcement tools

Except for Dorothea (action path 4), who was wealthy enough to provide alone for her children (both the biological and the adopted one) before trying to recuperate past payments via the justice, mothers receiving no maintenance at all had to face the most critical situations, with impacts on multiple life domains and spill-over effects across domains.

Anouk (action path 3) was the only mother who never received maintenance nor advances, despite request. Such conditions did not lead to major financial problems because she could count on her family substantial support. She could leave with her child by her parents for four years since her separation and this significantly limited her household expenses (especially the rent). In addition, Anouk could count on her 80% job in the social sector and a stable contract. Despite this, when she left the parental house she had to face consequences in the social sphere. As she spent most of her reserves to buy new furniture and because now she has to pay a higher rent with no maintenance support, she cut her budget for trips with friends despite these were an invaluable support against depression (due to her incapacity to accept her former partner's alcohol addiction).

For those mothers who did not try to recuperate past payments, but managed to obtain public support with advances for some time (action path 3), this may not be enough to escape the consequences of full violations of maintenance agreements. Cuts to the BRAPA amount due to new co-habitation contributed to the general financial hardship for a mother, who could react by adjusting her **professional trajectory** taking temporary jobs. Among the SCARPA clients, their professional trajectory could also be affected before accessing advances (for those who waited some time before asking for it) and/or at the end of the eligibility period. In both cases mothers would usually adjust their trajectory either by increasing their participation to the labour market, to be able to sustain their families, or by looking for little jobs to complement their low revenue (together with help from social assistance and the social network) if they were studying. This in turn may sometimes hinder their professional development, by delaying the end of the studies. Their **social life** was also affected by the lack of maintenance in some stories as mothers' financial resources were mostly channelled towards the family needs and therefore expenses for leisure time were curtailed. Alternatively, giving up social life was a consequence of the increase in labour market participation, which left no time and/or energy to the mother to have a social life. Impacts on the **parental life** domain were also reported by some these mothers. These would mainly consist in a spill-over effect of the increase in labour market participation which would take away time to the relationship with the children. In one story receiving no maintenance may also imply consequences on the **residential trajectory** as a spill-over effect of the adjustments made in the professional sphere. This happened when the mother lost housing subsidies as a consequence of her revenue increase, due to her increased participation to the labour market. Finally, in one case receiving no maintenance could also indirectly affect lone mothers' (mental) **health trajectory** as a by-product of the stressful organisation required to sustain full-time employment.

Catalina's story shows clearly that lack of maintenance from the father may affect multiple life domains and in turn trigger spill-over effects on other life domains and over time, despite asking and obtaining advances for three years (from SCARPA). As a matter of fact, at the end of the eligibility period she had to increase her employment rate (from 90%) to 100% to be able to raise enough revenue for her and her child. This event caused a number of subsequent problems. First, it affected her parental trajectory as she could not spend as much time as she would like to with her daughter.

Ideally, it [my desire] would be that his father paid maintenance and that I ... that I could cope and that I had no ... 'cause now, what weighs on him is the Wednesdays ... but, now yet ... now, tomorrow I have the baby-sitter, "so, what do you prefer? Going to a daycentre, as when you were going to the *maison de quartier* [daycare services in the neighbourhood]? Or going to the childminder?" "But, I want to come with you at work, I want that you stay with me" ...so, yes, I would really like it ... to

receive maintenance, that I could afford to work at 90%, I would like it a lot ... a free Wednesday afternoon, I would love it, but it's not possible, so, ideally, in the future, I would like ... to receive support from him, financially ... yes, that would be ...
(Catalina aged 40, 1 child aged 6)

Second, Catalina's everyday life became even more stressful due to the increase of her work time. Third, when she moved to a new house, some extra stress cumulated and affected her health trajectory as she fell into depression and was forced by the doctor to take a two-week sick leave along with drugs.

I had to ask a friend to host me for two weeks, because here we did not have the blinds and it was impossible, we could not sleep ... I had to go there two weeks, then, come back here, call the workers, I was exhausted ... I blew a fuse, I had the impression ... I was overwhelmed ... I went to the doctor, and I explained him that I was exhausted ... that I was spending my days rushing around, that it was the hell, that I was exhausted ... and what would seem to be just a little thing before, now it was too much ... so ... he gave me antidepressants, two-week leave and antidepressants ...
(Catalina, as above)

Since her separation Catalina could hardly find the time to go out with her friends. The stressful everyday organization worsened Catalina's poor social life. As a spill-over effect of the change in her professional trajectory she was always too tired to go out with her friends and slowly isolated from them.

In the evening you don't really go out? During the week in any case ...

No.

And then, when she is not there, you see your friends ...

Yes, but going out ... I haven't been going out for a long time

You don't miss it ... apparently (laugh)

No, I don't miss it ... I am so exhausted that I don't miss it ... sometimes it seemed like ... in the past, from time to time I would say to my friends, ok, ok, let's go to the restaurant ... and in the evening it was too much ...

To go out again?

Yes ... so in the end, most of the times, I would cancel ... so, now, I say no directly and actually, they don't even ask me anymore ... (laugh)

(Catalina, as above)

Finally, as a spill-over effect of the increase in her employment rate she could not obtain anymore the housing subsidies as her revenue had raised above the eligibility threshold for that benefit.

Those mothers who both sought to receive past payments through debt recovery and claimed for advances (action path 5) faced similar impacts across life domains. Whenever they managed to receive advances of maintenance payments, these could only act as a temporary buffer either because they reached the end of the eligibility period (SCARPA) or because they lost access to the benefit consequent to their former husband's fake fiscal declarations (BRAPA¹⁸¹). Furthermore, in some cases the benefit amount could not even cover the entire maintenance sum due to revenue thresholds.

¹⁸¹This was the only case of BRAPA client in this action path category.

As none of them succeeded in obtaining past payments, their situation as to maintenance enforcement was practically identical to those who only claimed and obtained advances for some time, except for Vivianne who could obtain a permanent payment two years after the end of the SCARPA eligibility period (which provided her with about half the maintenance amount she was entitled to). However, the payment was about 25% lower than the amount set by the judge. Furthermore, before receiving advances Vivianne incurred high legal costs to have her right to maintenance recognized. At the end of the SCARPA eligibility period she remained with no maintenance support for other two years before receiving permanent payments from the father's pension scheme. All along this difficult period Vivianne could not increase her low employment rate (between 50%-60%) and she occasionally had to pay high health care fees to treat the side-effects of a cancer, that she was diagnosed three years after her separation (in the same year she started receiving advances). Given her professional situation and all the extra expenses she incurred, receiving a partial amount of advances and a permanent payment lower than the formal maintenance amount were at best partially supportive. The resources she could not receive could at least contribute to her financial difficulties over time.

All the mothers going through this action path tried to adjust or adjusted their **professional trajectory** as a consequence of the lack of maintenance. This implied looking for a full-time job or increasing the employment rate full-time for two mothers. Vivianne tried to increase her employment rate by taking more extra tasks, but was not successful. Conversely, in Sophie's case this led to a different decision. Thanks to her knowledge of the social assistance policy in her canton she chose to reduce her employment rate (and therefore her earnings) sometime after the separation just enough to be eligible to some public benefits and be able to cope with lack of maintenance and simultaneously find the time to care for her kids and deal with her difficult divorce.

And afterwards (...) I reduced to 65%

And why?

Because I had more money in my bank account working at a 65% rate than working at 80%

And how is that? Is that the childcare that is expensive?

Childcare becomes cheaper, the *crèche* fee is lower ...

Is that linked to the wage?

Yes, you have higher insurance subsidies, lower taxes, ... and then the housing subsidy. So in the end I had more money in my wallet working at 65% than at 80%

But you don't regret? I mean, was it good for you to...?

Well I had time with my children, it was quite good yes!

(Sophie aged 43, 2 children aged about 11 and 13)

Such decision was not without risks over the long run. Sophie acknowledges that during that period she could only pay a little amount of pension contributions. However, sometime later she found out by chance¹⁸² that she could fill that gap by paying a higher amount in the following years, as if she had always worked at a 80% rate. After the divorce ruling Sophie increased again her employment rate and took also a training which allowed her to find a better job. This was also possible because her kids were older and had less intensive care needs. Despite lack of maintenance and a relatively low revenue, Sophie could mobilize at best her knowledge of the social assistance policy to adjust her professional trajectory in the most convenient way and avoid negative repercussions on her work-life

¹⁸²She confesses that she was not worried about the pension when she first decided to reduce her employment rate at 65%, as she was overwhelmed by her difficult divorce.

balance. This contributed to her professional development, together with having no rent to pay¹⁸³ and despite lack of maintenance, full custody of two children and conjugal debts to pay back.

Parental trajectories were also affected by lack of maintenance for all the four mothers in this category. To various extents lack of maintenance contributed to a general lack of resources that limited mothers' capacity to adequately provide for their children, for example for education-related expenses. This was the case with Vivianne's child that could not attend a more adapted private school when he was not anymore eligible to disabled support from the public school.

Well, I am not relaxed! I am not relaxed! Furthermore, at the Development Unit they suggested to put him in a private school, and this is really out of the question. I have no dough, and then if I put him in Steiner [school], then Steiner is in the middle of nowhere for me who has no car, I go by bike and I work in the city, so it would be so stressful that I gave up, even ... and also it would be too much to be too dependent on the other parents' solidarity, even though at Steiner it is like that, it's too much all together. The fees, even if I could find an arrangement but not for free, certainly not. So, there would be costs anyway. On top of that [there is] the organization, because they finish school at 11:00, it's so complicated, because it's a school where they have few hours of classes, so after that you have to organize all that comes afterwards ...
(Vivianne aged 49, 1 child aged 7)

Alternatively, the whole household living standards were significantly revised not to affect these expenses.

He has a very high IQ, so he spent three years in a special school for this type of children ... so also financially it was really difficult, because it was ...
Is that expensive?
Very expensive
But it's not reimbursed by the insurance?
No, no. (...) I received a scholarship from a private foundation ... to cover part of the tuition fees.
Can I ask you how much you paid?
23,000 francs per year.
Um...
And I paid 10,000 francs and the remaining part was paid by the foundation.
Ok. And you were already separated at that time?
Yes
Ok, so this was on top of ...
We have been eating pasta and muesli (laugh) a lot of muesli! ... Because it was expensive. But he was suffering so much at school that ... in the end I thought it was important!
(Sophie aged 43, 2 children aged about 11 and 13)

Another frequent repercussion of the lack of maintenance on parental trajectories was mediated by the adjustments these mothers had to make in their professional trajectory or simply by the necessity to sustain work. Having to work more implied the need for more childcare. As resources were limited by the lack of maintenance support, some mothers were incentivized to count on their children's autonomy and would ask them to cope alone while absent. Children were therefore decisive for the sustainability of these mothers' professional plans. Sophie was one of the mothers who counted on her children when she raised again her employment rate to 80%.

¹⁸³Sophie's place is a detached house that is going to be demolished. She agreed with the owner that she could live there for no rent until demolition and only pay bills.

Nobody, [cares for my children when I am working] anymore, but there is no need anymore! It's been a bit more than a year, no, maybe a year um ... one day I was talking with my children and then they told me – because sometimes the budget was tight and we would talk about that and we would say- we don't buy this, we don't go to the cinema the last week of the month or ..." I have always talked to them – And so one day they both sit at the table and then they tell me "we must talk" "ok, so let's sit... what did I do wrong?" (laugh)

(Laugh) the family meeting ...

And actually, they had talked together before and they found that the money spent for the babysitter was really a waste, that they would prefer to go to the cinema (laugh). So, that they did not need it anymore. (...) So, we made some tests and I left for half an hour, one hour and then now finally ... The only time when I ask for help is when there is one who is alone at home, because it's a villa¹⁸⁴ anyway, in the end it's not as if it were a flat and that there were neighbours above and below.

(Sophie, as above)

Furthermore, in one story working full time could also directly and indirectly affect the quality of the relationship between the mother and the children. In the former case this was the result of the mother being too busy and having not much time to spend with them. In the latter case, having no time for herself, the mother could not spend much time socializing and deprived her children of the experience of a relaxed mother who is also satisfied with her social life. Moreover, children would have no opportunities to see how their mother behaves with others and lose the chance to learn observing such behaviour. This was a very important concern for Antoinette (who was denied advances from BRAPA) especially because her children's handicap would refrain them from having social relationships.

I was busy with the job, I was studying, oh! If my husband had a good wage, I would stay at home to care for my children, invite friends for a drink, the children would have seen a fulfilled mother who communicates, they would have learnt my way of communicating, because children learn a lot through imitation ... but when you are a lone parent, how will they learn? With a parent who does not speak to anybody ... because we are alone at home ... oh! If custodial parents [are] the conversation partners, children look at how society works, the debates, things like that. I was deprived of all that, so I registered to the Lone Parent Families Association, so I would go there in the week-end, for my children to see me talking with other parents. But this is just once per month and it is not enough, it is not enough ...

I see. So it's, let's say, it's the idea that ... I mean that the children could see that, that you are a ...

That I am not just a mother!

Exactly, a social life ...

Yes, yes!

(Antoinette aged 41, 2 children aged 13 and 16)

Having no **social life** was not just Antoinette's problem. Other two mothers reported this as a consequence of having no maintenance support from the father of their children. Social isolation was a spill-over effect of the employment rate increase, leaving no time for social activities or just leaving mothers with no energies left to go out and meet other people. Alternatively, it could be linked to the limited budget that would not allow to pay for social activities and to hire a childminder to be able to go out. Having no occasions to meet other people and take care of one's social life had an immediate impact on the **couple trajectories** for these two mothers, as they had less opportunities to meet new potential partners, at least until their children were still much dependent on them.

¹⁸⁴Sophie's place is a detached house that is going to be demolished. She agreed with the owner that she could live there for no rent until demolition and only pay bills.

Finally, lack of maintenance could also affect lone mothers' **health trajectory**, whereby this led to long and exhausting litigation with the father and triggered physical and mental health problems.

Delia's story points out the effects of not receiving maintenance despite having claimed advances and tried to recuperate in vein past payments. She separated from her co-habitant partner when her child was about four years old. The year after her separation, through the help of an association, she could address the justice and be entitled to a maintenance amount of 800 francs per month. At the same time Delia tried to recuperate past payments through debt recovery. However, her attempt only lasted one year. She soon realized that she had no means to demonstrate that the father of her child was not declaring all his revenues and was in fact able to pay maintenance.

So, he shows a living wage that actually that actually well ... we don't know how he can live [just with that], because with his lifestyle it's just not possible (laugh) and ... and unfortunately, well, you can't ... I can't prove as ... he hides, so he shows concretely what he has on the documents and the judges will rest on that unfortunately ...

And can you...? I don't know if there are means to pursue him ...

But you need to get a detective on his back, you must pay someone to follow him, but I can't entertain myself with that

(Delia aged 40, 1 child aged 11)

Starting from two years after her separation Delia could access advances which lasted for three years (and could only cover about 600 francs). During such time the man tried to renegotiate the maintenance amount several times with no success. At the end of the eligibility period Nadir was still not paying¹⁸⁵ and tried to renegotiate the maintenance amount again, suggesting a mediation. He asked to pay only 100 francs (showing very low revenue) until he succeeded starting his new professional activity as an independent. Delia accepted his condition. However, about two years later the judge ended the mediation as Nadir had not made any progress in his professional project. Delia's former partner addressed again the justice to ask for maintenance to be reduced. This forced her to embark in a new legal dispute. Delia is tired of such long litigation and confesses that this will be the last time she tries to demonstrate that he could pay more for his child.

Because nothing but the tribunal (...) you need to justify your situation and this is unbearable!

I see, I see, it's a job in itself

Yes, it's a job in itself, you need to ... then you need to look at what he [my former partner] says, you need to counter his points, then you need to ... yes ... so it's really, it's exhausting. And it does not stop, since I separated I haven't stopped doing that. There was not even a year in which I was relaxed ... the stress for the child protection service or for the maintenance payments. So now, I am waiting for the new proceeding to start. And I think that it will be the last one because I am sick of it.

Does it mean that you are going to give up?

It means that yes ... yes, I mean ... give up ... in the sense that, in any case I can't prove that he has undeclared earnings, so um ... so ... that's the thing. And in any case we are not going to ask for 100 francs, in any case, this is really ridiculous, nobody has ever seen that (laugh) ... (...) so I know that the 800 francs will not last, that's for sure, because he is going to show a revenue that is much lower ...

(Delia, as above)

Delia is a health care professional who works part-time (60%) in a medical practice and has always provided alone for her child. This affected her life-course in many domains. Firstly, she was forced to

¹⁸⁵He would just give her 100 francs per month.

put on hold her social life as she did not have the means to pay for a baby-sitter when her child was very young. Secondly, for the same reason she was forced to cancel patients' appointments and therefore lose money, when the child was sick. Alternatively, she would pay for emergency childcare (provided by a local non-profit association) despite not being happy with the quality of their services. All in all, lack of support with maintenance affected her professional and social life via the lack of resources to pay for childcare.

Well, when it was sick for example, I would call the *Chaperon Rouge*.

Ok, I see. So you benefit from that?

Oh yes, but then you have to pay ... you have to pay for the service, it's the Red Cross, you call, it's a service ... for childcare, [they have] women who come at your place to look after the child who is sick.

I see

So, I resorted to that many times.

I see and was it good ... except for the fact that you had to pay?

Not always good ... no (laugh), you don't always step into people that are ... good, so, it's a little bit, but when you have no choice you have no choice ...

Yes, sure !

Or, or there were times when I had to cancel my work day because ... because he was too sick or ... yes, he is much less sick now, he is almost never sick, so ...

I see

So, this is great! (laugh)

I see, you are less [concerned] ...

And ... and once I had to reduce my work time, I left, he had just a bit of fever, he was just ..., it was not the big gastroenteritis and that you needed to be there so ... , he told me "Mum, no problem, go to work, let's talk on the phone" and then I worked for five hours and I came back home.

Well, you have this type of flexibility [at work] in the end ...

Yes, that's why, I really have a job that allows me to be ... ok, but then [if] I cancel I don't get paid so ... it's really ...

Yes, there is the other [side of the coin] ...

There is the other difficult side (...)

(Delia, as above)

Towards the end of the SCARPA eligibility period Delia realized to have no chances to obtain anything from her ex-partner and this led her to adjust her employment trajectory with repercussions on the parental one. As her child has grown up and is more autonomous, she decided to extend her work time one day per week to be more financially stable. Consequently, since the age of nine Sevan copes alone one day per week after school from 5pm. to about 7 pm., when his mother is still working. By so doing he allows her to earn more and contributes to improve her work-life balance.

And so when did you decide to increase?

Yes, it is about two years more or less, exactly, yes. More or less two years, because he is old enough to come back home alone ... No, I enrolled him at ... that's how it goes ... I enrolled him for the assisted homeworks, so he would do his homeworks at school for an hour ... (...) From 16:00 to 17:00 and after that he would come home, he would call me, he would take a shower, he would get prepared and so I had the time to arrive home at around 18:30, sometimes 19:00

Ok, So, this allows you to stay at work until ... 18:00?

Well, this has, yes, a little bit more, this exactly allowed me to take more patients, um ... and then well this had an impact on my wage, so ...

(Delia, as above)

Despite the work time increase (and the higher salary), going out is still problematic as Delia cannot pay for babysitting (and would not ask for help with that to improve her social life, but only to be

able to go to work in case of emergency). Furthermore, the long litigation with the father of her child has not just affected her financially but also weakened her both physically and mentally. Consequently, such long fight for maintenance had also an impact on her health trajectory.

But yes, I think that I have never, I only need to focus on other things now, maybe also my life as a woman, my child (laugh) and ... and then yes, all that pressure, I don't want this anymore.

I see, it's tiring, I mean it's ...

Oh yes, but that's ... it exhausts you emotionally, and then it exhausts you physically, so in the end it has a repercussion on ... on the whole life and that's ...

Have you been suffering from health problems over the last years?

Health um ... my back was giving out, I have, from that point of view you see that when it's too much, the body says "stop" (laugh). And then I have always been supported psychologically (...)

(Delia, as above)

Lone mothers facing violations of custody agreements implying violations of tacit maintenance agreements

Violations of tacit maintenance agreements were also consequential for lone mothers facing them. Leila and Pilar dealt with this constraint without resorting to the justice and requiring agreements update (action path 6). However, Leila could negotiate and informally obtain maintenance from her ex-partner. Pilar was overwhelmed by her ex-husband arrogance. Her vulnerability process was much more complicated than Leila's one also due to her low socio-economic status.

Poor maintenance support from the father of the child contributed to financial restrictions, at the beginning of Leila's transition to lone parenthood. Financial hardship affected in turn her **couple** and **parental trajectories**. Two years after her separation Leila started the Master and in the following two years she could only work part-time (50%) for one year. Her child was three years old and she was gradually moving towards full custody with only a little maintenance amount (300 francs per month) from the second year. This was the most difficult period for Leila. She had no money to pay for a baby-sitter to spend more time alone with her new partner and this was a source of tension in her new relationship, as she was ashamed to explain him that she could not afford it.

Well, it's true that my partner is insisting a lot for hiring a babysitter ...

To be able to go out more freely ...

Yes, but the thing is that he would have to pay for that, because me, for the time being, I cannot afford it and ... so ... that's the step that I find a bit hard to take ... "Darling, give 60 francs to the lady!" (high-pitched voice) (laugh). And then he, he would not think of that alone, so, I really have to ask him ...

(Leila aged 28, 1 child aged 5)

The impact on her parental trajectory was twofold. First, financial restrictions (together with conflict avoidance and complexity of the procedure - see above) played a role in her decision not to address the judge to ask for the agreement update and officially obtain full custody and maintenance payments. This in turn reinforced her unfavourable position *vis-à-vis* the father of her child. Second, Leila could not afford paying for extracurricular activities for her child as she would have liked to do. This was a source of stigma for the child when she finally moved in with her new partner (four years after the separation). They rented a flat in a rich neighbourhood (thanks to her partner's high wage)

and her daughter changed school and friends. These were used to attend extracurricular activities and therefore were subject to much intellectual stimulation. Valentine can hardly get along with them.

Because, Valentine, she changed neighbourhood, so she has ... at the beginning I could see that it was a bit difficult, I think the problem was rather the social context that changed a lot, because in the past we were in a working-class neighbourhood, now we are in a posh neighbourhood and so she has not the same relationship with her class mates anymore, of course it's not the same ... certainly, this has a considerable impact, especially ... especially with the teacher I would say, because she was really ... in the past she was really the star in her class, while now she is just (laugh) ... just in the average with normal children (...) So she had ... we were seeing that things were not going well with the teacher, because she, she would have liked to be more appreciated, as she was really used to be the favourite pupil, it was very hard for her to be considered as an average student ... because of course in these very posh neighbourhoods, there are so many children that are very ... that are very stimulated and have many things to tell and that travel a lot, go horse riding, who have a chalet in Verbier and ... Then above all they are really ahead, they would often have ... babysitter and they would speak three languages, and then ... she had not the same relationship with her old friends ...
(Leila aged 30, 1 child aged 7)

As opposed to Leila, Pilar never tried to even informally negotiate maintenance with her ex-husband. This contributed to her severe financial hardship together with her condition of unemployed. This had repercussions on her **parental trajectory**. Since she could not afford a lawyer and was not aware of the existence of cantonal support with legal expenses¹⁸⁶, she could not be adequately represented. At divorce, this led to the confirmation of the (fake) shared custody agreement made at separation, despite she knew that her ex-husband intended to violate it. Consequently, she was left alone to provide for her children with the help of social assistance, through a minimum revenue. Receiving no maintenance at all despite full custody of two children forced her to cope with an unbearable situation.

(...) and then, if I have no money to make ends meet at the end of the month, because for one thing I receive social assistance ... already the social assistance gives me 1,000 francs per months ... and I have to pay the bills with that, and I remain with nothing left, I have to go and ask him [the father] ... "can you lend me 100 or 200 francs to make ends meet at the end of the month?" And any time I receive a wage I have to give him back the money that he lent me. (...) It's difficult ... because for one thing social assistance pays everything but they just give me 1,000 francs to buy food ... but, I already have to pay Naxoo, internet ... and all those little things to give yourself a treat ... the telephone and the bills ... and it is complicated to live with 1,000 francs per months ...

In three ...

In three, with the children ... the oldest child must bring a snack at school and sometimes I don't have any ... and this for me, it makes me feel really bad ... that I have any ... to give him ...
(Pilar aged 26, 2 children aged 2 and 6)

Pilar's case is one of the most critical of the sample, also due to her poor social network, her low socio-economic status and her condition of unemployed. The lack of maintenance contributed to a complicated situation whereby multiple disadvantages cumulated. Furthermore, since the father of her children did not take them half of the time (as set in the divorce ruling) she was also caring alone for them. This in turn affected her professional career and her life as a woman as she had not much time to look for a job nor to go out and meet new people. Having no maintenance support

¹⁸⁶See next chapter for details on this.

contributed directly to her harsh financial conditions, but was also part of a more intricate problem constellation.

Being able to negotiate and to obtain maintenance from the father of the child even if after some time helped Leila by keeping her away from more serious financial hardship. This was not the case with Pilar. Despite other ingredients (such as her low socio-economic conditions, little social network and having two underage children) arguably played a role in her vulnerability process, no adequate support for her two children was a major source of stress since her transition to lone parenthood and hindered a potential improvement of her condition. Nevertheless, Leila's case shows that under certain conditions receiving only poor maintenance support for some time, may still affect multiple life domains over time.

5. Conclusions

In this chapter I showed how lone mothers reacted to violations of maintenance agreements and what impacts these had on the various domains of their life-course. Violations could be partial, full or derive from violations of custody arrangement. The most combative mothers tried to cover the lack of maintenance through two main enforcement tools offered by the current legal framework: advances of maintenance payments and debt recovery (to recuperate past payments). None of them resorted to the penal complaint.

Some conclusions can be drawn as to the action paths adopted and their consequences for lone mothers. The existing legal framework with the related sanctions for the fathers finally acted as a deterrent in only one case (Estelle). All the other fathers kept on violating the agreements, paid based on informal agreements (Leila's case) or started to pay based on the formal agreement, but this was unrelated to the sanctions included in the laws (Paule's case). None of the two mothers facing partial violations wanted to react against them. Among the mothers who faced full violations (twelve) only some of them asked to receive past payments. This shows that the mere existence of an enforcement tool does not guarantee that mothers will resort to it. Five of them did try to recuperate past payments through debt recovery: one was only at the beginning of the procedure, the other four gave up after a while and obtained nothing. The common cause was that they could not demonstrate that fathers were concealing revenues not to be attacked or had reduced to a minimum their employment rate for the same reason. All in all, debt recovery was not effective and mostly unaffordable. One would need to hire a detective to demonstrate that the father is getting around the law and this was virtually impossible to most lone mothers in these circumstances. Dorothea's case provides a nice example of the inequalities that the current legal framework can generate as to this. As opposed to those mothers who needed the money immediately, she could concentrate on her career and her child soon after her transition to lone parenthood due to her exceptionally good economic conditions. She would only consider the debt recovery option many years later and only for a matter of justice.

When mothers claimed and obtained advances from SCARPA for the whole eligibility period, these could only act as a temporary buffer if they were not followed by further protection (as it was the

case with Vivianne and Eva). Those mothers who also tried in vain to recuperate past payments were affected by the consequences of lack of maintenance in many life domains as those who did not. All in all, facing full violations (regardless of the action path adopted) often led to the necessity to adapt the professional trajectory by increasing the employment rate. This in turn could require adjustments in the parental trajectory as it would often reduce the time available for the children. However, children were rarely passive observers of these changes, as they would often help mothers sustaining their employment commitments as soon as they became older. Social life could also be affected as a result of a spill-over effect of the changes in the professional trajectory. Mothers were often too tired to go out and meet friends or could just not use their money for this, due to financial hardship, consequent to lack of maintenance. Finally, their health status could also be negatively affected by lack of maintenance via the stress generated in the other life domains (for e.g. the professional sphere) or as a consequence of the long-lasting and exhausting litigation with the father. The fact that mothers in the full violation group (even when they tried both advances and debt recovery) were often negatively affected by lack of maintenance, with repercussions in many domains of their life-course, shows that the legal framework was not effective in acting as a buffer to the vagaries of the maintenance negotiations between parents in these cases. In other words, resorting or not to the opportunities offered by the legal framework (enforcement tools) was mostly not decisive, as when mothers did it these could not prevent that they had to adapt their life-course, to be able to resist to the consequences of the violation. Against this backdrop, those who accepted partial violations seemed to be less vulnerable over the life-course, despite not trying to recuperate the remaining amount. When mothers managed to improve their conditions over time and despite violations (for e.g. Sophie and Leila), this was often unrelated to the existence and/or use of enforcement tools.

The way the sequences unfold in each action path does not determine the chances that mothers have to receive maintenance and improve their conditions, when they claimed support with maintenance enforcement. For instance, one might think that claiming advances soon after the violation (or as soon as an agreement is set / a ruling made) could give mothers the time to set up alternative arrangements and come out of financial hardship at the end of the eligibility period. Conversely, waiting sometime could expose them to further risks by a process of accumulation of disadvantages. However, the mothers who required and obtained advances relatively soon after the transition did not seem to be better off than those who claimed them after some time. Similarly, the time of the request for debt recovery and the duration of the request (i.e. the number of months that mothers kept asking fathers to pay their debts) seem unrelated to the success or the failure of their moves. What seems critical with this respect is that enforcement tools may conflict if they are asked simultaneously (or conflict with other pieces of legislation such as fiscal norms) and jeopardize mothers' efforts to obtain maintenance. Sophie's example is a case in point.

When public support with maintenance enforcement is not effective and violation costs are too high, the buffer role is often left to the labour market, although this may entail negative repercussions on other life domains (i.e. the negative effects of resilience). Mothers often increase their employment rate in response to lack of maintenance, unless they can be entitled to or use strategically other forms of public support, as with social assistance in Sophie's case, or can count on other important forms of help as it was the case for Anouk. The legal framework around maintenance enforcement is not always able to decommodify (Esping-Andersen, 1990) these vulnerable parents. Furthermore,

not all the mothers who wanted to could increase their labour market participation, as it is the case with unemployed mothers and mothers who are denied such opportunity (see Vivianne's case). Therefore, inequalities arise between those who can resort to other resources (as Sophie and Anouk) and those who do not and between those who can at least increase their employment rate and those who cannot. Such evidence confirms that enforcing respect of maintenance agreements is not fully problematized as a societal issue. In addition, as LPs with full custody are mostly women, gender inequalities become inevitable.

This work points out another fundamental gender issue deriving from the invisible link between custody and maintenance. The two cases of lone mothers facing violations of custody agreements show how custody and maintenance arrangements are the two sides of the same medal. Problems on the custody side entail problems on the maintenance side. If custody agreements are changed with no compensation on the maintenance side, the parent with the highest share of custody may not be able to adequately provide and care for the child. This is a major source of gender inequality in lone parenthood. As full custody is mostly assigned to mothers, they will be disproportionately more at risk of not receiving maintenance or facing violations of custody arrangements implying tacit maintenance violations.

The abovementioned point leads to a further consideration on the role of relationships in the decisions mothers make when they face violations of maintenance. Having the opportunity to resort to protection from the law does not necessarily imply that lone mothers will benefit from this. This may not be a pure choice. Along with the potential economic and/or time barriers, lone mothers may also face a moral dilemma. Specifically, they are aware that conflicts related to maintenance can have repercussions on the father-child relationship, if fathers decide to spend less time with their children as a revenge. Previous research has already stressed the importance of looking at the silent bargaining behind maintenance and custody arrangements involving parents from the fathers' standpoint (Bradshaw, Stimson, Skinner, & Williams 1999; Skinner & Bradshaw, 2000) and the children's perspective (Ridge, 2017). In this work the mothers' account is offered. The silent bargain is between allowing their children to have a careful father and being able to adequately provide for them, asking the father to comply with maintenance agreements.

This seems not to be adequately acknowledged by the existing legal framework. If agreements and rulings are set once and for all (unless one party asks for a revision), people's relations unfold over time and adjustments to maintenance and custody are possible irrespective of any formal agreement update. If complaints are left to vulnerable mothers' initiative (as they have custody most of the times and are entitled to maintenance support for their children) they will incorporate such dilemma in their decision, which will be constrained rather than resulting from a pure choice. With this respect custodial mothers' vulnerability is underestimated by existing laws. A legal framework informed by an ethic of care (Held, 2006; Tronto, 1993) would lead to more gender equality, whereby it would shed light on such important decisional factors for lone mothers.

The role of relationships in negotiations around maintenance is also clear in some mothers' discourses about fathers' capacity to contribute with maintenance, whereby they incorporate fathers' financial problems in their requests. By so doing they internalize societal problems (for e.g.

unemployment) in their private negotiations. Some mothers may have no other chance than to accept fathers' imposition to pay less or irregularly and use a tolerant discourse to renegotiate with themselves the importance of maintenance (for e.g. Céline). Other mothers believe that maintenance should not depauperate fathers and are truly available to incorporate their problems (for e.g. Paule). Finally, others think that paying a small amount despite not being of help for them, could at list give value to fathers' relationship with their children (for e.g. Sophie).

As with other works on female-headed households (Ridge, 2006, 2007; Ridge & Millar, 2011), this work confirms that children are not just passive actors of their mothers' decisions but contribute to make them viable (for e.g. by allowing the mother to work a bit more staying alone at home). Children become useful (Miller, 2005) in that they are instrumental to the success of their mothers' strategies when they face maintenance violations.

The qualitative longitudinal design allows to grasp the sense of people's decisions in their context over time. It allows to see how lone mothers identify, interpret and deal with the opportunities and constraints offered by social policies (Corden & Millar, 2007), when facing violations of maintenance agreements. It shows that various types of agency (see Chapter 2) are possible with respect to the same problem (i.e. receiving no maintenance) and how agency may change over time. Lucie's story is a case in point. At first, she shows identity agency (i.e. she behaves in conformity with her identity). She is comprehensive and informally tries to convince her child's father to pay but does not want him to face more troubles and does not sue him. Some years later she realizes that the situation would not change and resorts to pragmatic agency looking for help through advances of maintenance, despite these may imply more debts and compromise his residence permit. Lack of agency is also present. This is the case with Céline's approach to her ex-partner's non-compliance. She does not react to avoid repercussions on her children and on the father-children relationship. Notwithstanding this she can cope with the financial repercussions of non-compliance thanks to her resources, therefore she is not economically vulnerable. However, she is still emotionally affected by this. Despite facing the same problem Paule has a different subjective perception of it. As opposed to Céline non-compliance objectively contributed to her initial financial hardship but she does not see it as a stressor. Finally, as shown above many stories demonstrate that coping and therefore overcoming a difficulty (lack of maintenance) may still entail further stressors through spill-over effects (for e.g. Catalina who increased her employment rate).

The three levels of context analysis (aggregation, time and life spheres) are all relevant to understand how their "action paths" evolve over time (Mendez, 2010). The aggregation level implies that mothers' decisions are shaped by: a societal context made of norms (for e.g. about what is the right level of contribution that fathers have to provide for their children) and policies (such as enforcement tools); a group level context through their role as parents (whenever their relationship with the children and the other parents come into play), children (when their family of origin may play a role, for example by providing financial support) and workers (for e.g. they have to consider what sort of arrangement their employer can offer them if they wanted to supersede the unreceived maintenance with more earned income) and an individual level including (among others) their own cognitive resources (for e.g. their knowledge of the social assistance field and of the Swiss family legislation or ideas about the role that the state should play in unmarried parents' relationships) and financial resources (for e.g. allowing to use their money for litigations). The temporal level sheds light

on conflicting durations: the duration of the right to advances may come into conflict with the duration of mothers' need for support. Similarly, the duration of litigations may not be aligned with their urgent requests. Finally, the multiplicity of life domains affected by lack of maintenance offers another important key to investigate these stories in their context.

From an epistemological perspective, combining lone mothers' narrations with the researcher's interpretation (Longo, Mendez, & Tchobanian, 2010a, p.87) on the role of the various contextual ingredients in their stories allows to achieve a more complete understanding of their (process of) vulnerability. This study shows that blurring the boundaries between reality and interpretation, provided that interpretation is made intelligible, better serves the aims of a process analysis, meaning to delve into the complexity of the life-course. Researcher's interpretation can shed light on the link between contextual factors that are not explicitly connected by interviewees (for e.g. the role that social norms may have played in some decisions), whereas people's narratives give sense to apparently illogical decisions such as renouncing to maintenance for the children, to preserve the father-child relationships.

Three limitations affect this work. Firstly, with only two waves of interviews we were not able to follow the development of a few stories that might have offered more insights into the process of vulnerability of lone mothers facing violations of maintenance agreements. For example, it would be interesting to know if Dorothea, with her considerable financial resources, will be successful in suing the father of her child and obtaining maintenance from him. Similarly, it would be interesting to know how Eva's story will evolve if and when the father of her child will not be entitled anymore to social assistance. Secondly, the length of the observation period is not exactly the same for all the stories. This was linked to two main problems: sample drop-outs and timing of the transition to lone parenthood. As to the former, five mothers withdrew after the first wave, but two of them also participated to the pilot study and therefore were interviewed twice although in a shorter time lag (pilot interview in 2012 and first wave in 2013). As to the second problem, despite we were able to cover a period of at least three years since their transition to lone parenthood for almost every mother¹⁸⁷, seven mothers had their transition to lone parenthood between 6 and 9 years before the last wave of data collection. In Dorothea's case this time lag was even longer (she left her partner before 2000 whereas all the other mothers' transitions concentrated between 2006 and 2012). However, her story is extremely useful as it shows that if the mother's socio-economic conditions allow to live without maintenance, then suing the father may occur later and for a matter of justice rather than compelling necessity. The remaining seven mothers had their transition between 3 and 4 years before the last wave. Furthermore, the most complex action paths (action path 5: including those who tried both to receive advances and access debt recovery) could be followed for seven to nine years since separation. Such variability in the length of the sequences does not compromise the validity of the study nor the relevance of its results as it shows what really happens in lone mothers' lives, for the time we were able to follow their stories. Finally, only four mothers claimed BRAPA benefits. More cases would allow to gain a deeper knowledge of such enforcement tool in relation to lone mothers' vulnerability. Despite this, the present study warns against the risks entailed by

¹⁸⁷Only in one case the observation period is two years as the person abandoned the study in wave 2. However, this person had her divorce in the year of the interview and this was most probably the final event of her action path, as she had no means nor intention to react against the unfavourable divorce agreement in the short run.

conditionality in access as experienced by three lone mothers. Future research may include a higher number of SCARPA and (especially) BRAPA clients and combine interviews with both ex-partners and possibly their children to gain a more comprehensive insight into the silent bargain.

Chapter 7. Vulnerable lone parents with no access to social assistance: coping strategies, lack of agency and repercussions over the life-course

1. Introduction

Lara is a forty-eight-year European lady born to a mother who brought her around the world and a father that she has never met. When she was a baby she moved to Africa with her mother and her new partner and lived there for eight years before moving back to Europe and settling down in Geneva at the man's death. Lara was not fond of studying as she was of travelling. Forced by her mother's pressures she took a professional training qualification and started working as a secretary, but the job was only instrumental to her passion. She would work until she had enough money to travel and leave as soon as possible to discover the world alone with her backpack. When her financial reserves were insufficient, Lara would return to Switzerland and start working again until the following travel. Lara has been living like this for many years. During her last travel, she fell in love with Paco, a man living abroad.

Lara and Paco started a distant relationship. Lara would go back to his place for some months and Paco would visit her in Geneva. After some months of relationship Lara realised to be pregnant. She knew she would have raised the child alone and was ready to accept it. Paco did not recognise the child but would keep a good relationship with Lara who would send him news about their child. Lara has full custody and parental responsibility over her child. Her mother is in Geneva. She had completely lost contacts with her until the birth of her child, which provided the occasion to get in touch with her again. However, Lara cannot count on her to receive practical help due to her precarious health. At the child's birth Lara could benefit from maternity leave, thanks to her last employer who kept her enough to be eligible to the leave scheme. Afterwards she could rely on the *crèche* and on a couple of friends that would care for the child every Wednesday, during school leave. After changing a few jobs, Lara ends up working for a company that soon goes bankrupt and remains unemployed. Lara is in crisis. She often cries and gets angry with her daughter for no reason.

After the expiration of the unemployment benefit period she claims support from social assistance. She has no revenue and receives no maintenance payments from her former partner. She thinks to ask the father again to recognize his daughter so to be eligible for advances of maintenance payments, but then she changes her mind as she does not want to share parental responsibility with him (including rights on the child), now that the child has already grown up (8 years old). She likes being independent and does not accept financial support from her new partner, even though she has been with him for four years and she trusts him to the point that she would let him adopt her child. Despite her circumstances, Lara cannot access social assistance because she possesses a car, an old scooter and a life insurance and all in all her wealth is about 2,000 francs above the 6,000 francs eligibility threshold. The social assistant suggests her to sell the car and the insurance contract to be eligible for support, but this is not feasible to Lara. She needs the car to bring her child to her friends who live twenty-five km far from her place and are the only persons she can rely on for childcare

backup in case of emergency, when her partner is not available. Furthermore, she plans to use her life insurance to pay for her daughter's studies should she want to attend university. Lara decides that this solution is unjust and threatens the social assistant to speak out to the media. After some tough and stressful negotiations, she finally obtains social assistance without having to sell her wealth. After ten months in social assistance Lara finds a new job and is again financially stable. Would all LPs in her situation react the same? What happens to them and to their children when they do not receive assistance, despite their needs?

Lara's story suggests that social assistance policy can impinge on LPs' life-course. Despite their needs, LPs may be denied access to benefits that are supposed to help them survive financial hardship (and its consequences). Parents experiencing problems with access to social assistance may try to cope with this in various ways depending on their personal resources (for e.g. they might receive help from their social network, or use their inner strength and protest against the decision as Lara did) and on their situation at the time of the denial (for e.g. one might just be overwhelmed by other problems and not be able to mobilize their resources to cope with no access). Depending on if and how LPs are able to cope with no access to social assistance, this may possibly affect their life-course in various domains.

The aim of the chapter is to investigate the abovementioned mechanism to understand how problems with access to social assistance can affect LPs' vulnerability over the life-course. As a matter of fact, if vulnerability is intended as a "dynamic of stress and resources" (Spini, Bernardi, & Oris, 2017) - see Chapter 1 -, no access to social assistance can contribute to such dynamic as a stressor and require resource mobilization from the part of the parents experiencing it. Ultimately, this can have repercussions on the various life-domains over time, also depending on the parents' possibility and capacity to activate personal resources to react to that stressor. Based on a process approach to vulnerability this work will show how problems with access to social assistance contribute to such process. Although it is not possible to know how their life-course could have evolved if parents had no problems in receiving social assistance, we can still understand in which way such ingredient (problematic access to social assistance) contributed to the process.

By studying such process, this chapter aims at contributing to the existing knowledge on vulnerability in lone parenthood, showing how relevant the social policy context can be in the process of vulnerability concerning LPs. Taking the example of social assistance policy, this chapter will contribute to answer the general research question of this thesis by offering an in-depth illustration of how a type of policy-related stressor can affect LPs' vulnerability over time and across life domains. Finally, by showing the variety of responses to such stressor and the repercussions generated on the life-course, this will also shed light on the variety of transitions into lone parenthood and potential inequalities among LPs.

Social assistance interventions are implicit family policies in that they are not primarily designed to achieve family-related goals, but can still have a great impact on families (Kammerman & Kahn, 1978). Together with maintenance payments, social assistance may make the difference for the most vulnerable LPs representing an important resource to allow a smooth transition out of poverty, the most debated negative outcome of lone parenthood. As a risk management policy, social assistance should be able to mend the life-course in such circumstances (Leisering, 2003) to avoid further issues

for LPs and their children (for e.g. health issues, social isolation, etc. ...). This is why we should care about if and how social assistance works for LPs.

Against this backdrop, this chapter will also contribute to the debate on the effectiveness of targeting in social policy using a qualitative life-course perspective on vulnerability. In short, this has mostly revolved around its effectiveness in reducing poverty. Three lines of argument have been put forward in this respect. First, targeting is an efficient solution to allocate scarce resources to the neediest population (for e.g. Besley, 1990; Le Grand, 1982; Saez, 2006). Second, in their 1998 path-breaking article, Korpi and Palme contended that paradoxically the more a welfare state targets its transfers, the less it is effective in reducing poverty. Finally, a more nuanced line of argument posits that targeting may be effective depending on how it is implemented (Gilbert, 2002). For example, targeting within universalism may be an effective strategy to improve the conditions of the neediest population (Titmuss, 1968/2006). In one of the few articles treating the case of lone parenthood, Brady and Burroway (2012) have shown that universalistic welfare states are better armed to reduce poverty among LPs than those relying more on targeting. Through a qualitative longitudinal investigation of problems with access to social assistance in lone parenthood this work aims at showing that such policy-related problem may affect the vulnerability process in a more complex way than simply affecting poverty, as repercussions may concern many trajectories (such as the parental or the couple trajectory) without a visible effect of LPs' economic situation. Through specific coping strategies LPs may be able to supersede the lack of resources, but may be simultaneously required to make important changes in one or more life domains. This study will therefore allow to see how individual stories evolved after experiencing the problem with access to social assistance. This is all the more important as it would not be possible otherwise as such parents are usually not tracked by social services.

In what follows I will focus on a few cases of economically vulnerable¹⁸⁸ LPs in Vaud and Geneva who are confronted with problematic access to social assistance either directly or indirectly (i.e. they face a problem of coverage in that the benefit they would need is not available at all, but this in the end leads to a problem of access), as the most recurrent problem with such policy in Switzerland. Social assistance in this study includes two of the three types of social assistance interventions available in Switzerland (see Chapter 3): social benefits allowing to pay contributions towards social insurances and social assistance *sensu stricto*¹⁸⁹. The former helps people to be eligible to social insurances and includes essentially the subsidies to cover health care insurance contributions, the latter encompasses a wide range of interventions aiming at relieving from poverty the neediest population. This includes both the "financial social assistance" (i.e. the most common form of income support available in every canton) and all the other means-tested poverty-relief measures that might be provided by the cantons and the municipalities, either in cash or in kind. All in all, benefits mainly include cash benefits such as the minimum revenue, housing subsidies and financial support to cover legal expenses, but also help in kind such as the provision of public housing.

¹⁸⁸From now on vulnerable LPs refers to economic vulnerability unless differently specified.

¹⁸⁹None of the participants to the study was eligible to Old Age and Survivors insurance nor to Invalidity Insurance therefore none of them could experience problems in accessing the remaining type of social assistance intervention, namely Social benefits complementing insurance benefits.

Through a three-step data examination I could: first, identify the type of access problems encountered by the LPs in the sample; second, investigate the responses to such problems; finally, show how these could contribute to their vulnerability over the life-course. Furthermore, I pointed out the potential inequalities arising among LPs whereby they were not equally equipped to face poor access to social assistance and showed that the responses adopted may in fact be constrained by events or circumstances that originated in the past.

2. Data and methods

Data

This work relies on the data collected within the qualitative longitudinal study. Specifically, in both wave one and two participants were asked to talk about their professional trajectories and, whenever they were receiving social assistance, they were invited to expand on their experiences with this - as part of their overall experience with the transition to lone parenthood – with **the interviews**. In wave two problems with access to social policy benefits (including social assistance) were also investigated as a self-standing topic, to make sure that no data on the topic was missing from wave one (see Chapter 4).

Biographies helped locating LPs' experiences with social assistance within their life-course. These were collected in the interviews and systematically synthesized in **life calendars**. Data and metadata for this study also includes **field notes** and **interview summaries** respectively. Summaries are richer than calendars, but more synthetic than interviews and made data analysis easier. They included the most salient events of the participants' life-course before and after the transition to lone parenthood, but also qualitative insights into the way those events were experienced (for e.g. participants' emotions and justifications for specific decisions) as reported by the participant itself or noticed by the interviewer. Furthermore, they included information on potential spill-over effects related to the narrated events as reported by the interviewee and allowed to retrace other spill-over effects (i.e. that were not identified by the interviewee) of poor access to social assistance on various life-course domains. Before the analysis, they were particularly useful to fix the stories and retain them while the fieldwork was progressing. During the analysis, they facilitated transversal data examination, by making common threads more visible across cases of poor access to social assistance. Subsequently, they allowed me to check if important connections among events were missed in the coding and to go back to the full transcription and look for the missing data. This could attenuate the risks of chunking data too much and working with interview extracts that are too far from the context they originated in (Coffey & Atkinson, 1996).

However, summaries could not be used to substitute for interview narratives as they inevitably carry the interviewer's interpretation of events (i.e. even when reporting a simple event, the interviewer could stress some aspects of the event and neglect others, that could only be retrieved in the raw

material, thus going back to the interview transcript) and because they are not as rich as the raw interview materials. For these reasons summaries were only used as support material.

Problem constellation charts were useful also in this study. By a graphical representation of the problems experienced in the various social policy field, their interconnections and their connection with other problematic issues unrelated to policy, they facilitated the identification of the life domains that were either directly or indirectly affected by poor access to social assistance. They were used in combination with life calendars and summaries that carry information on the temporality of the events reported in the charts.

The abovementioned data was first examined thematically, then categorically and finally chronologically (Saldaña, 2003, p.128). These analytical steps were not linear, but resulted from an iterative process that started with a more descriptive aim (through thematic examination) and moved up the analytical ladder to provide more explanatory accounts of the phenomenon (through categorical and chronological examinations), but required moving back to the raw data any time a new interpretation was elaborated, to verify that this did not depart from original data (Spencer, Ritchie, & O'Connor, p.213).

Thematic examination

Interviews were transcribed verbatim and examined with NVivo10. Combining both inductive and deductive coding (Fereday & Muir-Cochrane, 2006) – see Chapter 4 for details on the iterative coding process- I selected all the interview extracts concerning participants' problems with explicit and implicit family policies for both waves, as referred by the interviewee. Specifically, these included the problem itself, the solutions attempted or just envisaged and the short and long-term consequences (if available) that the problem had, both as narrated by the participants and potentially inferred by the interviewer. The latter were subsequently analysed in the context of the vulnerability process in the chronological examination phase (i.e. they were put in conversation with other process ingredients to serve its interpretation).

Problems encountered with social assistance¹⁹⁰ policy were originally classified based on the potential policy outputs as defined in Chapter 2 (Figure 10). These included problems with social assistance coverage (i.e. the benefit is not provided at all by the public authority or needy people are excluded from the policy target), problems with access (i.e. the benefit is existent but not accessible to those who constitute the policy target due to a mismatch between policy target and eligibility criteria or to non-take-up of eligible claimants) and problems with social assistance adequacy (i.e. the participant referred that the support received was not sufficient or fully adequate to cover their needs).

¹⁹⁰From now on social assistance refers to the two types of support mentioned above (social benefits to pay contributions and social assistance *sensu stricto*).

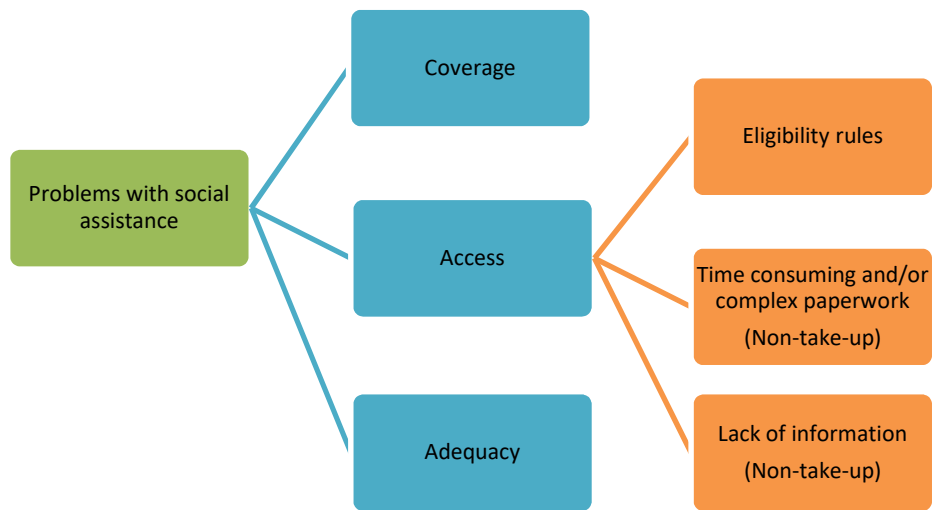
Problems with access, as referred by participants, could be due to three issues: a clash with eligibility rules, time consuming and/or complex paperwork needed to access the benefit and lack of information on the benefit existence. The last two represent typical cases of non-take-up. As to the clash with eligibility rules, potential beneficiaries (i.e. people that would be in the policy target but were not eligible to the benefit) did ask to receive the benefit but had their request rejected because: the claimant's revenue was slightly above the eligibility threshold or had slightly increased above the threshold although not in such a way that living conditions had significantly changed accordingly (the most typical case), the claimant's wealth was slightly above the threshold for accessing the benefit, although the difference was not such that would change the circumstances of the claimant; finally some other non-economic eligibility criteria conflicted with the claimants' life-course. This was typically the case with the residential criteria imposing a minimum number of years of residence in a territory to be eligible to the benefits or for example preventing access to scholarships for people who live in a canton and study in another one. Sometimes also a new partnership could leave the claimant without benefits. This was the case when the LP had a new cohabitant partner and their revenue was added to the LP's one and ultimately determine the benefit denial, regardless of their actual financial contribution to the LP's household.

To investigate the mechanisms allowing social assistance policy to impinge on LPs' vulnerability I will focus on the cases of problems concerning social assistance **coverage** and **access** for two reasons. First, this allows me to have a homogeneous sample and to be able to compare similar situations. Despite being conceptually different from access, coverage led directly to problems of access to social assistance and therefore experiences similar to those narrated by the participants that could not receive the benefits, despite their existence and due to a clash with eligibility rules or non-take up. Second, problems with access to social assistance were disproportionally more cited across waves. Specifically, twenty people out of forty reported at least once a case of problematic access¹⁹¹ to social assistance benefits, just before¹⁹² or after their transition to lone parenthood, whereas only nine people cited problems with social assistance adequacy at least once. This is consistent with the literature on social assistance in Switzerland (see Chapter 3) showing that it is comparatively less accessible, but relatively more generous than in other Western countries.

¹⁹¹From now on access also includes coverage unless differently specified.

¹⁹²One participant experienced this during her last months of pregnancy. Despite she was not a parent yet, she knew that she would have raised her child alone, as the couple split occurred before the birth of the child.

Figure 10. Thematic coding of LPs' experience with problems concerning social assistance policy



If current social assistance policy configuration may fail to cover people in need (and therefore impinge on their vulnerability), there is also a risk that people might complain despite not needing help (i.e. undeserving claimants). Being sure that the people in the sample deserve support (i.e. they are those to whom access to social assistance is essential to improve their situation) is important insofar as I want to understand what happens when vulnerable LPs deserve social assistance (i.e. they should be included in the policy target, to meet social assistance policy goals), but do not receive it. Therefore, the cases selected for this study are those who simultaneously meet the following criteria.

- Face difficult economic circumstances so that they have just enough resources or less than what would be necessary to have a decent standard of living at the time of the benefit request. This is not based on a predefined income threshold, but on the overall assessment of the situation of the LP claiming the benefit. Such assessment is based on the information provided by the participant concerning their circumstances and takes into account their income, their properties¹⁹³, the number of children in the household, whether they receive/pay or not maintenance payments from/to the other parent and the payment amount, whether they have another cohabitant adult who could contribute to their income¹⁹⁴, any other form of public support received, the cost of living they face and any other piece of information that might

¹⁹³Some people may own properties despite low income (this is typically the case with an inherited house). In such case their situation will vary depending on whether they can dispose of the property or not. In the former case they can count on those resources (and will not be kept in the sample), whereas in the latter case it will be as if they did not possess the property at all, at the time of the benefit request. Properties are not always considered in eligibility rules and therefore may not always prevent access to some benefits, but sometimes eligibility criteria force claimants to face a dilemma between the economic and the emotional value of a property. This can be itself a source a vulnerability. However, for the aim of this study we need to be sure that the people selected are facing economic needs and therefore be very strict with case selection to be able to see how problems with access to social assistance may affect their life-course.

¹⁹⁴One participant (with a very low revenue that was just enough for her and her child) was cohabiting with a new partner, however this was not helping her financially, except for the fact that they could share house related expenses.

indicate that such condition of need exists, such as any severe restriction imposed by the lack of income¹⁹⁵. Sometimes the interviewee might explicitly say that their revenue is not enough to cover monthly ordinary expenses. In one case, missing data on the income did not prevent to portrait the general economic situation of the benefit claimant as it could be approximated through the other pieces of information collected (i.e. she had to increase by half day per week her participation to the labour market to be able to raise just enough revenue for her family). What must be clear is that it is not only a matter of income, but also of relationship between the income, the real cost of life that these people must face and their needs at the time of the benefit request.

- Experience problems in accessing one or more social assistance benefits (although they might be receiving other social assistance benefits simultaneously) except for:
 - ✓ the cases of people asking for help with expenses for goods that are not essential to have a decent standard of living, to be able to compare similar situations (for e.g. receiving help with fees for extracurricular activities is not as urgent as receiving housing subsidies, thus no access to the former may have a lower impact on LPs' vulnerability due to the type of benefit itself);
 - ✓ the cases in which the person admits that they could have made more efforts to access the benefit, despite the amount of paperwork. In this case, it is difficult to understand to what extent there is a policy problem (i.e. to what extent the paperwork is really excessive or not);
 - ✓ the cases of those who say not to suffer for the unreceived benefit, saying that it would have not improved that much their condition and provided that they are not superseding that benefit with extra resources. If lack of access to a benefit is not perceived as a stressor, then it will play no role in the LP's vulnerability. This does not necessarily mean that they do not deserve help from social assistance in general (very often they receive other benefits) but only that the denial of that specific benefit is unproblematic to them;
 - ✓ the cases of those who complain about difficult access to information on benefit existence, but do not know if the benefit was already available before they asked for it. In this case, it is difficult to understand to what extent there is a policy problem (i.e. to what extent a lack of information exists or the benefit was only recently introduced).

Against this backdrop, fourteen people were retained in the sample for this work. Specifically, these included one father and thirteen mothers. This corresponds to fifteen cases, as one of them mentioned two cases of problematic access to social assistance since her transition to lone parenthood.

¹⁹⁵For instance, 6500 francs net could be sufficient to raise two adolescent children in Geneva. However, if the children are mentally disabled and need to attend a special school, the person does not receive any maintenance payments and pays a rent of 2,000 francs per month in addition to legal expenses related to her divorce, that revenue may be hardly sufficient to make a decent living.

Categorical examination

After the thematic examination, I moved to the identification of the responses adopted to tackle the access problem and constructed categories based on each response. Through content analysis I grouped common ways to face problems in accessing social assistance in the selected cases. Specifically, the grouping was based on the **rationale for the response** and the **type of resources mobilized** to implement it. Response identification was an iterative process itself. Each time a categorization was defined, this required verification with transcriptions to make sure that categories were coherent with the data (i.e. people should possibly not belong to more than one category at a time and usually categories should not be made of only one person, except for outstanding cases) (Spencer, Ritchie & O'Connor, p.213). Consequently, the responses identified are strictly connected to the problem with the specific social assistance benefit, rather than aiming at solving a general problem with lack of resources.

It must be clear that each response category may include people facing problems with access to different types of benefits (for e.g. in the same response category there might be people who have no access to social housing and people who are denied health care insurance subsidies, because they both reacted the same way to that benefit deny) and/or different kinds of difficulties with access among the ones reported above (i.e. problems with eligibility rules, time consuming and/or complex paperwork, lack of information). Furthermore, people may adopt different responses at different times for the same problem. This may be the case when the response first adopted is unsuccessful and afterwards the person decides to try a different way. Except for one case that adopted two complementary responses, no more than one response at a time is used to face poor access to social assistance. Although this is not impossible in principle, I looked for the main response that would condensate the person's reaction to the problem. As explained above, responses refer directly to the access problem and not to a generalized lack of resources, therefore although people may look for multiple sources of help and ways to cope with economic vulnerability, I only retained solutions to the no access problem.

Chronological examination

Once the cross-sectional examination was completed, I could go back to the life-course of the participants and look for connections between problems with access to social assistance and their life-course within each biography. Specifically, I looked at how their life-course evolved in the various domains after they faced the problem with social assistance and sought to find links between the latter and the following trajectories: residential trajectories (i.e. involving the place of residence), parental trajectories (i.e. involving the relationship with the children); couple trajectories (i.e. concerning partnerships); professional trajectories (i.e. related to studies and career) and health trajectories (i.e. related to the health conditions). In some accounts this relationship was narrated by the parents themselves who explained why their life-course evolved in such way, in relation to the

social assistance problem. In some others, a more interpretative longitudinal examination of their stories allowed to elicit such link. The combination of narrated facts with interpretations was based on the qualitative process analysis method (Longo, Mendez, & Tchobanian, 2010a, p. 87). This implied putting together all the pieces of information that contributed to understanding the process development in its context. Furthermore, by putting in conversation some stories (Thompson, 2007, p.574) of LPs who coped differently with similar situations I will shed light on potential inequalities among LPs. Specifically, I will speculate on their agency and lack of agency. Such interpretative comparisons will be supported by the wide range of materials collected in the frame of this study including the rich biographies and the background knowledge on the social policy context (see Chapter 3). Nonetheless they will remain valid within the boundaries of this small sample and in the context of the present explorative study (Yates, 2003). Ultimately, this will allow to raise broader questions on the way social assistance policy tries to respond to people's needs.

The chronological examination required a step back to the raw data. By reading the full transcription for both waves it was possible to retrieve facts and explanations connecting problems with access to social assistance to the life-course development in the various domains. Reading the whole story was essential as sometimes subsequent sequences of a story helped explaining previous ones (Saldaña, 2003, p. 93) or events narrated much before the problem with social assistance access and apparently unrelated to it, could be eventually linked to it.

3. Vulnerable LPs with no access to social assistance: coping strategies and lack of agency

Economically vulnerable LPs facing problematic access to social assistance could adopt at least one of the following six responses: the first five types of responses represent coping strategies (i.e. a way to react against the problem and cope with it), the last one implies lack of agency.

Family mobilization

When LPs adopted this strategy, they aimed at acquiring new resources to supersede the ones that did not come from social assistance. The resources mobilized were external to the household, but came from the inner circle of their social network and specifically from their family of origin. This is what happened to Lucie and Anouk.

Lucie is an African girl. She got married to an African man with the traditional rite that is not valid in Switzerland, but after four years of relationship and a child together they separated as the man did not want to marry her with the civil rite. Lucie's story unfolds between the cantons of Vaud and Geneva. Specifically, she lives in one canton with her three-year child¹⁹⁶, but studies in the other, where in the meantime she also works as part-time shop assistant. Her former partner does not

¹⁹⁶She moved there as she was supposed to live there with her partner and the child in their new flat.

contribute to their living and Lucie has not yet requested advances of maintenance payments. Her income is never enough to live alone with her child. Lucie asks for social assistance in several forms to her canton of residence, but she is rejected due to her status (because she is a student and not an unemployed person). At the same time, the other canton (where she studies) cannot help her with a scholarship because of a conflict between her place of residence and the place where she studies. Given the lack of institutional support Lucie asks her sister, to complement her low revenue.

Your revenue was just enough ...

Yes, I always needed my sister to top it up (...) that's what really allowed me to live (...). And one day they would tell me: "But you have not understood yet! Either you study, or you are a mother". I told them "But it does not change the situation, I have always worked while I was studying". "Yes, it makes a difference to us. It means that we prefer you being unemployed rather than a student. If you are unemployed, we can give you some money, if you are studying this is not our problem". So, they would prefer someone who does nothing to get through, rather than someone who tries to get through. This makes no sense to me, it stunned me! Same story for public housing. I could not access it because I was a student in the other canton. I had my own resources, because I was working while studying, but no matter where my resources come from, they would assume that I was studying in the other canton and it was not their problem (...)

Wasn't it possible to receive a scholarship?

This was not even possible because my faculty exists also in my canton [of residence] therefore I only had to choose to get back to study in my canton. And I made them notice that I was not going to change procedure, professors, subjects for the last six months of my studies.

(Lucie aged 30, 1 child aged 3¹⁹⁷)

The collection of new resources may not come at no cost. This implies asking for help and therefore having to face the shame of admitting the need of money. This may be problematic, even if the request is addressed to the family of origin. In **Sarah's** case this is quite clear. As opposed to Lucie, asking for help was not easy to her, not even to her parents. She coped alone with her child for ten years. Her ex-husband almost never paid maintenance and she was receiving advances of maintenance payments. Since her cohabitation with a new partner his income was added to hers and determined a significant cut of the advances amount (almost halved) and health care insurance subsidies denial, despite the new partner would not help her providing for her child. As the denial was retroactive, this caused a serious financial problem to her. She cumulated about 5,000 francs debts with the health care insurance and could not afford to pay it back alone. Sarah was overwhelmed. She called her mother crying and asked for her parents' help. They were happy to help, but Sarah was ashamed to admit that she still had to receive help from her parents despite her adult age.

I called my mother for the first time in ten years, I was crying I think, and I told her that I did not know anymore what to do and then she told me "But why you haven't told us!? We can help you!" And finally, yes, everything was sorted, I had almost no need anymore, I mean, yes, I had a hole of about 5,000 francs and they were even willing to give me all that money and finally I could take some teaching replacements, everything was sorted so that, yes, they only gave me 200-300 francs but ... so she invited me for a shopping day (laugh) to buy me some clothes. But it's true jeez ! I say to myself "I am 35 and it's still my mother who pays for my clothes ..."

(Sarah aged 35, 1 child aged 10)

¹⁹⁷Data refers to the time of the interview.

Making extra money

When the LP cannot access a social assistance benefit and requires extra financial resources to cover the benefit lack, they may look for temporary work opportunities to face the sudden need of financial resources. This is not about increasing the labour market participation rate as the existing balance between work and care time would not allow it. Therefore, this is not a long-term strategy that would affect the professional trajectory of the parent. Rather, this is about finding a short-term solution to face contingent needs and then go back to the previous work/care arrangements. Also in this strategy the rationale is to supersede the lack of resources, but these come from the (labour) market.

Sarah's case is an example of this. No access to health care insurance subsidies was particularly problematic to her, as this was retroactive. Consequently, she was not just charged with a higher cost from the insurer, but she had also to reimburse past payments. Sarah first addressed her family that was willing to help her pay back the whole amount of retroactive insurance premiums. However, in the meantime she was able to find a temporary job as a teacher and she took it. This allowed her to earn enough to cover almost the total amount of her debt with the health care insurance. The remaining part was covered thanks to her parents' support. As this case shows, this strategy can be simultaneously combined with a compatible one. This is possible because the rationale for the two strategies is the same: superseding the lack of resources.

Third-parties' mobilisation

In some circumstances, LPs still aim at superseding the unreceived support with extra resources, but these do not come from the inner circle of their social network, rather from friends and/or acquaintances and people who do not even belong to the network. Sophie's and Tania's stories are two clear examples of this.

Sophie raises alone two children (eleven and thirteen years old) that she had with her ex-husband. After four years of marriage Sophie had to end her relationship after finding out that her husband lied to her about many important issues, notably he pretended to pay common bills. Sophie is alone with her two children and lives in a very precarious financial situation. She works at 80% in the field of social services and lives in Geneva. She receives no maintenance payments from her ex-husband and could have advances for only two years. In addition, she has to pay back the huge amount of debts left by her former husband and the lawyer's fees for her divorce. Sophie earns about 5,300 francs per month. Her income is 300 francs per year more than the threshold amount to qualify for cantonal financial support with legal expenses. This is because the threshold to qualify for the benefit does not take into account the debts she had to pay back monthly. Sophie needs a lawyer, but cannot pay for this, so she finds one and asks her to be able to pay by instalment. Sophie is still paying the full amount of her legal fees, but the lawyer's help equals a free loan.

Did you take a lawyer?

Yes, and then I earn 300 francs per year more than what is possible to qualify for financial support with legal fees ... from the canton... so, I paid it all ... so, I have been paying 200 francs per months for six years to pay for my lawyer who is very cool, because she accepted that her fees ...

Could be spread ...

Could be spread over several years ...

(Sophie aged 41, two children aged about 11 and 13)

Tania is an Eastern European girl. She came to Geneva to find a job and started a relationship with an adulterous man who will also be the father of her daughter, but never recognise her nor contribute to the child maintenance. Just before the birth of her child Tania is in a very precarious financial situation. She was fired as her employer was afraid that she would go on sick leave due to her pregnancy and cannot count on her former partner's support either. Furthermore, she was victim of a fraud by her landlord and she had to leave her flat. Tania is hosted by a friend, living in precarious conditions and in the meantime, she asks for public housing with no results. She then contacts some social care institutions hosting women (*foyers*) that do not accept her, as she is not victim of violence and therefore is not eligible for their support.

I was in my 7th month of pregnancy... they told me "no, it is not urgent", and when I called the foyer they told me "but, Madame, you were not abused, you were not battered, we don't see the urgency either" ... and that was at ... about eight months ... I don't understand ... you are in trouble ... you live with somebody ... he was hosting me, he was nice ... otherwise, I would not really know where to go, (...) jeez! I must pretend to be able to ... to provide for my daughter and myself ... that's ridiculous!

(Tania aged 29, 1 child aged 2)

As with the family mobilization strategy, asking for help to a third person can also be problematic, as the person in need might feel indebted towards the person providing help, as Tania points out:

Where you nervous at that time? Because you could not find ... [a flat]

Yes, a bit, because ... I was feeling a bit uncomfortable with that friend ... I did not want too much ... I did not want to overstay his welcome ...

(Tania aged 29, 1 child aged 2)

Getting around the system

When exclusion from the benefit is perceived as unfair by the claimant, the person may decide to try to have it anyway just bypassing formal regulations. This is not really about breaking the law, rather about questioning the use of existing regulations and negotiating a more convenient solution. In this case, the resources mobilised to enact the strategy are the individual's strong will to potentially embark on a fight against the institution providing the benefit and their inner negotiation skills, to be able to win the fight.

This is what happened to **Lara** in the story narrated above. **Lucie** too experienced getting around once and finally succeeded in obtaining a scholarship for the whole academic year. She had no job and had only to finish her last year of master. For this reason, she was suggested to ask for a

scholarship, but she could not collect some documents from her mother living in Africa and therefore was denied access to the benefit, until she decided to protest:

And so, they forced me to finally submit the application for a scholarship, for a study loan to be subsequently converted into a scholarship, if I passed my exams by the deadline. So that's what I did. And in fact, this is one of the things that still make me angry. I submitted a scholarship request in September 2012 to cover the year 2012-2013 (...) and I was sure that I would receive it, because I fulfilled the conditions. And so, I said to myself, that's cool! I will finally be able to begin the school for practical training and be sure that I can do my training while finishing the master in one year. It was absolutely possible as I was not working beside that. And I failed twice.

For the scholarship?

Because, yes, because my mother, ... in fact I had not provided my mother's financial statements, yes, yes, really...

Who is in Africa then?

Who is in Africa. Yes, that is the reason. So, I had to insist, I finally got a positive answer and they gave me the loan and I still had to shout, I ended up shouting at the person [social worker].

(Lucie aged 31, 1 child aged 4)

Tania was less fortunate than Lara and Lucie. While she was hosted by her friend she was looking for private and public housing with no success. At some point, she thought to contact a social assistant that had previously helped her and who was working for an institution owning one of the flats she had applied for. Tania asked her to skip the claimants' queue and have the flat. However, her attempt failed.

I called... my former... I wanted to talk to my former social assistant, and I asked... [the one that I met] when I was sanctioned by the unemployment insurance ... because I wanted her to help me ... because there was a flat that I had applied for ... it was run by a real estate agency, but owned by the social assistance agency, that is why, as soon as I submitted my application, I called the social assistance agency, to see if they could maybe accept my request... But the lady told me that they have nothing to do with that "because the social assistance agency owns some flats, but us, we can't do anything for those flats" ... someone higher in the hierarchy deals with that...

(Tania aged 29, 1 child aged 2)

Surrender

A further possibility for LPs when they experience problematic access to social assistance is to adjust their life-course in order to be eligible for the benefit that otherwise would be lost. As with the getting around strategy the person does not want to forgo the benefit, but sees compliance with eligibility requirements the only solution to obtain it. To enact this strategy, the person must resort to their capacity to make the required changes to the life-course.

Lucie explains clearly that in order to harmonize her relationship with the institutions providing social assistance she had to surrender and finally move from her canton of residence to the other one,

where her university is located. From that moment, she could finally apply for a scholarship at her university¹⁹⁸ and for social housing. This allowed her to eventually receive the latter.

The fact of moving to the other canton and making it your main place of residence, did you aim by this strategy to harmonise your relationship with the institutions?

Sure! That was even the main goal!

(...) Well, financially everything has changed since I moved to the other canton. I had to fulfil a fiscal requirement by paying two years of local taxes and that is done. This will be my third year in the other canton. Automatically, I can access the scholarship.

(Lucie aged 30, 1 child aged 3)

Complying with the requirements of social assistance benefits can have some initial adaptation costs. In Lucie's story compliance is about moving to a different place. This did not lead to immediate benefit receipt. She had to pay her taxes for two years before being eligible for her scholarship. However, this was not the only difficulty she had to face:

I have been revising for the exams studying on the cardboard boxes I used to move, because I had nobody to give me a hand, nor I had time or means to buy a table. I remember those months, they were extreme. It was in June and that was horrible. Moving to this flat in May, one month before the beginning of the exams. And I had only the bed. I just wanted Ibra to have a place where to sleep and that was very good for him. He was only one year and 6 months old. Then I could not keep the light on in the big room and so I would stay in the kitchen on the boxes, also sitting on the boxes, all the material on a box. I have been revising this way all throughout the exam session.

(Lucie, as above)

Accepting the status quo

This last type of response implies lack of agency. In these cases the LP sees no other option than forgoing the benefit and accepting the status quo, without necessarily looking for extra resources to replace the unreceived support nor making any other effort either to fight against the system, or to comply with its rules. People in this situation decide to make it on their own, simply resorting to their economic resources and trying to make the best that they can with what they have. Accepting the status-quo may just be a temporary response (if access is still possible in the future) as with Arthur's case, or a definitive one, as in Antoinette's case.

Arthur lives alone with his two children since the difficult separation from his wife, who tried to stab him. Despite having full custody, Arthur decides not to claim maintenance payments for his children, because her ex-wife earns less than him. However, the judge established that he has to pay her 1,000 francs per month because she earns less. Soon after the separation Arthur is in a difficult financial situation. Despite having a relatively good wage (about 7,400 francs per month) this is slightly lower than what would be necessary to pay for ordinary expenses for him and his two children in Geneva. Arthur could count on the housing subsidies for some time, but then he did not apply again. He was discouraged as this required continuous paperwork.

¹⁹⁸She will eventually be denied the scholarship twice and need to fight against the institution to obtain it (see above the "getting around the system strategy").

Once I had housing subsidies but then... actually, every three months I had to submit a new document, of 125 pages, no ... I am exaggerating a bit but as I am in non-subsidized housing, it was very hard to pay rent, so then, I had all those issues with the separation so, I put it aside. So they cancelled everything, but now I was thinking of requesting them again, maybe.
(Arthur aged 31, 2 children aged 3 and 5)

Two years later Arthur had not asked for those subsidies, yet. At first, he had just been procrastinating this to avoid the paperwork. Subsequently, when he submitted the divorce request he thought it would be better to wait for this to be accepted before claiming the benefit. As a matter of fact, the divorce includes the request to stop payments in favour of his wife and because the subsidies would be added to his earned income he fears that the judge would take them into account in such decision.

Antoinette had a very long and conflictual separation with her husband. They were living in an apartment offered by her parents-in-law and after the separation Antoinette was asked to leave with her children. She managed to stay in the flat for some extra three years and to complete her graduate studies. Afterwards she could find a job in the social care sector at a 90% employment rate and after almost three years she raised her employment rate at 100%. Since the separation, Antoinette could only count on her wage (between 4,000 and 5,000 francs per month) to guarantee a decent living to her daughters that suffer from a minor mental handicap. Her ex-husband does not pay any maintenance and she could not even receive advances as he decreased his employment rate in order to be just beneath the minimum living wage. Antoinette asks for a subsidized flat, but she is denied access as her earned income is higher than the threshold to access the benefit:

I wanted to have a subsidized flat... that's the kind of help I would like to have, but there is none... there is no subsidized flat... so I got a private dwelling, but it is very expensive...
(Antoinette aged 41, 2 children aged 13 and 16)

4. Vulnerable LPs with no access to social assistance: repercussions on the life-course

One main question led the chronological data examination: how did problems with access to social assistance contribute to LPs' vulnerability process? To answer this question, I looked at how participants' life-course evolved in the various domains after they faced problems with access to social assistance and sought to find links between the former and the latter. Although it is not possible to predict how these stories would have evolved (Thomson, 2007) without problems in accessing social assistance, by the process approach (i.e. situating the problem with social assistance within the whole story development) I will show how such problems contributed to the actual life-course development (Bertaux & Delacroix, 2000). Moreover, I took into account the responses adopted and put in conversation a few stories of parents who faced problems with accessing the same sort of benefit but resorted to different solutions. Through interpretative comparisons (Yates, 2003) of their agency and lack of agency I could shed light on the potential inequalities among LPs facing economic vulnerability. Poor access to social assistance benefits could negatively affect at

least four life domains in the stories collected: work, care, couple life and place of living. In some stories two or three domains were simultaneously concerned via spill-over effects.

No access to social assistance and delay of the professional career

No access to social assistance benefits mostly affected LPs' professional trajectories. Lucie's story is a case in point. Idiosyncrasies in social assistance targeting rules – whereby they do not conceive that a student may also be a worker and therefore access social assistance - could not buffer her difficult financial situation and forced her to look for alternative solutions. This in turn affected her chances to improve her situation, by completing her studies and becoming a professional in her field. No access to social assistance was not the unique reason for such delay, but significantly contributed to it, together with lack of any support from the father of her child. Clearly, we do not know if she would have proceeded more smoothly, if she had received social assistance support on time, but this was an ingredient of her vulnerability process.

Lucie had at list two problems with access to social assistance over the time we followed her story. These in turn affected her professional trajectory twice. When she remained alone with her child she was still a student. She was in her final year of bachelor, precisely in the second semester. Due to lack of resources (no maintenance from her former partner) she needed to work to be able to earn some money that she complemented with her sister's help. In her canton of residence she could obtain no help as she was a student and this status does not allow to receive financial support from social assistance. Lucie had to wait for the following year, when she moved to the other canton (where her university was located) and could finally access social housing to be able to complete the bachelor and then move on to the master. The time spent in the first canton asking in vain for support and working for little money finally costed her one extra year of bachelor and therefore contributed to delay her professional development.

The subsequent episode is possibly more consequential. When Lucie asked for a study loan to finish the master and start the training as a lawyer she was rejected twice because she could not hand in her mother's financial statement (despite it was technically hard to obtain it from her mother living in Africa and in any case she has not been providing for her, since Lucie's arrival in Switzerland). When she finally managed to obtain the study loan it was too late. While waiting for it to cover the last part of her master fees and the fees for the school for practical training, she had to look for a job and finally ask for a bank loan, as she could not find any employment. In the meantime, she had to study to complete the master and start the school for practical training. The time spent to look for a job did not allow her to study enough and costed her the school for practical training diploma a few months after having received the study loan¹⁹⁹. This contributed to stop her career. As a matter of fact, Lucie would need to repeat the school for practical training in another canton (she cannot try it again in the same canton after a failure), but moving again is not possible to her (she has just moved to the canton where her university is situated, to access social housing and the scholarship).

¹⁹⁹That she used to pay back the study loan.

Furthermore, she is very demotivated and she does not even want to think of her becoming a professional in her field anymore. Although there is no way to know if Lucie would have succeeded in becoming a professional if she had received the scholarship on time, the benefit denials contributed to her difficulties in completing her training on time and to her decision to postpone the career in her professional field.

And then, well now that I failed the school for professional training, I say to myself that I will not embark on that [again] and I of course I will work because I urgently need some money ... (...) I got a loan to try to live somehow and afterwards I had to speed up the job search in vein, because of course you don't find anything ... (...)

And how much did you get with the scholarship?

It was 18,000 francs, but it was for the whole year, but they gave it the 19th June and I was already doing the exams for the school for professional training ... and I had been spending the whole year rushing. So, this is really, this really... I still feel bad for this and I will never say it enough. So, in the end I knew that I had failed my session because I was not anymore in a condition to pass it. I was not anymore in a condition to pass it because even to photocopy documents, if you have to wait to be able to charge you card and you are not free to do it when you need, and I mean, what else? Anyway... (...) in the long run, I might also use my weekends to try to study this topic that I already saw at the school for professional training, because the procedure [the exam] is federal and even if I go to another canton they will show me the same thing so, if I can, if I can already do that ... but this is something that I foresee to do in two-three years. Now, this is out of the question, I do not want to hear about that for the time being.

(Lucie aged 31, 1 child aged 4)

No access to social assistance, impacts on the professional trajectory and spill-over effects on the parental trajectory

In some stories the problem with social assistance access required changes in the professional domain or implied the impossibility to make the desired changes to the career path. The parent had to make decisions such as taking a temporary job, or keeping a high employment rate (despite their will to work less) to cope with the lack of resources. Subsequently such decisions also affected their life as a parent. For example, they could not dedicate enough time to their children (Sarah) or were not satisfied with the quality of their relationship with them (Antoinette). As with the previous cases we cannot know what would have happened to their professional and parental trajectories if they had received the support requested, however no access to social assistance was undoubtedly an ingredient of their vulnerability process, in that it was essential for their stories to develop the way they did together with other elements such as lack of support from the other parent.

Sarah could get over the sudden loss of benefits by taking a job as a teacher despite she had left that profession to undertake university studies in a different discipline. The skills developed in her former training as a teacher (together with her family support) allowed her to overcome the contingent hardship. However, this tough period had an impact on her relationship with her child. Sarah has been too busy solving her problem with retroactive reimbursement of (undue) health care insurance subsidies that, despite being a teacher, she could not help her child that was at the beginning of a critical school transition (starting from that year the marks were decisive to be able to choose his favourite educational path). For this reason she decided to do the last year of her master in two

years, to be able to help her child during the last decisive school year. Sarah is not sure that she will have funding for the extra year of master, but in case of need she plans to work again over the last semester, during the master dissertation work.

... so last year, at the end of the year, in May, I had all my issues in May that year and then he had all those important final exams and then, I could just not deal with everything.

Did you say this year?

Uh ... Yes this year (...) So, consequently ... well, his marks have worsened and he was at 0.5 points from the highest mark, but this year is going to be decisive, so I said to myself "ok, he really wants to get to that level because he has some projects", well, he wants to become a professional football player but (laugh), in any case, if he manages to access that track he can go to the high school and choose the sports track and play football, that's the thing. So I said to myself, "either I redo the last year of master and that is just going to be the hell, or" and that's a professor who suggested me this "but, do that year in two years". So, in the end I decided to spread it over two years. Which means that I will be ... (...) Which means that I will be more relaxed (...)

And then you always have a scholarship?

Yes, I have the scholarship. So, I am embarking on this without really knowing if they will finance the last year, but I suppose that is the case because when you repeat a year, they finance maximum one extra year per programme. So, now I say to myself "I have never repeated a year during the bachelor", I mean... usually... then I cannot be 100% sure either, but... and then at worst, I said to myself that if it does not work, I can put the master [courses] in the first semester. In this way let's say that they finance six months and then in the following semester, if I only have the dissertation to work on, I can work beside that.

(Sarah aged 35, 1 child aged 10)

Antoinette (as opposed to Lucie), could benefit from a federal scholarship to finish the studies. Thanks to this she managed to conclude her educational path and find a job in her field at a 90% rate, that she could eventually increase at 100%. This allowed her to keep the flat, since she could have no access to social housing. However, due to her studies first and her full-time job then, she paid the price of an unsatisfying relationship with her daughters. Reducing her employment rate up to 50% could possibly allow her to access public housing and financial support from social assistance, however she could not be sure to receive adequate financial support to complement her 50% salary and preferred to keep her full-time position.

I was not relaxed when I was with my children, I had to fight for the financial resources... When there is a separation, children need to be in a nice environment, and now they need ... yes, they need a warm environment, a calm mother. And when you are struggling with the studies... you are into your studies, you are struggling for the financial resources to survive, can you really be available for those children, then? (...) I don't have regrets. That was the only thing I could do. I said that if I had been supported financially, I would not have to fight so much (...)

I would have liked to work part-time and support my children during these hard times (...) and receive financial support to complete my revenue, but then with a 50% wage I could not have the flat [private dwelling], and probably I would have not had my revenue adequately supplemented.

(Antoinette aged 43, 2 children aged 15 and 18)

No access to social assistance, impact on the professional trajectory and spill-over effects on couple relationships

Besides not having much time to dedicate to her daughters' development, **Antoinette** regrets that she had to put on hold her life as a woman for several years. Since she was denied public housing access, she had to put all her energies and free time in her studies first and then in her professional career, to be able to provide a comfortable domestic setting to her daughters. Such pressure, together with the exhausting litigation with her ex-husband deprived her of the energy and the will to have new relationships.

Well, because it's not good to be alone for a long time as I was, I was also in a learning process that would not allow me to care about feelings ... (...) I had to fight ... for my career, to fight ... I was father and mother, you cannot be father and mother... you must get out and earn the money to survive ... I had no ... probably I had no ... perhaps I had no libidinal energy left, everything was put ... in my work. So, I ... I was in a battle ... I was in a fight, I would not even think about it.
(Antoinette, as above)

Although, we cannot say that receiving help with housing would have allowed her to find a new partner, but we know that this left her with no time to dedicate to her life as a woman and therefore contributed to her dissatisfaction in this life domain.

No access to social assistance, impact on the parental trajectory and spill-over effects on the couple and the professional trajectories

No access to social assistance could also affect the parental trajectory and generate spill-over effects on the couple and the professional trajectory, putting both on hold. As noticed above, we do not have evidence that these trajectories would have developed differently with social support, but it is a fact that lack of access to social assistance was an ingredient of the vulnerability process as it contributed to its development.

Pilar is from Latin America and arrived in Switzerland when she was an adolescent. Here she got married to a man and had two children but after a few years she divorced. Pilar and her ex-husband agreed to share custody of their children with no maintenance payments (as child-related expenses would have been shared). Soon afterwards Pilar realises that the shared custody proposition was in fact a trap. Her ex-husband never respected the agreement and left Pilar with the children full-time without contributing to the expenses. Pilar could not properly negotiate this as she had no money for a lawyer and was not aware of the existence of free legal assistance from social services. The only lawyer she was able to find with the help of her sister was not appropriate for divorce negotiations. In the end she could not reverse the situation and had to accept what was initially agreed. Pilar has no time for herself with her two young children. Because of her serious financial situation, no access to childcare due to waiting lists and her poor network she could not rely on other resources for back-up with childcare. She could hardly think of finding a job nor to have another man in her life in such a

situation. No access to help with legal expenses - together with her inability to negotiate with her ex-husband (see Chapter 6) and her low socio-economic conditions - contributed to her vulnerability process, as this could not act as a buffer in such a complicated phase of her transition to lone parenthood.

Because there is free legal assistance for those people who benefit from social assistance ... for a free lawyer...

I did not know ... I did not know that ... and it is my social assistance who told me about that afterwards ... but it was too late ... (...) I think it [the future] will be very difficult ... because when I have appointments, (...) I must take my little child with me, or the older one, leave him there [at the grandparents'] and then go to my appointment ... and I think that this is going to be quite difficult ... Well, I must already find a job... and see how I can do with the children... either I leave him the whole day at school [including post-school services] so that it helps a little bit ... but well, it's tiring for him ... the whole day at school...

Ok ... and the little one, does he go to the crèche?

No, I enrolled him, he is already enrolled, and I hope that in September...that he will start going to school... it's been already a while that he is enrolled, but it's difficult to find a place... (...)

And you don't think you might repartner?

(laugh) It's probably too early ... For one thing... No, it's not early... Sometimes, I want it for sure, I want it, maybe a boyfriend... to go out, to go to the cinema... (...) but then, I have no time... I have no time during the day.

(Pilar aged 26, 2 children aged 2 and 6)

As opposed to Pilar, **Sophie** asked for the legal expense benefit but was denied access to it. However, she could contact a good lawyer, ask and obtain the possibility to pay her by instalments. This allowed her to negotiate better divorce conditions, such as the legal entitlement that maintenance payments due could be subtracted from any source of revenue the ex-husband would have received and transferred her. What seems to be relevant in these two stories of no access to the same benefit is the difference in the initial endowment of personal resources these two mothers could count on, when they entered lone parenthood.

Pilar is not Swiss and is not fully aware of the possibilities offered by the local welfare. Sophie is Swiss and works in the social care sector, as she acknowledges, she is aware of the opportunities offered by social assistance policy. This is clear from her explanation of the why she decided to reduce her participation to the labour market to a 65% rate:

I often talk about the 65% story with other lone mothers. Especially when they have little children. That's a suggestion that I give them, "make your own calculation". Because, if suddenly, the health insurance subsidy for the children goes from 40 to 100 francs per child, that's 120 francs more. More than that there is the housing subsidy, suddenly you have 300 francs more. And then taxes decrease, suddenly you are slightly below the threshold and you only pay 25 francs taxes per year, because something happens, and suddenly you have more money... And you have more time with your children than... anyway, there is really a threshold and it is very subtle.

Yes, but you have to know it ...

You have to know it! That's why I talk about this with the mothers around me (...)

So, you got the information in any case ...

That's my job. I am a social worker in any case (laugh). Even though I am not a social assistant, I still have some notions and then I have some old friends from school, something like that ...

In any case, you know who to talk to to get the info, if you don't have it ...

Exactly ...

(Sophie aged 43, 2 children aged about 11 and 13)

Furthermore, despite denial, Sophie could find an alternative solution, asking for help to the lawyer. This is because she is not ashamed to ask for help to others. As with what she did with the lawyer, she asked to the holiday camp organisers to be allowed to pay the camp fees by instalments, due to her critical financial situation, and they accepted. This allowed her to receive support with childcare during school holiday.

Last year I had a very hard time, because there was the winter camp, during the holidays in February. They [the children] were with me during the holidays in February and I had no holidays. So, I enrolled them to the camp, quite expensive ... and actually, when you have debts, the problem is that you still have a sufficiently high wage, in any case, not so bad, so, I could not access the subsidies for the camp, but they would retain part of my wage to reimburse the debts, so I was in such a complicated thing uh... So, I made an arrangement with the camp organization to pay in instalments
(Sophie, as above)

Sophie's openness to others and her capacity to be trustful towards third parties is a resource that she can mobilize in case of need. These result clearly from the following example illustrating that she believes in such values and that she aims at passing them down to her children.

And another form of help that may seem unimportant but in fact it is really based on solidarity... and since I had a good wage, I increased my contribution to it... is that I belong to a cooperative. I receive the vegetables... It is actually an association which produces vegetables and every week I receive a vegetable basket with seasonal organic vegetables. And we must go there three half-days per year to give a hand... And then I called them, and I told them "The thing is that I am here on the scale, but they keep part of my wage, so my real wage is rather here..." and then usually you have to pay three times per year and that was a lot and so they put me at the lowest level of the scale, but really ... and then I would only pay 50 francs per month, I had plenty of vegetables all throughout the year... This may seem unimportant, but it means that I had my vegetables all the time, every week I receive my basket with organic vegetables, seasonal vegetables, that are produced here, which is something that also reflects my values of... and the values that I pass down to my children, of solidarity...
(Sophie, as above)

Pilar is not at ease with asking for help in general, not even when she knows that she has the right to it, as she explains in the following example.

And have you ever told him "since we have shared custody, we must share expenses, which means clothes, food ..."?
I tried ... I tried to explain him ... but ... me, just asking somebody, even if it's him, to take care of the children, I feel bad ...
(Pilar aged 26, 2 children aged 2 and 6)

She would hardly ask a lawyer to be assisted with her divorce and pay them back by instalment as Sophie did. Similarly, it would be hard for her to ask someone else to help her with paying legal expenses. These are important sources of her lack of agency.

No access to social assistance and impact on the residential trajectory

For a lone mother with only a little job as a waitress, receiving no social housing contributed to her vulnerability process and specifically to residential vulnerability. After several months of research **Tania** could not find a flat in the private market nor she could be helped with social housing. Finally, she ended up living ten months in a *foyer* with other women. Despite this was better than living at her friend's place surrounded by boxes and sleeping on a mattress (with no proper bed), the *foyer* was a promiscuous environment where she also experienced violence.

That was difficult, because there are difficult moments... you live with other women, you live with women that were... victims... of... abuse, and every... they can be violent with each other, because of that... and so sometimes, even for nothing... there are a lot of arguments... that's what was difficult at the *foyer*... (...) Ah! Yes, that was so hard, I... because I, I was one of the few that was working... and that... to wash my clothes... there was no schedule actually, I tried to fight... That's the thing, me, "I need to wash my clothes, otherwise, I have not enough clothes to go to work", and I work, that's normal and other women would make a scandal for that... And even, the social workers, they could do nothing against that... you have your time slots, I was the only one who was working, who would respect the slots, just twice two hours per week, that's nothing... And, they would still take my time slot... "how can I do to go to work? How comes that you, social workers, you cannot make them respect [the schedule] ...?" "It is not up to me to do that..." (...)
(Tania aged 29, 1 child aged 2)

Anouk had a very different experience. She had a child with a cohabitant man that she had to leave due to his severe alcohol addiction. Her former partner does not contribute to the child maintenance and her unique revenue comes from her 80% job in the social care sector that prevents her to receive advances of maintenance payments as she is only 50 francs above the eligibility threshold (she earns less than 5,000 francs per month). Due to her difficult story, she had to leave her flat. At first, she moved with her two-year child to her parents' place and lived with them for almost four years. Then, due to her grandmothers' death her parents moved to her flat and Anouk could take her parents' place alone with her child and pay them a relatively low rent. Anouk realizes that this was a great opportunity for her as she lives in a rich municipality with no public housing programs and if she moved to Lausanne she would have to pay a higher rent.

(...) and if you think that I only pay 1,200 francs for the rent in a five-room flat. No matter where I go ... [the rent would be higher]. Also, if I leave my town, because I pay 500 francs to my mother for her work as childminder, if I move to Lausanne that would cost me and it would be complicated, that's the thing... If I paid 2,000 francs for the rent, that would put me in a difficult situation, I would say "yes, you need to move, you need to find a less expensive flat, that is affordable for a family... for my wage", but in this case, because I am... even if I had access to public housing, which in any case I don't have access to, because there is no public housing in my town, it's too rich as a town (laugh), I mean, if I had access to public housing maybe I would 1,100 francs for a three-room flat or a four-room flat, well, I would not have access to a four-room flat... for a three-room flat I would probably save 200 francs.
(Anouk aged 43, 1 child aged 6)

As opposed to Tania, Anouk, who had a permanent and much better paid job, could count on her parents' help to move to a relatively big flat for a very low rent. Her problem with social assistance was buffered by her family's resources. This source of agency allowed her to cope and avoided any

major upheaval. Conversely, she could improve her situation much better than if she had access to social housing in her town, where she wouldn't most probably have had the right to a five-room apartment. Tania was surrounded by people with limited resources at the time when she needed help and her family was in her country of origin. With no support from the future father of her child nor a well-paid job she could only hope to find help from public housing. These two cases show again how agency, as the possibility to resist to external stressors (lack of access to public housing despite objective need), may be constrained by the unavailability of personal resources and lead to different developments of the vulnerability process despite the persons are facing similar stressors.

5. Conclusions

In this chapter I have shown how economically vulnerable LPs try to cope with problems with access to social assistance and how the latter can impinge on their life-course in Vaud and Geneva. LPs can try to supersede the unreceived resources by mobilising their families, some third parties or making extra money; fight against the providing institutions to seek to obtain the benefits; adapt their life-course to the benefit eligibility requirements or just accept the status quo and forgo the benefits. Parents may adopt a life-course agency whereby their strategies account for the long-term impacts that they expect for them and their children (for e.g. in Lara's decision not to sell her life insurance to comply with eligibility criteria) or use a pragmatic agency adopting innovative solutions with a short-term time orientation (for e.g. Lara's attempt to get around the system). Sometimes coping with no access to social assistance implies lack of agency (for e.g. Pilar). LPs may also be required to face moral dilemmas resulting from the strategy adopted to cope with poor access to social assistance and adjust their life-course trajectories accordingly (for e.g. in Sarah's story). Finally, these stories show how the subjective sense of agency (Hitlin & Kwon, 2016) may translate into a resource to cope with no access to social assistance as it is the case with Sophie's awareness of being knowledgeable about how social assistance works and Lara's confidence in her strong character:

I am pretty... I am pretty at ease actually... It's true that... that I am also self-confident... I am confident about my health also... Anyway, things like that... also, my "sort things out" side... I am not the kind of person that will give up... that's the thing, I have got a good energy... and it's true that I have always had a lucky star... and ... (...) what saves me is that I am very communicative... and I talk to everybody... that's great, I talk with the cashier at the Migros... sometimes it's even too much... I see people thinking... "Lara... pooh..." maybe... yes... but, that's the way I am... and I love it...
(Lara aged 48, 1 child aged 8)

Problematic access to social assistance does not just potentially affect LPs' economic vulnerability, rather it may contribute to a more complex set of changes in many life domains such as: delaying the professional career, reducing time for the children or adapting to an unsatisfying quality of relationship with them, delaying couple relationships and living in an unpleasant environment. This allows to say that poor access to social assistance may be an ingredient of LPs' vulnerability process and specifically, it may act as a stressor. Inconsistent eligibility rules, time consuming and/or complex paperwork and lack of information on the benefit existence may (even temporarily) deprive LPs of potential resources that could act as a buffer and contribute to smooth their transition into lone parenthood, in times of financial hardship. Moreover, they may sometimes contribute to major life-course adaptations (for e.g. the surrender strategy), with further negative repercussions on LPs' life-

course (i.e. negative consequences of resilience). Poor access to social assistance therefore requires careful attention in the study of LPs' vulnerability, as it may potentially affect many parents facing such transition. As a matter of fact, existing statistics suggest that LPs are among the most numerous beneficiaries of social assistance in Switzerland (see Chapter 1), but no statistics allow to estimate the number of potential beneficiaries that are left without support due to a clash with eligibility rules or non-take-up (i.e. time consuming and/or complex paperwork and lack of information).

However, these stories show that poor access to social assistance is only one of the potential stressors in LPs' vulnerability and that process development depends on how it combines with other ingredients over time. This ultimately contributes to the diversification of transitions into lone parenthood. The sequencing of events in the vulnerability process is also an important factor to consider when interpreting the vulnerability process of LPs facing problematic access to social assistance. Arthur's story is a case in point. He knew he was eligible to the housing subsidy as he had obtained it in the past, but had to put all his energies in the recent separation and the administrative and family arrangements related to it, and he could not do the paperwork needed for the benefit request. Need for support and legal separation occur simultaneously in his story. The sequencing of such ingredients was not favourable to him. In Anouk's case her grandmother's death sometime after her transition to lone parenthood allowed her to take her parents' flat. In this case the sequencing of events was favourable to Anouk, who did not suffer from lack of public housing in her town. The process approach allows to appreciate the role of sequencing and ingredients' combinations in the way vulnerability develops. In other words, it allows to have a deeper understanding of the role of the (social policy) context in the way mothers and fathers experience their transition to lone parenthood.

This work cannot solve the conundrum between universalism versus targeting (and this was not the aim of the chapter), but shows how inconsistencies in targeting can contribute to LPs' vulnerability process. It warns to consider that impacts go beyond the mere economic vulnerability as parents may supersede the lack of resources, but still be required to face a complex set of changes in many life domains. In Antoinette's case for example, keeping a high employment rate (despite her care commitments towards her disabled children) generated dissatisfaction in family life. Thinking at how social assistance eligibility criteria can incorporate at best the life-course assessment is key to achieving a more effective targeting. For example, denying access to social assistance to a lone mother (despite objective needs) due to her status of student (because the mother is a student and not a worker and might only request a little scholarship), as if she did not also have to provide for a child alone, is inconsistent for at least two reasons. First, it equals denying that one may be a mother and a student at the same time. Second, by pushing the mother to look for an unskilled job instead of helping her complete her training, it does not acknowledge the value of higher education, as a way to achieve better-paid jobs and financial stability for the household in the future. Similarly, if the eligible revenue does not account for the conjugal debts that a mother has to pay back, despite not being responsible for them (see Chapter 3 on debts regulation), this equals pretending that the previous conjugal situation has no impacts on the mothers' economic resources. This is even more paradoxical if the new cohabitant partner's revenue is instead considered in eligibility assessment. A separate analysis of each benefit would be required to retrieve inconsistencies and redesign more coherent eligibility criteria. This is all the more important as economic vulnerability does not just affect people

with low socio-economic status (i.e. low education and employment rate). A high level of education and a relatively well paid job may not be enough to escape economic vulnerability with full custody of two children and no support with maintenance and/or childcare. All in all, this calls for more life-course tailored policies.

Matthew effects (Merton, 1968; Van Lancker, 2014) are visible in LPs' access to social assistance. They posit that those who are better off (middle-class people) benefit more from the opportunities offered by social policies. Lara's example shows that despite not being formally entitled to social assistance, she could permeate the system and obtain what she was claiming as opposed to other parents, who did not question the administration and accepted the benefit denial. This is an example of inter-group inequalities, whereby LPs confronted with similar situations are treated differently by the benefit provider on the basis of their ability to dare. A more coherent assessment of the claimant's life-course would also partially reduce such inequalities, whereby access to social assistance would not be left to people's audacity. Another type of inter-group inequality is related to the individual resources people could mobilize to supersede lack of support from social assistance (rather than their ability to permeate the system's rules and obtain social assistance). Responses may in fact be linked to events or circumstances that originated in the past, rather than being a matter of choice. To be able to mobilize family resources LPs must have resourceful families to count on. To be able to mobilize third parties, LPs will need to have third parties to count on or to be endowed with or have developed trust in others. To make extra money one needs to find the opportunity. On a more structural level, these inequalities also concern mothers more than fathers, due to selection into lone parenthood.

This work shows the potential of qualitative longitudinal research in investigating the mechanisms generating vulnerability and specifically in case of problems with access to social assistance. Through rich narratives the qualitative method allows to fill the gap between no access to social benefits and its repercussions on LPs' lives, as it allows to look at how people experience the problem and react to it. The longitudinal design allows to follow people's change of strategy over time for the same problem (as with Lucie's case) and its motivations, as well as the repercussions on their life-course, especially in terms of "unintended" policy outcomes (Thomson, 2007, p.572). As Corden and Millar (2007) put it, looking at how people react to change "is very relevant in the current policy context in which individual behaviour change is seen as key to achieving desired policy goals" (p.529). Finally, this explorative longitudinal study warns against considering that when claimants obtain the requested benefits they might have not faced problems of access beforehand. This was the case with those who obtained support after a successful fight against the institutions (getting around the system) and in case of surrender, who were subject to stress while chasing the benefits. This is precisely because problems with access go behind the non-take-up of eligible claimants and have to do also with potential exclusion of formally ineligible people, that would in fact deserve the benefits on the basis of their circumstances. Both situations - non-take-up and exclusion of deserving claimants who do not question eligibility criteria or who are denied access after request- are not retrievable in the statistics on social assistance beneficiaries, that can only distinguish between recipients and non-recipients and that finally inform policy makers' action.

Two limitations affect this work. First, as the categories are identified based on the available cases, a larger sample might have possibly shown more cases and possibly more types of coping strategies. However, eligible people who do not take up the benefits and excluded deserving claimants²⁰⁰ are particularly hard to identify. Most studies on problems with access to social assistance only focus on non-take-up. Those using a quantitative methodology mostly resort to general surveys or to administrative data in order to estimate the eligible population. However, the former ones cannot show who exactly is not claiming the benefit despite being eligible to it (Hernanz, Malherbet, & Pellizzari, 2004). The latter ones do not report information on the eligible non-claimants (Hernanz et al., 2004; Bargain, Immervoll, & Viitamäki, 2012). If non-take up is difficult to detect, excluded deserving claimants (either because they do not question eligibility or because they do and they are denied access anyway) are mostly invisible. With a larger qualitative sample including a higher number of economically vulnerable LPs one might increase the chances that some of them might have experienced problems with access to social assistance. However, the most vulnerable people are usually less inclined to participate in surveys.

Second, the cases in this work include problems with various types of social assistance benefits such as housing benefits, public housing, minimum revenue and subsidies to cover healthcare insurance fees and it is not possible to investigate them separately as the sample is too small. Subsequently, it is not possible to know if there is a relationship between the adopted response and the type of social assistance requested. A larger qualitative sample might help with this limitation as well.

Further large-N qualitative studies should also test the hypothesis that the longer a person is in need of social assistance the higher their probabilities to face problems of access more than ones over the life-course, as in Lucie's case. Her long dependency on the system to be able to complete the studies and start a career in her field makes her more exposed to the idiosyncrasy of the system. As with a vicious cycle, the impossibility to receive the required help delays her professional goal attainment. This in turn contributes to making her dependent again on social support.

²⁰⁰Ineligible claimants who finally obtain the benefits (getting around the system) show up in the statistics with all the other recipients, but it is not necessarily possible to distinguish them from the eligible ones.

Chapter 8. The meanings of (re)partnering for lone mothers

1. Introduction

In this chapter I will deal with (re)partnering²⁰¹ as one of the events that may end the transition to lone parenthood and possibly the vulnerability process which may concern those who face such transition (Demo & Acock, 1996). (Re)partnering after a spell of lone parenthood occurs more and more frequently (see Chapter 1) and it may act as a buffer to the stressors encountered along the vulnerability process, to the extent that the new partner provides practical and/or emotional support to the parent raising a child alone. Alternatively, (re)partnering may bring about further stress into the LP's life over time, for example if the new partner and the children do not get on well, or if it implies facing new dilemmas, such as moving to a different place. This may be especially the case if the decision to repartner was mainly driven by financial needs and the parent did not fully anticipate the potential difficulties related to it. By showing LPs' perspective on the meanings associated with (re)partnering I will indirectly see if and how having a (new) partner may be a way to cope with vulnerability in lone parenthood. More generally, this will also enrich the discussion on LP's vulnerability by looking at what counts to LPs to be less vulnerable and to what extent this may be expected to be brought about by a new partner and a potential change in the family form. With this final study I aim at reflecting upon the end of the transition to lone parenthood and at the same time suggesting pathways for further research in the field of lone parenthood.

As the process analysis shows (see Chapter 5), vulnerability is complex as it results from multiple interconnected problems whose configuration change over time. LPs may expect that a (new) partner might allow them to cope with at least some of the stressors involved in the transition. Consequently, it is crucial to reflect upon the subjective meanings of (re)partnering as they allow to understand how people would situate their experience with (re)partnering within their life-course and in relation to their life as an LP. This is all the more important given the increasing diversification of the experience of lone parenthood.

The existing literature has mainly tried to explain (re)partnering in terms of odds to (re)partner in relation to variables such as gender (Wu & Schimmele, 2005; Wu, Schimmele, & Ouellet; 2014), age of the parent (De Graff & Kalmijn, 2003; Hughes, 2000; Galezewska, 2016), children custody arrangements (Lampard & Peggs, 1999; Beaujouan, 2012; Galezewska, 2016, Ivanova, Kalmijn, & Uunk; 2013, Vanassche, Corijn, Matthijs, & Swicegood, 2015; Pasteels & Mortelmans, 2015; Schnor, Pasteels, & Van Bavel, 2017), age of the children (Sweeney, 1995), mode and timing of entry into lone parenthood (Le Bourdais, Desrosiers, & Laplante, 1995, Skew, 2009), economic necessities of the parent (Dewilde & Uunk, 2008; Bzostek, McLanahan, & Carlson, 2012;) and relationship with the other parent (Berger, Panico, & Solaz, 2018). However, such variables can be used at best as proxies of underlying meanings. For example, being a mother and having full custody with no support from the other parent may be interpreted as proxies of the need to receive support with childcare.

²⁰¹Only the mothers who have already faced couple parenting repartner. (Re)partnering includes also those mothers who find a partner after single parenting.

Economic necessities may be the predictor of the need to save money by sharing expenses. The age of the children may be a precursor of the support required with childcare when they are very young but also of the free time available to meet new people and potentially a new partner for older children. Whereas being a younger parent may be a proxy of the desire to make new couple experiences. Furthermore, in these studies predictors only refer to a limited number of domains (mostly the parental one) and often overlook the complex relationship among them.

Although the parental and the partnership domains are primarily involved in considerations about (re)partnering, meanings allow to situate the (re)partnering experience in the whole life-course and to better explore aspects of parental and partnership life that the abovementioned proxies cannot fully investigate. For example, they might say more about partnership aspirations of the parent in terms of what type of relationship they might be willing to have and the related living arrangements (for e.g. distant relationship or cohabitation) as well as the new partner's characteristics. Also, meanings can unveil the relationship between such aspirations and previous life experiences. Particularly, meanings allow to enter the black-box of social norms around couple life and parenting (Smart & Neale, 1999; Smart, 2000) and to see how they are interpreted by those mothers who have already made a non-normative transition, by raising a child alone. This is particularly interesting for decisions concerning the role that the new partner should play in the lone mother's family, especially for parents who faced difficult separations.

Given lone parents' growing socio-demographic heterogeneity, an explorative investigation into the meanings of (re)partnering is strongly needed. Two rather different kinds of meanings, depending on expectations about the role of the future partner, may be associated with (re)partnering. First, the fact that the new partner is a "new parent" or an important reference for the child is paramount in (re)partnering. Considerations about the impact of (re)partnering on the parents' care relationship with their child are crucially important (Held, 2006; Smart, 2011). In such case the LP's family life and couple relationship are perceived as interwoven. Ultimately, the child's need to have either a parent or a parental figure determines the kind of (re)partnering the LP looks for. In this line of argument (re)partnering is a project that concerns the LP's family (i.e. the LP and the child). Second, finding a new partner for the LP is the priority in (re)partnering and therefore the LP's family life and couple relationship are seen as unrelated. The LP's will to have a partner determines the kind of (re)partnering the parent looks for (Beck, 1998; Beck & Gernsheim, 1995; Giddens, 1992). In this line of argument (re)partnering is a project that only concerns the LP. This chapter will explore the meanings of (re)partnering for LPs and seek to find out whether and to what extent the abovementioned arguments might possibly underpin such meanings.

2. Data and methods

This work is based on the longitudinal fieldwork described in Chapter 4. **Interviews** are the main source of data. In both waves parents talked about new partnerships occurred since the transition to lone parenthood as one of the issues related to their life as a woman/man. This implied detailed descriptions of: the parents' subjective experiences with (re)partnering, the role the new partners

played in their everyday life and their expectations about the future of the couple. When repartnering occurred more than once these pieces of information were collected for all the experiences with new partnerships. For those who never (re)partnered since the transition to lone parenthood, interviews include data on their expectations about future (re)partnering and how this should fit into their life as a parent. **Field notes** and **summaries** (including the main information about new partnerships) facilitated the preparation of the second round of data collection. Nevertheless, they also supported the very beginning of the analysis allowing to retrieve the main commonalities across stories as to the meanings of (re)partnering.

As with the other empirical studies in this thesis the **thematic analysis** conducted on the whole sample provided the basis for the subsequent categorical analysis. Combining deductive and inductive coding specific themes were explored. “New relationships” was one of the themes included in the codebook for the second-round coding (i.e. the one conducted on both waves). It included information on the participants’ subjective experience with new partnerships and ideas about new relationships for those who had not made such experience, after their transition to lone parenthood. At the end of the thematic analysis only mothers were kept in the sample (thirty-eight in wave 1 and thirty-one in wave 2). Given the well-known gender differences in (re)partnering (Cassan, Mazuy, & Clanche, 2001; Wu & Schimmele, 2005; Goldscheider & Sassler, 2006) making mothers repartner less frequently than fathers, I decided to exclude the two fathers to have a homogeneous sample. Despite gender differences are mostly related to custody arrangements and the two fathers had both full custody of their children, the impossibility to have more fathers with full custody in the sample determined this choice. Since the transition to lone parenthood, ten lone mothers had not (re)partnered at all and twenty-eight had (re)partnered at least once - five of them only for a few months. None of the mothers who (re)partnered got married. Ten new partnerships implied cohabitation and thirty-two LAT²⁰² relationships. Because mothers could experience (re)partnering more than once, meanings in this study do not correspond to stories. In other words meanings are the unit of analysis for this work.

A **categorical examination** based on content analysis was conducted on the mothers’ sample to identify the meanings of (re)partnering based on the rationale behind (re)partnering (i.e. why the mother would or would not (re)partner) and therefore the kind of need a new relationship would or would not satisfy. The rationale may refer to things such as the partner’s role expectations, the desired living arrangement and personal values around parenting and couple life. Mothers were left free to explain what mattered to them in relation to (re)partnering and would attribute different priorities to these dimensions in their narratives. Subsequently, the meanings identified were further categorised based on the relationship between (re)partnering and the existing family life. Three clusters were identified along a *continuum* going from (re)partnering as a choice regarding the lone mothers’ family to (re)partnering as a choice that only concerns the lone mother. The mothers’ expectations as to the new partner’s role in the existing family determine the positioning of the meaning in one of the three clusters along the *continuum*.

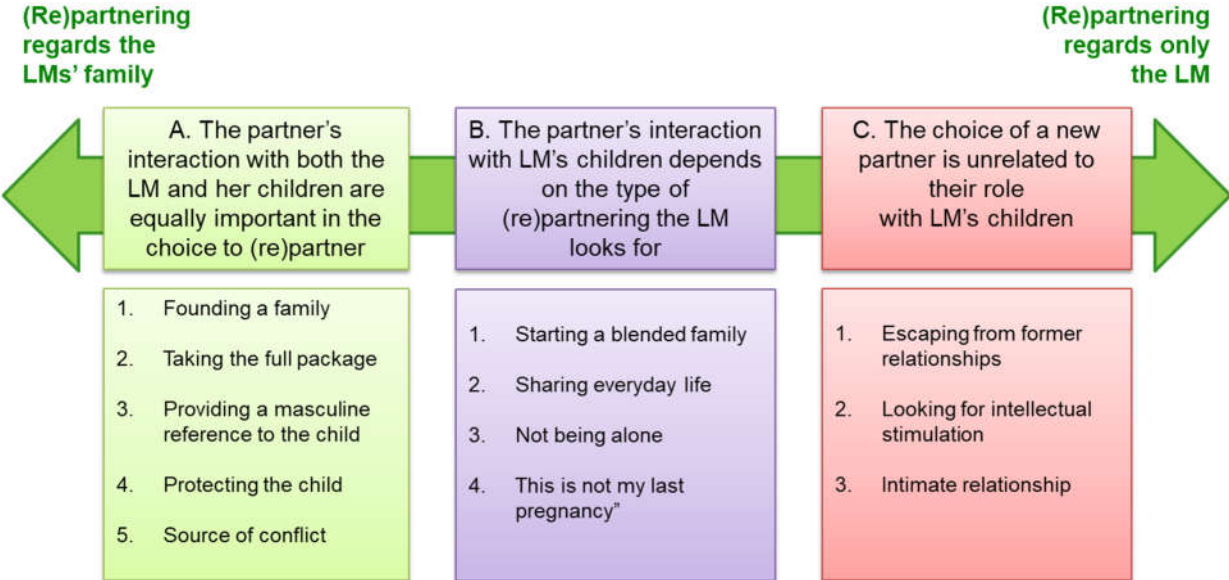
²⁰²Living apart together.

3. The meanings of (re)partnering

The meanings around (re)partnering can be displayed along a *continuum* (Figure 11). One of its extremes represents the situation in which the decision to (re)partner is primarily driven by considerations of its impact on the lone mother’s family as a whole (including the lone mother and her children). The second extreme represents the situation in which the decision to (re)partner is primarily driven by considerations of its impact on the lone mother rather than on her family. Between these two extremes I clustered twelve different types of meanings into three main categories, depending on lone mothers’ expectations about their partner’s role in their children’s life:

- A. when (re)partnering is seen as regarding the lone mother’s family (one end of the *continuum*), the partner’s interaction with both the lone mother and her children are equally important in the choice to (re)partner;
- B. it is possible that (re)partnering is neither a pure family issue nor a pure lone mother’s affair. In this case the partner’s interaction with lone mother’s children is the inevitable consequence of the type of (re)partnering the lone mother looks for (for e.g. the lone mother is looking for cohabiting with a new partner). (Re)partnering starts as a decision that primarily regards the lone mother but has to take into account her children to some extents. However, their presence will not necessarily impinge on the new couple life by limiting its development. Adjustments can be envisaged to let family life fit into couple projects.
- C. when (re)partnering is seen as a decision regarding only the lone mother (the opposite end of the *continuum*), the choice of a new partner is unrelated to their role with the lone mother’s child.

Figure 11. The meanings of (re)partnering along the continuum



3.1. (Re)partnering as a decision that regards the lone mother's family

A1. Founding a family

Lone mothers expressing this meaning intend to found a family including new common children and common parenting of lone mother's existing children living under the same roof. As opposed to A2 (see below) here the idea is to merge the existing lone mother's family life trajectory with the new partner's one to create a brand new household. Lone mother's family equilibrium is redefined to accommodate everybody's needs as no separation exists between the lone mother's former family and the new family made with the new partner and possibly new common children. Léonie's tale epitomizes this case. She had her child alone after her couple break-up and started a new relationship when her child was almost one year old. Some weeks after starting the relationship Léonie and her partner moved in together. After less than a year since the beginning of the new cohabitation, she has clear expectations about him and his role in her child's life:

Yes he could adopt him, we discussed about it, after all it is not even one year that we live together, so we will just give ourselves the time to ... (...) So yes yes, I think that he clearly has his place, we often discuss about it also and we also discuss about our visions, about how we see things for Nicolas, I mean these are things that are shared, except on the papers, that I don't have, where there is no other person than me that has parental responsibility, for the rest, he is entitled to pick him up from the crèche as I do ... he has the same access, I leave him all these access. (...) he met him when he was 10 months old so for him he is part of... he has great memories (...) so on the one hand I like this and on the other hand it looks logical to me to be in this, but this is also something that we have discussed about, I mean it did not happen by chance... I think there is a sense in it, you don't call "dad" anybody... I mean, this is not because he is there now and that there will be a following one ... I mean the project [is] a long term one and we can say, he has a place in his life, that place (loud), because he has been part of his life since he was very young in the end.
(Léonie aged 37, 1 child aged 2)²⁰³

A2. Taking the full package

The essential criteria for starting a relationship in this case is that the partner wants to get involved in lone mother's life as a parent and not just play the partner role. The lone mother does not want to separate her life as a mother and as a partner. The new partner has to be ready to share moments with the lone mother and her children. What is more, sometimes the lone mother may expect the partner to be actively involved in this sphere of her life and actively help her with parenting (rather than just passively share family moments). Various arrangements are possible (cohabitation, LAT). The choice of the arrangement is not the crucial aspect about the decision to start a relationship and may change over time. What is important is that the new person takes the "full package". An equilibrium already exists in lone mother's life which is made by the lone mother and their children ("the package") and the new partner has to be willing to take part to it. This is clear in Martine's words. She was in a homosexual relationship and has two children (one biological child for each

²⁰³Age refers to the time of the interview.

partner). She had a first partner after breaking up with the other parent of her children. However, this person was incapable of dealing with Martine's children and she decided to break up with her. Martine is now clear that she will not accept a new partner unless she will be able to establish a good relationship with her children.

My children loved her, she was not a bad person, but in the end she was totally unable to deal with them, she did not care about them. And this was difficult because in the end I had to split myself completely. This means that I would either do activities with my children [or with her]. And I would not even ask her to do any baby-sitting, that was not the case. But I had to have two lives, wear two hats, have two roles ... and shit! That was tough! And then, I was fed up with this, for this and other reasons I left her ... (...) And then Iris came... Iris, who does not have children but who has raised children in other stories ... previous stories and who really took care of the children in her family... who is really involved. She has the same age as me. And she told me "if I take you, I take you with everything", the package, "with your children".

(Martine aged 51, 2 children aged 5 and 11)

A3. Providing a male role model to the child

Sometimes the lone mother thinks that her child needs a male role model to grow up and looks for a new partner who is willing to take this role. This is not necessarily a (new) father but it must be a model in any case. This meaning rarely comes alone as it usually goes hand in hand with other meanings from cluster A or B. However, it always stands as a reason to (re)partner in itself. Flore clearly shows this. She has been dating a few men after breaking up with the father of her son, however, as she explains, none of them was both able and willing to be a male role model for her child.

the only time that I had a guy who could be a real man and that could have the voice of a man and that he showed it once or twice, it was out of the question that he could stay with me, because I already had a child, so this did not fit his plans ... Other times they were friends and friend to my child, so that was not really the case...

(Flore aged 31, 1 child aged 8)

A4. Protecting the child

Mothers citing this meaning emphasize the fact that the new partner is a new parent and might be allowed to act on their behalf even in case of death. The priority is that the relationship between the "new parent" and the child is preserved, to respond to the child's need to have another parent to rely on, in case of death of the biological parent. As opposed to A2 here there is no "full package". The lone mother does not mention the importance that the partner has into her life as a woman or to any other domain of her life as the focus is entirely on the child's needs. Furthermore, here the lone mother primarily intends to secure the child and might even accept to legally formalize the relationship with the partner should it be necessary to protect the child. This is clearly the case with Lara's story.

So actually, what I tell myself is that... well I always tell myself that I am a little bit alone with this child and we have no family. I tell myself "If anything happens to me... fff". I would like someone [to be there], I would not like her to be left to social services ... (...)

So the notary told you that you really need an official paper, a will?

Yes, exactly, I have to make my will to name someone because ... well the situation is that I have no family, I have no brothers and sisters, I tell myself " If anything happens to me, my little child, I don't want her to be left to social services". I don't know how it works in Geneva, but there is a wardship service who would send her to a foster family that she does not know, I mean, I have friends anyway and now [I have got] him (loud). And that's the reason why I talked about this. I tell myself "I would like to name him" actually, I would like to put his name actually.

(Lara aged 48, 1 child aged 8)

A5. Source of conflict

Sometimes (re)partnering may imply facing conflicts that might jeopardize the family equilibrium. If a lone mother associates (re)partnering with conflicts, she may not want to (re)partner to protect her children. It is possible that she changes her mind over time and with "the right person". This may be the case when the other parent was violent as in Catalina's story. She is still shocked when she thinks back at her everyday life with the father of her child who has a strong character and she does not want to share her everyday life with another men:

I want no men here, this is our cocoon, that's our thing ... safe ... it's safe ... there is no ... there is nothing ... there is the two of us, that's our thing ... I don't want any ... that's my way of ...

Is it related to your daughter? Or is it also ... related to you?

Yes, that's for her...

So, you don't feel the lack of it [having a partner]?

(crying) No, I don't feel the lack of it ... but, I don't want for her... I don't know... That's how I see it, maybe I am wrong, but ... that's it... that's the two of us...that's my family, that's it... and I want no [man]...and I don't feel the lack, and I met nobody...and all in all...

(Catalina aged 40, 1 child aged 6)

Vivianne had her child alone. She has always lived alone with her child - therefore she cannot make comparisons with any previous experience of co-parenting in cohabitation - and fears that partnering might imply conflicts as she could observe in other families:

I don't know, I don't know if I would be so much happier if I were in couple. I would feed the sentimental part of me, that is the romantic part, but as to my family, I am not sure, not sure. Because I see families where there are tensions all the time, where it is horrible, where there are latent conflicts, things like that, I don't have anything like that ...

(Vivianne aged 49 years, 1 child aged 7)

3.2. (Re)partnering as neither a pure family issue nor a pure lone mother's affair

B1. Starting a blended family

Mothers who cite this meaning want to start a new family with a new partner and new common children. This does not just imply sharing everyday life (cohabitation) but includes adding something new (having common children) that only belongs to the couple. However, the new partner's involvement in parenting of lone mother's children is either just ignored or explicitly excluded. Marie-Jo for example explains that she would like to found a family with more children to give her daughter brothers and sisters, however she does not illustrate what role the new partner should play in her daughter's life. (Re)partnering is a family issue in that it is thought as something that would change her child's life, but also responds to her will to have a "family":

My private life (laugh) ... yes, I see myself founding a family, sure, having more children, why not, yes, I would love it, because I think that ... it would also be important for [my child] ... that would be so difficult ... even more difficult for Mila ... that a brother or a sister who would accompany her in her life, that would be good. You can maybe have ... she has got other brothers and sisters [from her father's previous relationships], but they have not the same relationship, and even if a relationship was in place, I don't think that the tie would be the same... so, that would also be good, to her... yes, I see myself having more children, but not alone...that's for sure.

(Marie-Jo aged 39; 1 child aged 7)

B2. Sharing everyday life

Lone mothers expressing this meaning look for someone to share everyday life. Partner's involvement in parenting may be a mere consequence of the fact that the two partners live together or plan to live together in the future. However, usually this is not really parenting, rather "giving a hand with children". There is no intention to have common children but just to cohabit. Cohabitation may be a strategy to effectively keep together life as a parent and life as a partner. The plan starts with the idea of sharing everyday life as a couple, putting together children (if both partners have children) comes as a consequence. Good relationships between the lone mother's children and the partner may not be a priority.

Delia, Sophie and Gisela have hard times with their children who are not willing to accept their new partners. Notwithstanding the difficult relationship between them, they live/plan to live together with their new lovers and test different strategies to solve these conflicts. Delia allows her partner time to establish a good relationship with her son while living together, Sophie (who tried to cohabit with a woman for sometime) would resort to a psychologist to let one of her children accept her, whereas Gisela is waiting to start a new cohabitation until her partner shows to be able to cope with her children on a regular basis.

No, that was difficult, no, no and he told me by the way "Leave me the time to learn how to love him" and I told him "Ok, I can understand" so, I told myself "Well, ok, I'll wait, I'll give him the time" but

then the time never really came, ... (...) But, unfortunately at that time Sevan was very demanding and he was not ready to ... to offer him all that [he needed]

Ok, but where you, how can I say it, where you looking for someone who could take that place [of a father]?

Ah, I was at, I think that (laugh), at that time I had ..., yes, we were taken with each other, the two of us ... we did not necessarily had control over things, we said "Well, come on, let's try, let's go". Then over time I realized that ... it was not working with the child.

(Delia aged 40; 1 child aged 11)

Well, we tried to live together, and this, anyway this is ... a bit too complicated ... with the children, so... she is with us, but not all the time... (...) this is not helpful because they are very much in conflict Elyas and her ...

Ah Elyas...

Ah, yes... that's... fff... indeed I am considering ... I had a contact with Meylan, a family therapist, because ... (...)

Was that Elyas who reacted so badly with her?

Both ...both... they reacted together, but actually Elyas, he has... for a long time he had the impression ... , and we worked a lot because he was under therapy, and I ... because he has the impression that he is the family man, and ... (laugh)... I tell him ... "my darling, you are ten and a half ... you will turn eleven soon, so, you stay there, at your child place" (...)

(Sophie aged 41, 2 children aged 9 and 11)

Isn't it your project [to live with your partner]?

Yes, now that's the case, but that was not my plan exactly because I wanted to allow the children to see their father, because he is one of their halves, so he is important (...) Yes, every now and then my children give him [the partner] a hard time, as their father doesn't like him. Then, because it's not his children, sometimes there are other... , he ... and because he is overactive so time is very precious. He always has the impression to waste his time when we do something together. He loves teaching them how to do something but the aim is that they could do it alone afterwards. "These glue pots", "Yes, but this is not the point, the objective is the LEGO, I teach him so that he can play alone". "Yes, but then they argue with each other", so it's ... (...) that's why I said that sometimes I am happy that we don't live together, because in this way we can try to have nice moments together for us also in these occasions. Everyday life together still needs some adjustments (...)

(Gisela aged 29; 2 children aged 4 and 6)

Sometimes sharing everyday life is only a difficult goal to achieve, because it may require major readaptations in the partners' lives. In Celine's case a new stable partnership with cohabitation is only a dream that cannot become true. She finds it hard to bring a new partner into her life and have a new life together, which might imply changing house and job. She cannot compromise her daughters' life by taking the risks that such changes might imply.

And do your children know this person?

Yes. Well, it's quite recent but yes, everything goes fine. But ...

And does he come to your place from time to time?

Yes.

Ok.

No, everything goes fine, it's more [a matter] of expectations that one has about the other, about the success or the failure of the relationship, can the relationship work provided that he has no ties, that he would rather leave to travel and work abroad etc. ... and now these are things that I can't do (...) And this is something that I often have to face ... that I tell myself ... I can't ... from a theoretical point

of view I am single, but I am also a mother and this constraints me, I have got stability, I have a number of things here and I can't live as if I were a woman with no children.

'Cause if you had no children you could have... ?

I think I would have a completely different life. I think yes. At this point, I think I would take more risks.
(Céline aged 36, 2 children aged 6 and 8)

B3. Not being alone

Lone mothers may want to (re)partner not to feel alone. Having a new relationship is a way to come out of solitude. Lone mothers may need someone to share various types of situations that make them feel alone (for e.g. doing activities in the free time, carrying out domestic tasks and educating children). Various possibilities exist as to the living arrangement (cohabitation, LAT). As opposed to A2 here there is no equilibrium. The lone mother looks for a new partner to restore the equilibrium. When the person looks for someone to be helped with parenting it means that they are primarily in need of being helped themselves (in A2 it just means that they would be facilitated by the presence of a new partner).

Tania has been alone since the birth of her daughter and the father of her child does not provide any regular help. She is tired of being alone and looks for a new partner to share nice moments and be helped with childcare:

I want to live my life ... I want to ... if that is not with him, with someone else, that would be good, actually, I don't want to always spend my days alone, my evenings alone, to do nothing ... because I ... I feel that I am not living ... I do the same things everyday ... There are friends who say « but, how can you be tired ? You are at home all the times, except when you have a meeting here and there! » ... yes, but I can be tired ... and I think you can understand this ... you can only understand this when you are a parent ... and when you are ... when you don't have a mother or a father, or anybody at your side ... and that you cannot leave the child ... not even an hour ... you cannot leave the child alone ... not even an hour ... you cannot leave the child with someone else ... and, I don't know ... take my shower peacefully ... this at least ... not even this ... not even this (...)

(Tania aged 31, 1 child aged 4)

Françoise does not want to be alone forever and this condition is a major source of stress to her. She envisages repartnering also to be helped with domestic task:

Yes, they [my former partners] lived with me, and sometimes it was not easy. Now, I say to myself that I am free, that's true, I can do what I want, listen to the music, do this or that. On the other hand, I say to myself, I would not like to live eternally like this, this is very stressful. It's good to have someone who helps with cooking, domestic tasks, that's the thing.

(Françoise aged 40, 2 children aged 7 and 10)

Sometimes a partner may be expected to provide help interrupting the dyadic relationship with the child, as in the case of Sylvie. She has always been alone since the birth of her son. The child suffers from psychological disorders and his crises are so unbearable that she is thinking of sending him to foster care. Sylvie is convinced that a partner could help her cope with her child crisis and give him emotional stability.

Ok, but is it in principle something that you would like?

Yes!

To form a couple ...

Yes, sure ! (...) If I am very angry with him, because he was naughty or because I was exhausted... well he sees that I am very angry and that it's not working at all and I think, at that moment for a child, it would be good to have another adult that takes over. He saw it clearly ... well, that was when he was very young ... but there are moments where ... well for example last year ... where, because after three weeks that he was only sleeping three hours per night, I was exhausted with my job and him ... and all the things I have to deal with, he could see that I was fed up ! So, at some point, either he goes to foster care, or we find a solution. There are no 25000 solutions ... that's the thing! I have no support so ... so he knows that if things don't work, if I do not manage to cope with everything, he will go to live in foster care! (...) but it's true that if a man was there and that we were more or less in couple, there would be two adults who would cope with him. Even if the other one is not his biological father.
(Sylvie aged 39, 1 child aged 5)

B4. This is not my last pregnancy!

Lone mothers expressing this meaning do not want to lose the opportunity to have more children. Although this meaning might not come isolated, in some stories it stands out as a meaning in itself. Co-parenting of existing children is not the core issue but the plan includes a stable relationship. Natacha shows a typical example of this. As she illustrates in the following passage, after breaking up with the father of her child, she thoughtfully identified the characteristics that the prospect partner should have to be potentially interested in her project and allow her to have more children.

I always had the idea ... of a family ... with ... in absolute terms and ideally, I wanted to have a family with four children, ... and I would like to have more children, to me, this was not my last pregnancy, my first child, but there will be more ... and the thing is that you have to find the partner who agrees with this plan ... who probably has also suffered ... In particular I think of my current partner ... who is also separated ... who also had difficult times ... to form again a ... a family ... be it multiple, composed, recomposed ... I have the impression that ... yes ... at the beginning I would overthink ... my partner must not have children, this would be simpler ... and in the end you just have to make do with what you have ... and be very flexible
(Natacha aged 30, 1 child aged 5)

3.3. *(Re)partnering as a pure lone mother's affair*

C1. Escaping from former relationships

Sometimes a new partner allows the lone mother to clarify the relationship with the father of the child. It marks the beginning of a new phase. This may be the case when relationships between the lone mother and the other parent are uneasy and/or ambiguous. Alyzée was married to a violent man and could only divorce after six years of separation. Her three-year long relationship with the new partner has helped her to stay away from her ex-husband:

Ok. And ... I was wondering if since you are with your partner, well, you said it's six years, no ...
Three years, yes.

Three years, um ... does it allow you to be a bit more, how can I say it ... , does it free you in ...
Yes.

I mean, what does this relationship give you?

Um ... it allows me to be more detached from my ex-husband, to have more... um...(silence) yes, it gives me stability.

(Alyzée aged 36, 1 child aged 11)

C2. Looking for intellectual stimulation

For mothers expressing this meaning, the new partner has primarily to enrich their life from an intellectual point of view. Without adequate intellectual stimulation the relationship has no reason to exist even if the child and the partner get on well. This is the case with Béatrice's story. After repartnering she decides to break up with her lover as he is not enough cultivated. Béatrice shows clearly that she can give up the support received also with her child if the partner cannot feed her intellectual curiosity:

(...) it's very hard to find someone that might suit me, honestly, I think it is very difficult.

Is that because you have requirements ... Why do you think it is so hard to find someone?

Um... I don't go out (laugh). I don't like too much to go out, anyway, I am a mother, so (laugh), it's a bit hard for me to go out. I get bored to discuss about ... I find most discussions uninteresting, superficial and I am really interested in the sense, in the sense of things, I like those serious discussions and I realize that, for example, the man that I have left, he is great, that's a man that I can rely on, he helped me with Jonas, he is really great, really a wonderful person, also a handsome man, who looks younger than his age, so he is also a handsome man, but ... intellectually it is very hard for me, so I would feel alone in my discussions (laugh), that were like monologues, because he could not understand, because he was not used to read, that was the problem, it's that there are a lot of men who are very nice, but for them, it's only about sport ... um ... to them, it's only about what? It's only about restaurants, good food, and then they are happy with that... but I need to have a more intellectual relationship, I need to have discussions, to keep on looking for the sense of things, to develop myself, to understand how I can improve (...)

(Béatrice aged 43, 1 child aged 9)

C3. Intimate relationship

Lone mothers express this meaning when they primarily want to have a new lover. The love story is a nice complement to other life domains (for e.g. profession and parenthood). There is no need to share everyday life. This may in fact jeopardize the couple relationship or affect the family equilibrium. Sharing free-time may be sufficient. As opposed to B3, lone mothers in this case primarily want to improve their lives as women. They do not fear the stress of being alone, rather they emphasize the positive changes that being in couple might bring about in their lives.

The typical case in point is illustrated by Diane's tale. She has three children from two previous relationships (a marriage and a cohabitation). Now repartnering means having an intimate relationship that must be kept secret to her children in order to protect them, unless the relationship

becomes a serious one. However, Diane has no expectations with this respect and she does not want to live with a man anymore. She wants to separate her life as a mother from her life as a woman.

... so I have already got three children from two different fathers, my life as a mother is over, I mean I will have no more children, this year I turn 50, so I will have no more children, so now it's my life as a woman [that matters], so for the time being I have got friends but ... (...) they are stable relationships but everyone lives at their place. Me, my children, that's my role as a woman and not as a mother, so I do not share it...

You do not share it with your daughters?

No, my daughters know that I have someone, my oldest daughters... that's it, my fifteen-year-old child also knows, but my [youngest] daughter Louise no ... (...)

But do you hide it because you don't want her to think that ...?

No, because that's my life as a woman, it's about physical relationships... I don't know what I am going to do with them. We spend nice moments, but he is not going to commit to my family life, that I can count on for my children. So it would be ridiculous that I introduce him to a seven year girl ... That's the way I see it, and then it's my private life, that's how it is, I am not going to introduce this one, if the story lasts one month and then I might introduce another one, I think that is very confusing, it's out of the question. (...) The only thing is that now I do not really want to live with someone else... that's the difference, in the past, when you are thirty, thirty-five, you want to live with someone again, to have a new life with your children. But now, I am also very well here, at my place, alone. And I do not want to be the little housewife for a man anymore, wash his shirts, preparing meals for him ... I have my children, I mean, my life is perfect like this! (laugh) I have no frustrations.

(Diane aged 50, 3 children aged 7, 15 and 24)

Aline represents another typical case within this group. She also sees repartnering as a way to complete her life as a mother and as a professional with an intimate relationship. She does not want to live with another man and separates her everyday family life from the moments she spends with her partner (she sees the partner when the kids are not with her, on Tuesday and Friday). However, as opposed to Diane, this is not necessarily done to protect the family (and avoid children having expectations that the partner might become a step-father) rather she fears that sharing everyday life might be dangerous for the couple and she wants to take the most of both life domains (parenthood and partnership). Consequently, there is no need to keep the relationship secret to her children.

Could you continue the relationship that way?

Oh yes, yes, but he found it very frustrating, because he would say that ... "I know that I see you every Tuesday and Friday but then you do not ask yourself what I might do on Sunday when you are back home with your children". So, that's the thing, again the problem is flexibility. But to me, I was very happy with it. (...) While we were going on holiday by car I used to say to Gaspard, "when you will be older, you can be my co-pilot" (...) And he would reply, "but no, because I might have a step-father" and then I would tell him "Listen, this is not the plan". I don't want this, I don't want to live with someone, to have a new life with someone. Yes, I rather want to have little affairs, that's for sure, but to live a new life with someone, not at all. (...)

What did you fear? Did you fear that he could not love your children or that your children would not love him or perhaps both, but what did you fear the most?

(...) That it might go badly and that I might be in a conflict, I mean, taking care of the children, then you see that ... no, you see, I said to myself, I have enough time to separate the two worlds. That's true, as I said, I had the impression to have a double life. But no, I did not want it to go badly. I wanted to spend good moments with my children and with him and there is no need to mix them at any price. (...) to me that was perfect, I could discover a new person, new activities, I was finding again the pleasure to be in love, the pleasure to make love to someone, I mean, that's the thing. That's the perfect complement to my life as a mother and as a professional (...) I think there is really no need to impose on each other the everyday life and yes, the hassles.

I think it is very hard to keep the flame alive when you share everyday life. (...) I don't need anybody in my everyday life, neither to care for my children, nor for me, nothing.
(Aline aged 42, 2 children aged 6 and 9)

4. Conclusions

(Re)partnering may have various meanings to lone mothers and these can be related to the expected partner's role in their lives as women and mothers. As a decision regarding the lone mother's family (re)partnering may imply at least two different forms of involvement of the partner: either as a parent (A1 and A4) or as a parent figure (A2 and A3). In the former case the new partner will be expected to fully play the parental role. In the latter, they will not necessarily need to act as a new parent, but will be expected to be actively involved in the lone mother's parental life and sometimes to represent a male role model for her child. Finally, the partner can also be seen as source of conflict (A5) for the lone mother's family equilibrium and lead to no (re)partnering.

Some lone mothers expressed more than one meaning simultaneously (but never meanings at the opposite extremes of the *continuum*). This confirms that sometimes (re)partnering is not seen as a decision involving the family nor purely a decision which only concerns the lone mother. Finally, some lone mothers changed meaning over time. Specifically, it is possible that lone mothers "migrate" from a cluster to another as a result of a change in their expectations related to the partnership project. The reasons for such change (in relation to lone mothers' life-course -including previous relationships - and partnership characteristics) should be subject to investigation in future research.

It is also worth noticing that sometimes meanings around (re)partnering and expected partnership arrangements (cohabitation, LAT) do not necessarily go hand in hand. Indeed, it is possible that mothers expressing the same type of meaning might look for different forms of partnership arrangement, as it is the case for exemple with meanings A2 and B3. In the former group for example (taking the full package) some of the mothers were looking for a cohabitation, some others would exclude that because sharing the house could be dangerous for the new couple survival. In the latter group (not being alone) most of the mothers just do not have a preferred arrangement, however, one of them would exclude cohabitation not to lose social benefits (see Chapter 7). This last case shows once more how the social policy context may play a role in lone mother's transition to lone parenthood by influencing her preferences in repartnering. Because people may have similar ideas on the new partner's role in their family life (i.e. in the above-mentioned examples playing a parental role or just buffering solitude accordingly) but imagine different partnership arrangements (LAT relationship or cohabitation), all this multiplies the possibility of new family forms and ultimately contributes to family diversity.

As it is clear from this work (re)partnering is not always seen as a potential way out of vulnerability. Some of the meanings may lead to think that by (re)partnering mothers would indeed overcome at least some of the difficulties they face with respect to raising the child alone (Providing a male role model - A3, Protecting the child - A4), juggling everyday organization (Not being alone - B3), resisting violence and fear (Escaping from former relationship - C1). Other meanings may correspond to

desires which, depending on the subjective experiences, may or may not necessarily be perceived as stressors if not fulfilled. This is the case with Starting a blended family (B1), Sharing everyday life (B2), This is not my pregnancy (B4), Looking for intellectual stimulation (C2) and Intimate relationships (C3). Having said that, lone mothers are also aware of the potential risks implied by the presence of a new partner in their and their children's life. This is clearly the case with mothers seeing (re)partnering as a source of conflict (A5) and in other specific cases within other categories of meaning. For example, Aline's case (C3) speaks about the fear of a potential stressor such as sharing everyday life with another man; Martine (A2) is aware of the potential role conflict between being a mother and being a partner if the new partner does not facilitate integration between the two, by getting involved in her life as a parent. Mothers may be ready to forgo partnership if they are not happy with the new partner despite their help (see Béatrice's case). Such variation in the relationship between meanings of repartnering and vulnerability is probably related to the variety of previous partnership experiences and related expectations and may be subject to change as new experiences are lived.

In addition to the above, two other conclusions can be drawn from this study. First, despite most lone mothers in the sample have faced some sorts of stressors at same point of their transition to lone parenthood, they do not necessarily believe that creating a more normative family (with a cohabitant partner who also plays the role of the parent) will allow to overcome vulnerability. This is in line with a growing social acceptance of women's independence, divorce and lone parenthood which may lead parents to see as unnecessary the coincidence between their parental and partnership trajectories. In this view, children may be the common life-long experience related to a finite-time partnership. Second, this study confirms that the process of vulnerability is complex and it does not necessarily overlap with the transition to lone parenthood. As to the first point, problem constellations are made of interdependent problems that change over time. (Re)partnering may solve some of them, but may also entail new problems or just help coping with only some stressors. As to the second point (and related to the first one), although lone parenthood may be a source of strain in the life-course, for example by leading to a more difficult work-life balance, one has to situate lone parenthood in the whole individual life-course to understand the vulnerability process of an LP and the role of (re)partnering within it.

This study aimed at performing a preliminary exploration of the existing diversity of meanings attached to (re)partnering. Further research may delve into the life-course context in which such meanings were elaborated in two ways. First, it might investigate the relationship between the meanings expressed and the mothers' phase of the transition to lone parenthood, as meanings may change with time and may reflect the phase of their life. Particularly, the relationship between previous partnerships and parental experiences and meanings of (re)partnering may deserve specific attention. Second, it might look at the link between lone mothers' individual characteristics (for e.g. their socio-economic situation) and the meanings attached to (re)partnering.

Meanings about (re)partnering might also depend on the partner encountered and not just on lone mother's expectations. In other words, mothers might adapt expectations to the partner's characteristics simply because they could not clearly define what they were looking for *a priori*, before (re)partnering. Because I do not distinguish between meanings of those who have

repartnered and those who aspire to or just think about it, this may be a further step to make in future research.

Further investigation into the meanings around (re)partnering might shed light on lone mothers' subsequent transitions in their partnership and parental life trajectories. By knowing what motivates mothers to go for a specific mode of (re)partnering one might in turn have insights into the origins of specific parental and partnership trajectories and their duration - for instance this might explain subsequent fertility behaviour, new family formation but also new couple break-ups - which are now mainly explained by looking at the demographic characteristics of lone mothers.

Against this backdrop the social policy context may contribute to the meanings about (re)partnering lone mothers formulate and play a role in their subsequent (re)partnering behaviour. For example, policies that support lone mothers' work-life balance may dissuade lone mothers' from (re)partnering, when this is mainly seen as a way to be helped by a partner with reconciling care tasks and labour market participation (B3). Similarly, we might expect many mothers being skeptical about (re)partnering and stressing the risks related to this choice (A5). More than this, it might be the case that different meanings could be elaborated in a different policy context (i.e. in a different welfare state). For example, in a poorer welfare state whereby social assistance is underdeveloped one might possibly find mothers saying explicitly that (re)partnering is a way of sharing resources and save money (who could not be found in the present study). Further research might look at how policies contribute to lone mothers' meanings about (re)partnering by facilitating or hindering (re)partnering in general and with respect to specific types of (re)partnering (for example marriage, cohabitation, LAT relationship). This might also be done in comparative perspective.

Conclusions

Synthesis of the results

Vulnerability in lone parenthood does not coincide with lone parenthood. The former is a process that concerns the life-course and may affect anyone, including LPs. The latter is only a transition within the life-course and may contribute to vulnerability, as parents may be required to cope with specific stressors such as an unhealthy work-life balance and a difficult relationship with the former partner and their family. However, the two (i.e. vulnerability and lone parenthood) should not be confounded. Paradoxically, the transition to lone parenthood may also generate positive resources (Coleman & Cater, 2006) as it was the case for some of the parents who ended difficult relationships or were subject to violence from their partners.

In this work I have applied the concept of vulnerability in its three components (multidimensional, multilevel and long-term) developed by Spini, Bernardi and Oris (2017) to the case of the transition to lone parenthood. Particularly, I looked at the social policy context of lone parenthood and at the value of the Ethics of Care, to account for its multilevel dimension. I argue that the same exercise may be repeated for other potentially critical transitions in the life-course (for e.g. the transition to unemployment) to achieve a more fine-grained understanding of people's experience with such transitions.

This thesis showed that to be fully understood LPs' vulnerability must be seen as a process (rather than an outcome) pertaining to multiple life domains and must be observed in its context. Particularly, social policies and the web of relationships people have with significant others are two important ingredients of such context and may play a role in the vulnerability process. However, the diversity of circumstances among LPs is such that they will not necessarily be vulnerable to the same stressors. As a matter of fact, vulnerability is not just about facing stressors, but also about lack of resources to cope with such stressors. Specifically, Chapter 6 illustrated how for example facing violations of child maintenance agreements may not be problematic for parents with stable and well-remunerated jobs and/or benefiting from support from their social network. Conversely, for other parents who may not benefit from such resources it may represent a major source of financial instability. Finally, the multidimensionality of the life-course is such that spill-over effects across domains make it possible for stressors affecting one domain to have repercussions on other domains.

The process analysis approach to LPs' vulnerability revealed its complexity. This is because it implies a problem constellation generated by the accumulation of interdependent problems, whereby each problem results from a specific ingredient configuration (i.e. the configuration of the elements of the context that play a role in the process development). Constellations may change over time if problems worsen, transform, or disappear and this depends on how the problems and their ingredients evolve along the process. Therefore, coping with one problem may still require to cope with others to overcome vulnerability and in some cases it may lead to face new ones as in a domino effect. This is because life domains are interconnected and decisions taken in one domain may affect others through spill-over effects. Again, such view on vulnerability is not specific of lone parenthood.

Nevertheless, looking at how this applies to LPs' life-course is extremely important to improve social policy design and make sure that policies addressing LPs accompany people along this transition in a more appropriate manner.

Social policies may indeed be a crucial ingredient in LPs' vulnerability. They are pervasive as they concern all life domains: they determine parents' rights and duties and shape LPs' family life; they influence the work-life domain via the provision of childcare services, leaves, active and passive labour market policies; finally, they affect the health domain via the regulation of the health care insurance. This work focused on the cantons of Vaud and Geneva and showed how in these cantons both explicit and implicit family policies (i.e. both policies that are deliberately intended to achieve family-related goals and policies that do not belong to the family policy field, but still impact significantly on families) can contribute to LPs' vulnerability process, acting as stressors, via three critical outputs: lack of coverage, poor access and inadequacy. By not being supportive, policies may further jeopardize the circumstances of LPs along the vulnerability process.

The parents participating in this study mostly faced problems with childcare policy, the legal framework concerning parental agreements and social assistance policy. Even though explicit family policies interact more often with LPs' life-course, many of these stories of vulnerability could not be fully understood without accounting for the role of implicit family policies. Despite only focusing in depth on two policies (child maintenance and social assistance) this work explored the process of vulnerability to raise awareness on how LPs' life-course and social policies are interwoven. Specifically, the study on maintenance enforcement tools depicts what happens when policies fail to grant parents (and their children) some general rights and cannot buffer the consequences of facing injustice perpetuated by a third person. The study on social assistance policy shows what happens when policies fail to translate actual needs into demand for support or deny access to needy individuals based on incoherent eligibility criteria. In both studies policies contributed to the vulnerability process affecting many LPs' life domains. Ultimately, the focus on the social policy context should not lead to underplay the contribution of elements of the wider cultural context (such as gender and age norms, as well as norms around motherhood and fatherhood) to LP's vulnerability. These elements often underpin the social policy context (Pfau-Effinger, 2005) and were also visible in some stories (see Chapter 5 and 6).

In the final chapter I focused on (re)partnering as a potential way to end the transition to lone parenthood and possibly the vulnerability process which may concern those who face such transition. By exploring the meanings mothers attach to this event, I demonstrated that despite the difficulties implied by being an LP, mothers would not necessarily look for a more normative type of family. Also, should they be happy to have a new partner, they are aware of the strain this might impose to their life and their children's. This confirms that the process of vulnerability is complex and does not necessarily overlap with the transition to lone parenthood.

Theoretical and methodological contributions

This work contributes to the theory on LPs' vulnerability in general and particularly to the social policy literature dealing with such topic. By investigating vulnerability from the LPs' individual standpoint, it shows that this should be seen as a life-course process to be fully understood. The stories analysed in the present study allow to elicit the processual dimension of LPs' vulnerability involving the interplay of various stressors and resources over time, in a multilevel context and with potential repercussions on many life domains. This allows to overcome the limitations of the existing literature that simply equals LPs' vulnerability to a negative outcome, often corresponding to poverty and/or bad health. Furthermore, the family form (implying one parent raising alone one or more dependent children) plays a role in LPs' vulnerability, but this work urges to refrain from considering this as the only or the main factor affecting it, especially when a non-custodial parent exists and does not commit to their parental role.

As to the stressors LPs encountered along the vulnerability process, this study illustrates that a poor work-life balance is not the only difficulty challenging LPs' life-course, although this is mostly invoked in the literature. Specifically, other stressors may intertwine with the unhealthy work-life balance and affect such process, as it is the case with the difficult relationship with the former partner - and its impact on the negotiation on parental arrangements after the separation – and the unfavourable policy context. The “problem of lone parenthood” has been mostly framed and studied as a problem pertaining to parents who have to find a way to raise their children alone, by combining two competing spheres of life: work and childcare. This in turn translated into studying solutions for LPs' to earn enough to provide for them and their family. However, such view neglects other sources of constrains (i.e. stressors) that are also part of the context LPs face, as it is typically the case of social policies and LPs' relationships with other people from their social network (including the former partner). By also pointing to such other stressors, this work offers a more nuanced view on LPs' vulnerability.

This research also sheds light on a further element of complexity pertaining to the vulnerability process of LPs, that is often neglected in the existing literature: the subjective perception of being vulnerable. Two LPs facing the same stressor may not necessarily perceive it as such. By not receiving full maintenance two participants in the study were exposed to the risk of suffering from financial hardship, however - regardless of their economic situation – their subjective perception differed as one would not see it as a problem, the other one would see it as such. Subjectivity does not only concern the perception of stressors, but also the individual sense of being able to cope with them. As some stories have shown, some parents have a clear perception of the resources they possess and on how they can use them to cope with some specific stressors. Sometimes their sense of agency may be forged by past experiences or result from possession of objective resources, such as the knowledge of how welfare institutions work. Subjective sense of agency may not always be sufficient to cope with stressors, nevertheless it may help people finding ways to oppose them.

Again, subjective perception of stressors and sense of agency are not specific of LPs' vulnerability, but being aware of their existence allows to achieve a greater understanding of how LPs may experience their transition to parenting alone. Specifically, the subjective perception of a stressor

may explain why some parents wait or do not ask for support to welfare institutions at all, despite being eligible for it. Waiting for claiming or not claiming support, if a stressor is not perceived as such, might lead to depleting resources from other life domains and ultimately have repercussions for them and their children. The subjective sense of agency may explain why some parents succeed to obtain resources (such as welfare benefits) that in principle they would not be entitled to or find solutions to problems that seem just unimaginable to others and cope with some stressors. Ultimately, this calls for attention to the role of Matthew effects in access to social policy.

Relationships are another ingredient of the vulnerability process that is also related to subjectivity. When parents decide if and how to handle stressors, they are rarely only focused on how to meet their individual interest, rather their interest is often conceived in relation to significant others' interests and this may be the case even if the two may be in conflict. This is for example the case with mothers who incorporate their ex-partners' financial hardship in their negotiations on maintenance or when they do not react to violations of maintenance agreements, to avoid repercussions on the father-children relationship. Lives are not just linked (Elder, 1995) through actions, but also through moral dilemmas. Indeed, the latter give their own contribution to the vulnerability process as cognitive ingredients. Former partners, children and parents (the interviewees' original family) are the significant others whose interests tend to be most often included in LPs' considerations. Subjectivity, in this case, relates to the subjective perception of other people's needs and to the extent LPs think it is just or necessary to take them into account. A close examination of LPs' life-course in their context, through the lenses of the moral dilemmas, allows to "reach a greater understanding of what matters to people and this is an important precursor to understanding what does or does not work for them" (Neale, 2000, p. 11) in terms of policy interventions. This is particularly important as policies (for e.g. welfare to work) tend more and more to persuade people to behave in accordance with some goals to obtain welfare benefits.

This work dealt with LP's vulnerability and looked at policies as sources of constrain. Using the three dimensions of policy coverage, access and adequacy, I showed the frictions and the moral dilemmas they contribute to in LPs' life-course and how they may have long-lasting repercussions. Two general mechanisms operating across policy fields allow policies to impinge on LPs' life-course and deserve careful consideration.

The first mechanism is *the underestimation of the role of the EoC* and the consequent poor EoC orientation in social policy. Many of the stories reported in this thesis show that, often, policies neglect the natural human interconnectedness and its implications in terms of feeling of obligation and moral dilemmas. This translates into policies that are incompatible with the EoC framework (Chapter 2) in many ways. For instance, this is visible in explicit family policies when they do not offer adequate care solutions to parents (i.e. by far the most critical policy in Switzerland), underestimate the difficult position of custodial parents *vis-à-vis* non-custodial ones and leave parents of disabled children alone in finding adequate solutions for their schooling. However, a poor EoC orientation is also visible in many implicit family policies, for example when they do not redistribute health risks across the population and leave the weakest pay for their health (rather than pooling risks at societal level). All these examples describe situations in which the importance of relations within groups (including family members), as well as the human interconnectedness at societal level are not sustained or even overlooked, leading to the perpetuation of gender, economic and health

inequalities. In a nutshell, people are not sustained in their will to care for significant others and, at societal level, the importance of caring for the most in need (including by sharing the costs of social protection) is not a popular issue. Furthermore, despite this work did not directly address the issue, this latter example urges to reflect upon the importance of universal basic welfare provision for the most vulnerable people. Ultimately, the underestimation of the EoC may also affect parents in couple, however, its repercussions are more serious for LPs who raise their children alone and may be already exposed to multiple stressors.

The second mechanism allowing policies to impinge on LPs' life-course is through *administrative rigidities* and may take many forms. For example, this is the case whenever parents experience clashes with eligibility criteria or are excluded from the policy target, despite objective needs and/or are required to use individual resources to navigate the system and therefore be competent and knowledgeable about it (see Chapter 7). This work showed how such circumstances do not just possibly prevent benefit access, but also hinder LPs' life-course and generate inequalities among LPs who possess the knowledge and the strength to overcome administrative rigidities and those who do not. Another typical situation is when policies do offer support, but this is inadequate, as it does not adapt to LPs' increasing diversity. As discussed at the beginning of this thesis, LPs in Switzerland are more and more diverse both in terms of their socio-economic profile and their cultural origins. When policies do not catch up with such transformation, they end up offering inadequate solutions to LPs addressing them. This in turn may lead to further repercussions on their life-course. This is quite clear in Béatrice's story, whereby ALMPs in place and the institutions administrating them would discourage her to invest in her career sector, as this initially implies accepting precarious contracts and internships. Béatrice is highly qualified and has a professional experience abroad, but the employment services are used to provide support to low-qualified clients and cannot understand Béatrice's career projects. To the employment services, Béatrice has got a child and should be urged to accept rapidly a job that could allow her to adequately provide for her family, although this may lead to deplete or underuse her skills. As with the underestimation of the EoC, this mechanism does not exclusively concern LPs, but may possibly be more consequential for them and other clients who are already much vulnerable.

Of course, not all the LPs face policy constraints and policies provide support to many welfare recipients including LPs. However, by looking at what happens to people's lives when "things go wrong" with policies my study aims at offering insights into how to improve them. Three main suggestions may help to address the abovementioned mechanisms.

The first is to consider *the political dimension of vulnerability*. Specifically, if a problem is not perceived as a societal concern it will hardly be considered as a source of vulnerability requiring public intervention, despite contributing to people's subjective vulnerability. When it is the case, the way the issue is publicly framed determines the solutions that are produced to solve it. The example of violations of custody and maintenance agreements is a case in point. Because violations result from the non-compliance of a person (mostly the father) this can be seen as a mere problem between two private citizens. In the case of violations of maintenance, advances of payments represent the only policy tool which recognizes such issue as a societal concern, but this is limited by the eligibility requirements defined by each canton. Conversely, the debt recovery procedure is often difficult and tiring and ends up being useless. When such tool does not protect LPs facing violations,

because it does not work as a deterrent or because economic and/or time barriers prevent parents to use it to a full extent, this may be seen as a societal problem, insofar as this tool is embedded in a more general societal contract. In this view such tool would require to be reformed to be more accessible and effective. Similarly, violations of custody agreements due to neglect may just be perceived as a private problem between parents. Alternatively, neglect and its implications on the custodial parent (and the children) may be perceived as a societal concern. Even though it is impossible to force non-custodial parents (mostly fathers) to take care of their children, sanctions may be introduced to dissuade them from neglectful behaviour and/or compensation for custodial parents may be in place to support them in case of violation. In a similar vein, problems of access due to non-take-up or incoherent eligibility criteria must first become visible and then be perceived as a societal concern for policy design to be adapted. Considering the political dimension of vulnerability may (at least partially) help addressing the poor EoC orientation and the administrative rigidities in social policies.

The second and related suggestion is to consider *the relationship between people's life-course and policy eligibility criteria* and specifically the idea that policies must respond to people's complex exigencies, rather than their needs fit into existing eligibility criteria. The multidimensional aspect of people's life-course (i.e. the inevitable interconnections between life domains) is not always detected by policy eligibility criteria. For example, the study on social assistance policy showed how care needs (i.e. the family domain) may not be adequately incorporated into the overall assessment of the claimant's situation, which mainly focuses on their employment situation and on an income and wealth assessment. Such limited view of the life-course may be the source of the incoherence between eligibility criteria and people's needs. If the claimant is slightly above a revenue/wealth threshold but faces severe care needs (requiring to use such extra revenue/wealth) this may not adequately be considered. Furthermore, the multiple roles that a person may take simultaneously (for e.g. being a student and a worker) within the same life domain may not fit into the policy eligibility criteria, which may simplify by identifying people with a fixed status. Solving such conundrum is behind the scope of this thesis, however two practical suggestions can be drawn from the present study. First, if people ask for social assistance it is very likely that they might be facing multiple and therefore complex problems requiring "customised answers" or some degree of flexibility which might be left to social workers' discretion within the general policy regulation. By solving some inconsistencies such a "life-course friendly approach" may also appease some social conflicts (for e.g. between those who cannot access social assistance despite being willing to work and study in the meantime and those who would not make enough efforts to leave social assistance despite having the opportunity to improve their situation). Second, through a greater integration of the information systems among welfare institutions policy officers may be facilitated in their assessment of complex individual situations, by sharing information on welfare recipients. All in all, this may help addressing both the poor EoC orientation and the administrative rigidities in social policies.

The third suggestion is to consider *the relationship between child custody and maintenance*. These two aspects are both components of care relationships. This work also showed how considering them as unrelated may contribute to custodial parents' vulnerability. Receiving child maintenance, but dealing with a neglectful non-custodial parent, may still jeopardize the financial situation of the custodial parent, whereby they will need to find alternative care solutions and potentially pay for

them or continuously count on the availability of people from the social network (if any), which may lead to further stress. The opposite scenario is also dangerous. If the non-custodial parent enjoys visits rights but violates maintenance agreements this is still problematic for custodial parents who might feel trapped in a silent bargain between maintenance and custody and relinquish maintenance support. Considering the relationship between custody and maintenance may in the end allow to address the policy poor EoC orientation (i.e. the first mechanism).

The above-mentioned issues and the policy problems (especially in the field of childcare) reported by the participants in this study are disproportionately more important to mothers, as in Switzerland they are mostly assigned custody of their children. Lone parenthood is a gender issue and LPs' vulnerability is mostly lone mothers' vulnerability. In addition to selection into lone parenthood the analysis of the vulnerability process in this work showed other two complementary ways in which gender plays a role in such process. First, in some stories, mothers were already the main carers before the transition to lone parenthood with a low level of labour market participation. Gender inequalities in the division of care labour in the couple life contributed to the vulnerability process at the moment of the transition, as this increased their exposure to financial risks. Second, a hostile labour market was experienced by some mothers for example with respect to the possibility to resort to sick-child leave in case of need. Both these issues are well documented in the literature on gender inequalities in Switzerland and were also experienced by some of the participants in this study, despite the limited size of the sample.

Having said that, parents' reaction to policy stressors may respond to various logics. This work showed the importance of investigating the motivations beyond agency and lack of agency to understand LPs' behaviour along the vulnerability process. Particularly, it demonstrated that different motivations may underpin the same type of agency (for e.g. lack of agency in case of violations of maintenance as a way to accommodate the father's exigencies or to protect the father-child relationship) and the same motivations may justify different types of agency (for e.g. to protect the children one might sue the former partner or avoid to do so). This requires to reflect upon the individual sense of justice and how this can be differently perceived by people who face the same type of issue and change over time. Further research may focus on this and look for an answer into the life-course of those who intend justice differently with respect to the same issue and to the social norms they are exposed to. This also brings about a further issue that is related to policy making: the difficulty of setting the limits of public intervention in case of mothers facing violations of maintenance and custody from the non-custodial parent. In the former case for example, public intervention by default may take conflicts away from the relationship between mothers and fathers as a solution to address mothers' moral dilemmas, offering advances to the mothers and dealing with lack of compliance uniquely with the non-compliant parent. However, this may be seen as an excessively paternalistic intervention by those mothers who would prefer to freely regulate their relationship with the former partner. A possible solution to this conundrum may be offered by the principle of the best interest of the child. By default intervention may be refused by mothers who demonstrate that this does not hinder their children's development.

This work is in line with the literature criticizing the concept of resilience as an individual skill or a set of skills unrelated to its social context. Indeed, this thesis shows that LPs' vulnerability process is not entirely in the hands of LPs. As the most recent literature on resilience suggests, designing policies

which only address the work-care dilemma to increase their resilience to financial strain is, at best, a partial solution. Such approach conveys the illusion that increasing labour market participation will suffice to allow LPs to provide for their children and that such coping strategy has no side effects (such as reducing time with children and all the related emotional and physical consequences on LPs' health). Labour market attachment is necessary and its compatibility with performance of care tasks is essential. However, if policies look at lone parenthood as a status rather than as a transition and therefore do not question how lone parenthood came about, they will inevitably fail to consider important aspects of such experience. Specifically, they will neglect the existence of a couple life before the transition (as it is mostly the case) and underestimate the role of the non-custodial parent's lack of commitment (both with care and maintenance), when this is the case. Such way of framing lone parenthood inevitably carries the risk of seeking for solutions to improve LPs' resilience through higher income, that only involve the custodial parent. In the most extreme cases, the LPs' failure to adhere to the solutions offered, for example through WtW programmes, may be interpreted as the parents' lack of will to increase their resilience.

Moving two the methodology, this thesis offered two main contributions. For the first time this work applied the qualitative process analysis by Mendez (2010) to a critical family transition, to investigate vulnerability as a multidimensional dynamic of stressors and resources. As a matter of fact, the qualitative process analysis has been mainly used to study other types of transitions, such as the transition to adulthood and employment transitions (Bidart, 2012). Furthermore, process analysis in family studies is often carried out with statistical techniques such as the sequence analysis. By applying the qualitative process analysis to the case of the transition to lone parenthood, this work demonstrated that individuals' experience with critical family transitions is fully appreciated by looking at the interplay of various ingredients over time, and by combining story narration and interpretation. All in all, this work resorted to an original approach to study LPs' vulnerability over the life-course, which is also the most appropriate one to investigate vulnerability in its three components (multidimensional, multilevel and long-term).

As a second methodological contribution, this work combined cross-sectional and longitudinal analyses in the study of LPs' vulnerability. Specifically, I inquired into the role of social policies in LPs' vulnerability by exploiting simultaneously the width and the depth of the dataset. The former allowed to identify and categorize relevant themes and subthemes within the whole sample, as well as to find out commonalities and divergencies across the sample, for example, between different perceptions of and responses to stressors. The latter allowed to follow and compare the development of participants' stories as individuals and in groups, within the context. By alternating the two perspectives in the first three empirical studies (Chapter 5, 6 and 7) I could offer a fine-grained view on LPs' experience with the transition to lone parenthood and on the way the social policy context contributed to their vulnerability, along such transition.

Limitations of the present work and suggestions for future research

This work applies the vulnerability concept by Spini, Bernardi and Oris (2017) to the transition to lone parenthood. By conceiving vulnerability as a process, such definition has the merit of revealing its complexity and was therefore appropriate given the aims of this work. Particularly, through a qualitative longitudinal design, it shows that overcoming vulnerability implies overcoming various (and possibly interacting) stressors and that subjective perceptions of stressors and individual agency influence people's coping and therefore vulnerability itself. All in all, such concept is therefore indispensable to explore and understand people's overall experience with critical transitions. Having said that, this work does not dismiss the value of quantitative studies involving larger samples and focusing in depth on a limited set of stressors. The latter may still be necessary to respond to more circumscribed research questions aiming at measuring specific aspects of the vulnerability process, although they would fail to elicit its complexity. Further research on critical transitions may combine the two approaches to reach a more fine-graded understanding of vulnerability.

The original family background of the interviewees is an interesting aspect of their life-course and perhaps a potential ingredient of their vulnerability process, which could not be fully investigated in this work. Indeed, despite its richness, the dataset does not systematically include this type of information. Specifically, information on the revenue level of the participants' parents, as well as their wealth and education, were rarely collected, and the interviews did not cover too in depth the infancy and the adolescence of the interviewees. Information on the family background, including the cultural atmosphere in which the interviewees grew up, were either spontaneously referred by the participants (for example to explain the motivations underpinning subsequent behaviours or decisions in their adult life) or probed by the interviewers, whenever they felt that there might be a link between a specific aspect of the LPs' life-course and their family background.

For example, in some stories the participants admitted - after probing - that they knew they could count on their parents' financial resources and this partially facilitated taking relatively risky decisions, after the transition to lone parenthood. In other stories, having no financial support, including from the family, contributed to the decision of investing in further education, to improve career chances. In some cases, the family cultural atmosphere may lead to taking decisions in contrast to the will of the original family. For instance, in one of the stories the patriarchal culture was explicitly criticized and rejected by a participant, who eventually decided to separate from her violent husband, in contrast with her family. The only piece of information about the participants' original family that was systematically collected concerned the civil status of the interviewees' parents. This was done to explore potential patterns in family dynamics across generations, that are well-documented in the literature (Amato, 1996; Amato & DeBoer, 2001). Such patterns are also well represented in this study, whereby many LPs in the sample grew up in LP families. Collecting information on the family background in the next round of data collection is not problematic, as interviewees should in any case retrieve events and experiences that occurred much before the first wave interview, and would incur the same risk of memory bias, as if data were collected during the first wave.

Other two topics which could be investigated in depth in future studies are domestic violence and homosexuality. Some of the parents involved in the research faced domestic violence from their partners, however, this could not be investigated as a self-standing topic, in any of the empirical studies. In some of these stories, the failure of public authorities in charge of victims' protection to support them, was an important issue and contributed to their vulnerability process in many ways. For example, it increased their feeling of insecurity and powerlessness, with long-lasting negative repercussions on their health trajectories and their children's. The role of protection policies could be the subject of further studies based on this data or of brand-new studies on vulnerability in lone parenthood.

The second topic concerns homosexual couples with children. Martine was the only mother in the study who used to be in a homosexual couple with biological children from both sides. After the separation she had to face the consequences of not being recognized as the mother of her ex-partner's biological daughter, despite having cared for her as a parent, for more than six years. Martine refers that the permanent threat of losing touch with her (non-biological) daughter is a main stressor in her life. Furthermore, she is also terrified by the possibility that her biological son could also lose contact with his (non-biological) sister. A study on homosexual parents would allow to investigate more in depth the role of the current legislation on filiation in their vulnerability, after a transition to lone parenthood.

Another suggestion for further research has to do with the sample composition. This work mainly included lone mothers, as lone fathers were particularly difficult to recruit, due to the limited number of men having full custody of their children. Comparing lone mothers' and lone fathers' vulnerability processes was not possible and further research might want to tackle the recruiting problem and look for differences between the two groups in French-speaking Switzerland. Despite such limitation, this work still provides insights into this issue that might be subject to further investigation. Specifically, it seems that the two men in the sample did not report specificities, as to the way they experienced the transition to lone parenthood. Indeed, gender seems to play a role in the selection into lone parenthood (i.e. women are disproportionately more represented due to custody being mostly assigned to mothers), more than in the way the transition to lone parenthood is experienced *per se*. Moreover, both fathers in this study were victims of domestic violence from their former partner. Hence, it might be the case that fathers with full custody are also selected into lone parenthood because mothers, who usually obtain full custody, are either not available or inadequate (for example because they are convicted of crimes). The literature on lone fathers mostly focuses on the end of their transition to lone parenthood, by investigating their (re)partnering chances in comparison with lone mothers (Wu & Schimmele, 2005; Wu, Schimmele, & Ouellet; 2014). A study focusing on the beginning of men's transition to lone parenthood may offer complementary insights into their transition to lone parenthood.

Furthermore, non-custodial parents' and children's opinions were only indirectly referred by the participants and not collected via specific interviews. This was not the aim of the present work which only addressed custodial parents' vulnerability. However, further research may widen the analytical scope and compare over time these actors' subjective experience in relation to specific aspects of LPs' transition. Social workers are also among the background voices that could not be heard in this study. As some of the stories analysed show, they may contribute to parents' experience of lone

parenthood, for example, by facilitating access to some benefits or providing suggestions on how to get around the system. Conversely, they can also make LPs' life more complicated by rigidly applying paradoxical eligibility rules for benefit access. A further suggestion for new studies or follow-up studies is to interview social workers to understand how they perceive their role and their margins for action, especially when they are asked to help LPs in need and realize that existing policies would fail to do so. This approach proved very useful in a recent study involving LPs receiving social assistance and social workers in the canton of Neuchâtel and could be used as a base to improve data collection in the next waves of the panel, in the cantons of Vaud and Geneva (Larenza, 2019).

A major limitation of longitudinal studies concerns the definition of the period of observation. As Thomson and Holland (2003) argue, analysis of longitudinal data has no real closure as further data collection may challenge previous interpretations. However, the opportunity to observe change over time outweighs such disadvantage, as without a longitudinal setup such changes would not be visible at all and no explanations could be attempted. Further longitudinal studies focusing on the role of specific policies in LPs' vulnerability may be also repeated across countries, to explore potential contextual specificities in policy use and interpretation by LPs. Finally, explorative longitudinal studies on the relationship between policies and individual life-course as those presented in this thesis may be used as a basis for further quantitative investigation aiming at understanding the relevance of a specific phenomenon. For example, the action paths identified in the study on child maintenance enforcement tools may be included in a questionnaire to be submitted to lone mothers facing violations of maintenance, to quantify the relevance of each path in the Swiss context. A similar project (i.e. combining qualitative exploration of the action paths and quantitative measurement of the prevalence of each path) can be possibly carried out in various welfare states to investigate if and how parents resort to the various enforcement tools and ultimately improve policy design.

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Appendices

APPENDIX A: Institutional configuration and main critical outputs of the explicit family policies

Explicit family policies	Institutional Configuration			Outputs		
	Regulation	Financing	Provision	Coverage	Access	Adequacy
Childcare services	<p>Municipal and cantonal (quality standards, recommendation for fee setting)</p> <p>Federal initiative based on financial incentives (2003 - 2015-2019)</p>	<p>Out of pocket (essentially)</p> <p>Municipal and cantonal subsidies</p> <p>Employers' participation in some cantons (Vaud and Fribourg)</p>	<p>Day-care centres, pre and post-school, canteens, family day-care</p> <p>Non-profit providers</p> <p>Fee for service, access priorities defined by the provider</p>	<p>At least 50% shortage for children between 0 and 4 (Iten et al., 2005)</p> <p>French-speaking Switzerland and Zurich better covered than German-speaking Switzerland</p> <p>Urban areas better covered than rural areas</p>	<p>Waiting lists (urban areas)</p> <p>High fees (ex. canton of Geneva)</p> <p>Matthew effect (Schlanser, 2011)</p>	<p>Low intensity of services: in the canton of Geneva parents resort to childminders to cover the unsatisfied need due to lack of places in <i>crèche</i></p>
Maternity leave and leave for sick child	<p>Federal</p> <p>Cantonal (for extra days and supplements)</p>	<p>Workers' contributions collected in a federal fund</p> <p>Cantonal funds for supplements</p>	<p>Maternity leave (no parental leave)</p> <ul style="list-style-type: none"> • 16 weeks in total / 14 paid weeks (more weeks for civil servants and other industrial sectors) <p>Maternity benefit (80% wage)</p> <ul style="list-style-type: none"> • 9-month contribution to AVS prior to delivery • 5-month work prior to delivery • Benefit cap (196 CHF/day) <p>Sick child leave (3 days maximum for each request)</p>	<p>Leave: universal</p> <p>Benefit: selective (conditioned on contributions and prior working period)</p> <p>No fathers' leave</p>	<p>Benefit: minimum work period threshold</p>	<p>Low generosity (benefit duration + replacement rate)</p> <p>Longer paid leave for civil servants and workers from some industrial sectors (inequality vis-à-vis the other parents)</p> <p>No flexibility (to be taken with no interruptions)</p>

Explicit family policies	Institutional Configuration			Outputs		
	Regulation	Financing	Provision	Coverage	Access	Adequacy
Family allowances (AFs)	Federal Cantonal for supplements and extra allowances (such as birth and adoption allowances)	Employers' and workers' contributions Cantons for unemployed and working-poor.	2 allowances (for children/for students in VET) to cover child—related expenses Admitted children: <ul style="list-style-type: none"> • by filiation • of one's spouses (no children of the co-habitant partner) • of nourishing parent • grand-children, brothers and sisters of the beneficiary Conditions: AVS contributions for everybody / means-test for unemployed persons and working poor Eligibility related to the right to receive a wage If more than a potential beneficiary -> priority to the working one Obligation to transfer AF together with alimony for non-co-habitant recipient parent	Selective: <ul style="list-style-type: none"> • link between right to economic support and wage • type of family: co-habitant unmarried partner excluded 	Risk to fall beyond the threshold for unemployed persons and working poor Risk not to be received by the parent with custody if maintenance payments are not paid	Maximum amount varies according to the canton -> various levels of generosity (inequalities)
Advances of maintenance payments	Cantonal	Cantonal (taxation)	Credit collection and advances of maintenance payments Requirements: <ul style="list-style-type: none"> • recognition and parental agreement in place • means-test • minimum residency period may be required 	Selective: individual requirements + no obligation for the cantons to offer it	Risk to fall beyond the means-test threshold If the debtor is compliant priority may be given to cantonal debt recovery ->claimants may not receive advances even if entitled	Advances duration may be limited in time (ex.36 months in Geneva) and may not be obtained for retroactive credits

APPENDIX B: Institutional configuration and main critical outputs of the implicit family policies

Implicit family policies	Institutional Configuration			Outputs		
	<i>Regulation</i>	<i>Financing</i>	<i>Provision</i>	<i>Coverage</i>	<i>Access</i>	<i>Adequacy</i>
Social assistance (<i>sensu stricto</i>)	Municipal and cantonal	Municipal and cantonal (taxation)	<p>Various types of means-tested cash and in-kind benefits aimed at relieving from poverty</p> <p>Other conditions (depending on the benefit):</p> <ul style="list-style-type: none"> • minimum residency period requirement • no help or insufficient help received from social insurances nor family • labour market activation (depending on the cantonal interpretation) <p>Reimbursement after improvement of financial situation</p>	Selective: individual conditions (also conditional on availability for measures other than the “financial social assistance”)	<p>Risk to fall beyond the means-test threshold in case of little variations of the financial situation + not enough time spent in the canton</p> <p>Complexity and length of administrative procedures</p> <p>Potential lack of awareness of existing measures</p> <p>No take-up due to shame</p>	<p>No limits to benefit duration for financial social assistance and relatively high generosity but variations across cantons</p> <p>Difficult work-life balance due to activation measures (in the cantons implementing them) for claimants with dependent children</p>

Implicit family policies	Institutional Configuration			Outputs		
	Regulation	Financing	Provision	Coverage	Access	Adequacy
Health care insurance	<p>Federal for basic health insurance: (services offered, premium validation, deductible levels, co-payments and stop-loss amount)</p> <p>No public regulation for complementary insurance</p>	<p>Social insurances (via insured people contribution)</p> <p>Out-of-pocket (co-payments + deductible)</p> <p>Cantons (taxation) for subsidies</p>	<p>Reimbursement of medical related expenses (no dental care) according to various types of health care systems</p> <p>Conditions:</p> <ul style="list-style-type: none"> • premiums and co-payment (10%) as defined by the law • health care received in the canton • change of insurance contract permitted only twice a year <p>No co-payment (any medical related expense) required for women in maternity (between 13 weeks before birth and 8 weeks after) + dispensation from payment of pregnancy-related medical expenses during pregnancy</p>	<p>Universal insurance coverage due to legal obligation and social assistance benefits for those who cannot pay premiums</p> <p>Health care services: relatively rich basket but no dental care</p>	<p>Financial resources and individual health assessment determine the deductible “choice” -> no vertical nor horizontal redistribution</p> <p>Information asymmetry (complexity of insurance contracts and no transparency on quality of services)</p> <p>No waiting list but high cost of services (and renouncement to care)</p>	<p>Relatively important out-of-pocket expenditure</p> <p>Subsidy generosity varies depending on the canton of residence</p> <p>Premium costs increase faster than subsidies</p>

Implicit family policy	Institutional Configuration			Outputs		
	Regulation	Financing	Provision	Coverage	Access	Adequacy
Unemployment insurance	<p>Federal for UI</p> <p>Field management of active labour market policies at cantonal level (ORP)</p>	<p>Contributions (employers and employees)</p> <p>Federal equalization fund</p>	<p>Cash benefit (70% of AVS wage, 80% for claimants with dependent children) and “support” with job search</p> <p>Benefit duration depending on age and contribution period (max 18 months for 55 years old and 24 months contribution, second longest duration 18 months with 18-month contribution)</p> <p>Conditions:</p> <ul style="list-style-type: none"> 12-month contribution (exceptions for women in maternity, separation, divorce, death of the spouse) + over 2 years preceding the request (+2 years if dependent child younger than 10) employability (readiness, ability and qualification to accept reasonable job) <p>Sanctions (temporary benefit denial)</p>	<p>UI benefit: selective (only for AVS insured employees deemed employable)</p> <p>Job placement services: universal (every unemployed person)</p>	<p>Employability criteria may be too difficult to fulfil (for e.g. four hours of commuting time per day admitted)</p> <p>Care work only partially acknowledged in eligibility criteria -> potential obstacles to activation and therefore to UI benefits</p>	<p>Relatively generous as to benefit level and less as to duration</p> <p>Benefit duration (max 18 months) does not account for care tasks</p> <p>Sanctions (days of benefit denial) subject to interpretation of active labour market policy legislation ->variations across cantons and job counsellors</p>

Implicit family policy	Institutional Configuration			Outputs		
	Regulation	Financing	Provision	Coverage	Access	Adequacy
Old age pension policy	<p>1st pillar: federal</p> <p>2nd pillar: partially federal (only for mandatory first tier / private for the second tier)</p> <p>3rd pillar: privately run but public tax-concession</p>	<p>1st pillar: contributions from all residents + federal taxes. Funds pooled at federal level</p> <p>2nd pillar: employees and employers' contributions. Funds collected at pension fund level + risk compensation for first tier contributions</p> <p>3rd pillar: individual contributions</p>	<p>1st pillar:</p> <ul style="list-style-type: none"> benefits based on the years of contribution, PAYG, access at 64 for women and 65 for men splitting for married couples and couples in civil partnership childcare bonus <p>2nd pillar:</p> <ul style="list-style-type: none"> lump-sum or regular payments, capitation, access if annual revenue > 21.150CHF access at 64 for women and 65 for men splitting for married couples and couples in civil partnership <p>3rd pillar:</p> <ul style="list-style-type: none"> lump-sum, capitation 	<p>1st pillar: almost universal for residents but no splitting for non-married/ civil partnership</p> <p>2nd pillar:</p> <ul style="list-style-type: none"> selective (mandatory only for workers above a revenue threshold for the first tier, only those above the maximum salary threshold for the second tier) no splitting for non-married/in civil partnership couples <p>3rd pillar: selective (based on individual investment in a pension fund)</p>	<p>2nd pillar:</p> <ul style="list-style-type: none"> potential (income) threshold effect as access is dependent on sufficient labour market participation no compensation for time dedicated to care (except for those entitled to splitting) ->women discrimination unequal as access to benefits dependant on pension contract/employer (more favourable condition than those set by law are possible such as earlier access or access to part-time workers) <p>3rd pillar: access limited by individual resources and indirectly labour market participation ->women discrimination</p>	<p>1st pillar: insufficient coverage of basic needs</p> <p>2nd pillar:</p> <ul style="list-style-type: none"> more generous for men than for women due to women's wage discrimination benefit level depends on the contract with the provider made by the employer (inequality) <p>3rd pillar:</p> <ul style="list-style-type: none"> higher benefits for men than for women (due to women's wage discrimination) generosity depends on the plan subscribed

APPENDIX C: Detailed sample characteristics

Pseudonyme	Age when becoming LP	Number of children when becoming LP	Age of the youngest child when becoming LP	Employment status when becoming LP (*)	Educational level when becoming LP	Type of entry into lone parenthood	Nationality when becoming LP	W1/W2
Aïcha	27	2	0	Unemployed	Upper secondary	Separation	Swiss	W1 and W2
Alexandra	42	1	0	Part-time	Tertiary	Singlehood	Other	W1 and W2
Aline	40	2	4	Part-time	Tertiary	Separation	Swiss	W1 and W2
Alizée	30	1	6	Part-time	Upper secondary	Separation	Other	W1 and W2
Anouk	39	1	2	Part-time	Tertiary	Separation	Swiss	W1 and W2
Antoniette	34	2	6	Student	Upper secondary	Separation	Other	W1 and W2
Arthur	29	2	1	Full-time	Upper secondary	Separation	Swiss	W1 and W2
Barbara	33	2	1	Part-time	Upper secondary	Widowhood	Swiss	W1 and W2
Béatrice	35	1	1	Unemployed	Tertiary	Separation	Swiss	W1 and W2
Catalina	34	1	0	Full-time	Upper secondary	Separation	Swiss	Only w1
Céline	32	2	2	Part-time	Upper secondary	Separation	Swiss	W1 and W2
Delia	33	1	4	Part-time	Upper secondary	Separation	Swiss	W1 and W2
Diane	44	3 (2 from previous union)	2	Part-time	Upper secondary	Separation	Other	W1 and W2
Dorothea	33	1	0	Full-time	Tertiary	Singlehood	Other	W1 and W2
Elisa	37	1	0	Part-time	Tertiary	Singlehood	Swiss	W1 and W2

Estelle	35	3	3	Part-time	Tertiary	Separation	Swiss	W1 and W2
Eva	37	2	2	Part-time	Upper secondary	Separation	Swiss	Only w1
Flore	24	1	2	Inactive	Lower secondary	Separation	Swiss	Only w1
Françoise	36	2	4	Part-time	Upper secondary	Separation	Swiss	W1 and W2
Gisela	26	2	3	Part-time	Upper secondary	Separation	Other	W1 and W2
Judith	36	2	1	Full-time	Lower secondary	Widowhood	Swiss	W1 and W2
Lara	40	1	0	Part-time	Upper secondary	Singlehood	Swiss	W1 and W2
Léa	29	1	0	Full-time	Upper secondary	Separation	Swiss	Only w1
Leila	24	1	1	Part-time	Upper secondary	Separation	Swiss	W1 and W2
Leonie	35	1	0	Full-time	Tertiary	Singlehood	Swiss	W1 and W2
Lucie	27	1	0	Student	Upper secondary	Separation	Swiss	Only w1
Marie-Jo	32	1	0	Student	Tertiary	Separation	Other	W1 and W2
Martine	47	2	1	Inactive	Tertiary	Separation	Swiss	W1 and W2
Natasha	26	1	1	Student	Tertiary	Separation	Swiss	W1 and W2
Olivier	48	1	10	Free lance	Lower secondary	Separation	Swiss	W1 and W2
Paule	36	1	2	Part-time	Upper secondary	Separation	Swiss	W1 and W2
Pilar	25	2	1	Inactive	Lower secondary	Separation	Other	Only w1
Rachel	29	1	5	Part-time	Tertiary	Separation	Swiss	W1 and W2

Sarah	27	1	3	Part-time (while doing a Master's)	Tertiary	Separation	Swiss	W1 and W2
Sophie	34	2	2	Part-time	Tertiary	Separation	Swiss	W1 and W2
Susan	35	2	4	Unemployed	Tertiary	Separation	Swiss	Only w1
Sylvie	33	1	0	Inactive	Upper secondary	Singlehood	Swiss	W1 and W2
Tania	25	1	0	Unemployed	Tertiary	Singlehood	Other	W1 and W2
Vanina	32	1	3	Part-time	Tertiary	Separation	Swiss	W1 and W2
Viviane	42	1	0	Part-time	Tertiary	Separation	Swiss	W1 and W2

(*) The highest part-time employment rate is 80%

(*) Full-time implies an employment rate ranging from 90% to 100%

APPENDIX D: Topic guide for wave 1 (semi-structured interviews)



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GRILLE D'ENTRETIEN IP1 « MONOPARENTALITE » 2013

Intro :

- Brève présentation de l'étude et de moi
- Bon H&M
- Dire que l'entretien prendra la forme d'un échange ouvert, d'une conversation, l'interviewé-e ne devant pas hésiter à poser des questions à l'enquêteur
- L'entretien durera environ 1h -1 heure 30
- Annoncer l'enregistrement de l'entretien « pour respecter la nature de vos témoignages et ne pas les déformer après coup »
- Rappeler la garantie de l'anonymat
- Présenter le calendrier de vie (+ sociogramme, à voir...)

VOLET 1 : PARCOURS PERSONNEL D'EGO

Pouvez me présenter votre parcours ?

Passer en revue la trajectoire de la personne (avec le calendrier de vie comme aide-mémoire) y compris situation actuelle :

- Trajectoire résidentielle (né en ? où ? déménagements...résidence actuelle)
 - Trajectoire de formation et professionnelle
 - Problèmes de santé ?
 - Trajectoire de couple et famille (yc naissance des enfants, dates, etc.)
- Fin Volet 1 : Vous êtes séparée/divorce de votre compagnon /mari ...transition vers Volet 2

VOLET 2 : PARCOURS PARENTAL, GENESE DE LA MONOPARENTALITE

Parcours parental

- Age(s) et date(s) de naissance des enfants ? Lieu(x) de naissance ?
- Santé de l'enfant ?
- Quelle était votre situation au moment de la naissance de votre enfant/vos enfants ? (vous étiez en couple à ce moment-là ? cet enfant, c'était un choix à deux ?)
- Quelles étaient les projections familiales du moment ?

Transition

- Que s'est-il passé au moment de la séparation avec le papa (On veut comprendre ici les raisons. S'il s'agit bien d'une séparation. Pour un veuvage, ne pas poser la question telle quelle)
- Comment s'est déroulé la séparation des domiciles (déménagement de qui ? comment ? Raconter ce jour-là). Y-a-t'il eu une transition, par ex. réagencement des lieux pour dormir (canapé) ? Des allers-retours ?
- Qu'avez-vous expliqué à l'enfant ? (selon l'âge)

- Comment ont été discutées les questions relatives à l'autorité parentale/la garde factuelle ? Avec quelle issue ? Ces discussions ont-elles été difficiles, conflictuelles ? Y-a-t 'il eu une médiation (institution, membre de la parentèle ?)
- Si autorité parentale conjointe : qu'est-ce que c'est pour vous ? Ca implique quoi ?
- Comment ont été réglées les questions financières (notamment entretien de l'enfant)
- Pour mariées : avez-vous repris votre nom de jeune fille ? Nom de famille maman différent de celui d'enfant ?
- Pour mariés : combien de temps après la séparation avez-vous divorcé ? Comment s'est passé le divorce ? Comment a-t-il été préparé ? (avocats ?) Pouvez-vous me raconter le jour du divorce ? Qu'est-ce qui figure dans la convention de divorce ? Pour les non-mariés : avez-vous fait une convention relative à l'enfant au moment de la séparation ou avez-vous déjà fait une convention au moment de la naissance de l'enfant ?
- Y a-t-il eu concrètement des incidences immédiates de la séparation sur votre mode de vie ? (travail ? soucis financiers ? votre santé ?)
- Avez-vous bénéficié de quelques formes de soutien que ce soit que ce soit pour des informations ou de l'aide sociale ? (proches ? services sociaux ?)
- De quelle nature étaient ces soutiens ? (moral ? financier ? en nature ? des conseils ? garder l'enfant temporairement ?)
- Rétrospectivement, vous regretter la façon dont la séparation s'est faite ? (si oui et si non, pour quelles raisons ?)
- Certaines personnes nous ont dit qu'elles se sentaient « mères seules » avant même la séparation (sentiment de tout faire toute seule), comment était-ce pour vous ?

+ Pour mère seule dès le départ :

- Comment s'est passée la grossesse ? Avez-vous hésité à garder l'enfant ? Avec qui en avez-vous parlé ?
- Comment s'est passé l'accouchement ? Etiez-vous accompagnée à la maternité ? Quelle a été l'attitude du personnel médical (sages-femmes, gyneco, etc.)
- Comment s'est passé la déclaration à l'état-civil (à la mat ? après ?)
- Comment avez-vous choisi le prénom ? (avec père ?)
- Le père a-t-il reconnu l'enfant ? au bout de combien de temps ? comment ça s'est passé (curatelle si le père n'a pas reconnu tout de suite l'enfant ?) ?
- Avez-vous fait une convention d'entretien avec le père ?

VOLET 3 : LA MONOPARENTALITÉ AU QUOTIDIEN

- Quelle est votre journée-type lorsque vos êtes avec vos enfants ? Racontez-moi votre journée d'hier ?(si semaine, détails) Et le week-end ?
- Comment êtes-vous organisée au quotidien pour concilier votre travail (si travail il y a) et votre enfant (décrire précisément : jour de semaine en période scolaire, week-end, vacances) ? (aide familiale, amicale, recours à services/institutions, baby-sitter, etc.) ? Etes-vous satisfaite de cette organisation ?
- Quand vous souhaitez sortir le soir, comment faites-vous ?

Travail :

- Votre monoparentalité a-t-elle eu un impact (négatif ? positif) sur votre vie professionnelle ?
- Avez-vous du réduire votre activité professionnelle ? Modifier vos horaires ? Changer d'activité ?

Rapport avec le père (le cas échéant, la mère)

- Comment se répartissent les rôles aujourd'hui entre le père et vous ? (rôles parentaux)
- Y a-t-il eu une évolution dans l'implication du père/vos relation avec le père depuis la séparation ?
- Vous sentez-vous aidée par le papa ? (par rapport à l'enfant ? à vous-même ?)
- Attendez-vous certaines responsabilités ou attitudes de sa part ?
- A quelle fréquence votre enfant voit-il son père ? Est-ce régulier ? Ou le voit-il ? (chez lui ? GP ?), partent-ils en vacances ensemble ?
- A quelle distance vit le papa ? A-t-il une nouvelle compagne ? Ca se passe comment avec elle ?
- Y a-t-il eu une évolution dans l'apport financier du père depuis votre séparation ?
- Votre enfant a-t-il des contacts avec la famille du père ? (notamment : grands-parents)
- Comment ça se passe à Noël, anniversaire de l'enfant ? Y-a-t'il eu une évolution ? Pouvez-vous me raconter Noël dernier ? Et le dernier anniversaire ?
- Comment communiquez-vous avec le père ? (face à face régulier, téléphone fixe et/ou portable ?, mail, skype) Les enfants entrent-ils directement en contact avec leur père ?

- Selon vous, quelle différence y-a-t'il entre élever un enfant seul ou à deux (du point de vue du rôle) ? (cf normes parentales). Dans l'idéal (= baguette magique) comment souhaiteriez-vous vivre votre monoparentalité ?

Monoparentalité = Difficultés ?

- Quelles sont les difficultés que vous rencontrez dans le fait d'élever un enfant seule ?
- Comment organisez-vous votre budget familial ? (Economie domestique,), tranche de salaire ?

Bénéficiez-vous des aides suivantes :

- Allocation logement/logement subventionné
 - Subsidés assurances maladie
 - Scarpa/Brapa
 - Aide sociale/AI
 - Prestation complémentaires pour famille (PCFam, cantonal)
 - Autre prestation cantonale
 - Aides communales (chèque culturel, sport, etc ; carte 20ans/20francs ; carte Gigogne)
 - Aides d'institutions/fondations (Caritas, Csp, etc.)
-
- Quels sont vos relations avec les institutions pré-péri-scolaires (crèche, école, parascolaire) ? Etes-vous en contacts avec des institutions sociales ?(Service affaires sociales commune, Hospice général, OCE, Office AI, Office des poursuites, Administration fiscale, Tribunal, SPMi...)
 - Quelles sont les difficultés personnelles que vous rencontrez au travers de votre situation de monoparent ?
 - Au quotidien, qu'est-ce qui vous fait « pêter les plombs » ?
 - Qu'avez-vous dû apprendre à faire seule une fois séparée ?
 - Y a-t-il aussi des avantages à la monoparentalité ?
 - Est-ce que la monoparentalité vous a appris quelque chose sur vous-mêmes, vos ressources, vos aptitudes ?

+ Pour mère seule dès le départ :

- Avez-vous des contacts avec le père ? Si non, comment parlez-vous de son père à votre enfant (ou pas), comment voyez-vous les choses pour l'avenir ?
- Votre enfant a-t-il des contacts avec le père ?
- le père contribue-t-il à l'entretien ?

VOLET 4 : VIE DE MERE, VIE DE FEMME

- Aujourd'hui, vous avez quelqu'un dans votre vie ? (ou eu quelqu'un)
- Si oui depuis combien de temps ?
- L'avez-vous informé de votre situation ? (si oui, à quel moment et comment l'a-t-il pris ?)
- Comment voyez-vous la possibilité de recohabiter avec un homme ?
- Vous avez des loisirs que vous partagez avec ou sans votre enfant ? (par exemple ?)
- Comment se constitue votre réseau social ? (ami-e-s ? travail ? voisinage ? association ?)
- Le réseau a été modifié au passage à la monoparentalité ?
- Quelle est leur fonction sociale ? (écoute ? décontraction ? affective ? type de solidarité ? réciprocité des services ? utile dans le cas de la monoparentalité ?)
- Symétrie ou asymétrie des services rendus ? Gêne, embarras d'être redevable ?
- Comment voyez-vous l'avenir ?

VOLET 5 : CARTE RÉSEAU

Faire remplir la carte, faire grille, poser des questions (enregistrer).

Consigne : qui est important pour vous ? (vous, et pas votre enfant). 10-15 personnes, ! obligation de placer le papa.

Conclusion :

Nous aimerions beaucoup garder contact avec vous, afin de voir un peu les changements à venir dans votre vie. Cela permettrait ainsi de mieux comprendre les ressources que mobilisent les femmes pour rester digne dans leur parentalité, et nous l'espérons, inspirer les politiques pour une meilleure considération des familles.

Si vous le souhaitez, vous pouvez participer à la suite de cette enquête qui prendra deux formes : 1) d'abord nous nous reverrons pour un second entretien. 2) Ensuite vous le savez déjà peut-être, mais une enquête du panel suisse des ménages verra le jour l'an prochain et visera à étudier sous la forme d'un questionnaire quelques années de suite la situation des ménages en suisse.

APPENDIX E: Topic guide for wave 2 (problem-centred interviews)



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GRILLE D'ENTRETIEN IP8 « MONOPARENTALITE » 2015

Introduction (2 min)

- Présentation de la **suite** / nouvelle **équipe** / **moi**
- Entretien sera **échange ouvert de 1h / 1h30 environ**
- Possibilité de quitter à tout moment + pas nécessaire de répondre à toutes les questions + **anonymisation**
- **Cadeau + Stylo**
- Questions avant de commencer ?

ENREGISTER

1. Reprise et suivi du parcours (15 min)

Repérer les changements en suivant les trajectoires de vie illustrées lors du 1^{er} entretien, récupérer les informations qui ne sont pas claires/précises du 1^{er} entretien. Demander les mois des évènements.

a) CHANGEMENTS

- Situation parentale
- Situation sentimentale
- Situation résidentielle (enfant avec ?)
- Travail (% , salaire ?)
- Santé
- Relation à l'enfant (s)
 - Passage à l'école
 - Soutien

b) INFORMATION A RECUPERER

- Début exact monoparentalité et durée
- Education
- Emploie (avant, pendant et après monop.)
 - Type
 - Pourcentage
- Origine de l'autre parent
- Autorité parentale

2. Vie de (Mono)parent

a) INVENTAIRE DES PROBLEMES (45 min)

Identifier les problèmes, la façon de les adresser, le rôle des politiques et la construction morale sous-jacente leur représentation et leur solution. Inciter le récit de situations concrètes et de leur signification morale (pourquoi c'est/ce n'est pas important ?/comment voudriez-vous que cela soit ?) pour chaque problème vécu. Identifier l'origine temporelle exacte des problèmes non mentionnés dans la première vague (est-ce qu'ils étaient déjà là lors du premier entretien ?).

<p style="text-align: center;">Prise en charge de l'enfant</p> <ul style="list-style-type: none"> • Services (coûts, attente, places disponibles, éducatrices, horaires) • Autre parent <ul style="list-style-type: none"> ▪ Négociation de la garde ▪ Niveau d'implication ▪ Mode de prise en charge • Dépannage / prise de relais • Planifier solutions de prise en charge • Solution en cas de décès 	<p style="text-align: center;">Elever l'enfant</p> <ul style="list-style-type: none"> • Autre parent <ul style="list-style-type: none"> ▪ Approche éducative inconnue ▪ Négociation de l'autorité parentale ▪ Niveau d'implication ▪ Conflit de valeurs ▪ Impossibilité de partager les bons moments (pour veuvage) • Enfant <ul style="list-style-type: none"> ▪ Manipulation et conflit de loyauté ▪ Crises • Appui / partage de décision • Remplacer la figure paternelle
<p style="text-align: center;">Demander de l'aide (Informelle, institutionnelle)</p> <p><i>Est-ce que cela vous gêne de demander de l'aide (garde d'enfant, monétaire, support morale) ?</i></p> <ul style="list-style-type: none"> • Asymétrie vers les aidants informels • Honte • Garder indépendance (surtout financière) 	<p style="text-align: center;">Santé</p> <ul style="list-style-type: none"> • Ego <ul style="list-style-type: none"> ▪ Stress émotionnel <i>Est-ce qu'il vous arrive de vous sentir bouleversé/e par vos émotions ? De perdre le contrôle de vos émotions ?</i> ▪ Culpabilité (Ex. temps dédié à l'enfant) ▪ Physique • Enfant (suivi psychologique)

<p style="text-align: center;">Travail</p> <ul style="list-style-type: none"> • Instabilité du poste • Services pour l'emploi • Progression de carrière • Conciliation temps vie familiale et travail • Emploi du temps (horaires) 	<p style="text-align: center;">Habitat et quartier</p> <ul style="list-style-type: none"> • Situation résidentielle actuelle • Aide au logement
<p>Légitimation de l'autorité en tant que parent</p> <p><i>Est-ce que vous n'avez jamais eu l'impression que votre légitimation en tant que parent soit mise en question ?</i></p> <ul style="list-style-type: none"> • Institutions • Entourage 	<p style="text-align: center;">Questions financières</p> <p><i>Comment ça se passe au niveau financier ? Quelle est votre situation financière actuelle ?</i></p> <ul style="list-style-type: none"> • Manque de ressources / renonces • Négociation de la pension • Support financier public • Contraste de valeurs (usage de l'argent) • Dettes • Peur de manque de ressources
<p style="text-align: center;">Services de protection de l'enfant</p> <p><i>Comment ça se passe avec les SPMI ?</i></p> <p><i>Est-ce que vous n'avez jamais envisagé que les services interviennent différemment ?</i></p>	<p style="text-align: center;">Reconnaissance de l'enfant</p> <p><i>Où est-ce que vous en êtes avec la reconnaissance de l'enfant ?</i></p> <p><i>Il y a eu des changements ?</i></p>
<p style="text-align: center;">Communication avec l'autre parent</p> <p><i>Comment ça se passe la communication autour de l'enfant avec votre ex-conjoint ?</i></p>	<p style="text-align: center;">Nouvelles relations</p> <p><i>Est-ce que la monoparentalité fait que ce soit difficile d'avoir d'autres relations/ garder votre relation ?</i></p>
<p style="text-align: center;">Contacts avec la belle-famille / famille d'origine</p> <p><i>Comment ça se passe la relation avec la belle famille ? Est-ce que les contacts sont toujours difficiles ?</i></p>	<p style="text-align: center;">Solitude</p> <p><i>Est-ce que vous avez l'impression même de temps en temps, d'être seule ?</i></p>

<p>Organisation quotidienne de la vie familiale</p> <p><i>Est-ce que l'organisation quotidienne est (toujours) lourde ? Pouvez-vous me donner des exemples ?</i></p>	<p>Temps pour ego</p> <ul style="list-style-type: none"> • Fatigue <p><i>Est-ce qu'il vous arrive de devoir renoncer à faire quelque chose dont vous avez envie à cause de la fatigue ?</i></p>
<p>Stigmatisation</p>	<p>Services contentieux</p> <p><i>Est-ce que vous n'avez jamais dû faire recours au système judiciaire Suisse à cause de votre situation (avocat, juge de paix, médiateur) ?</i></p>
<p>Droit de famille</p> <p><i>Que pensez-vous de la répartition légale des droits et des devoirs entre les parents en Suisse ?</i></p>	<p>Droit des migrations</p> <p><i>Est-ce que vous avez (encore) des problèmes avec les normes Suisses concernant l'immigration ?</i></p>

b) AVANTAGES (5 min)

Identifier les avantages de la situation actuelle. Si encore monoparent, utiliser la liste en bas. Si en couple demander (aussi) l'avantage d'être à nouveau en couple. Faciliter le discours sur ce qui est important et pourquoi (raisonnement moral)

- Admiration (employer, enfants, etc. ...)
- Facilité d'accès aux services pour l'enfance
- Facilité d'avoir ou garder les relations sociales
- Enfants deviennent plus indépendants
- Liberté (surtout éducations des enfants)
- Plus d'espace physique dans la maison
- Plus de temps
- Pas de conflits avec autre parent
- Plus de temps avec l'enfant
- Organisation quotidienne plus simple
- Aucune obligation de prise en charge de l'autre parent
- Fierté, estime de soi

c) AIDES (10 min)

Approfondir le rapport avec les politiques. Double-check problem inventory. Toujours vérifier la temporalité des aides (données non récoltées dans vague 1 ?). Faciliter le discours sur ce qui est important et pourquoi (raisonnement moral).

- Soutiens à la parentalité bénéficiés
 - Services (crèche, scolaire, accueil parascolaire, etc. ...)
 - Aide financière (allocations/prestations, tarif réduit pour services, recouvrement pension, etc. ...)
 - Congés (si enfant malade?)
- Aides (pour Ego et enfant) par autres institutions publiques et privées
 - Protection des mineurs
 - Permanence juridique
 - Aide sociale
 - Pédiopsychiatre / psychiatre
 - Réduction impôts
 - Allocation assurance maladie
 - Aide au logement
 - Assurance chômage
 - Formation continue
 - Aides pour transport
 - Chèque pour achat
 - Autre ...
- Aides (pour Ego et enfant) demandées et non obtenues
 - Lesquelles
 - Pourquoi
- Aides (pour Ego et enfant) non demandées :
 - Lesquelles
 - Pourquoi

3. Avenir (3 min)

Découvrir les attentes et leur évolution par rapport à la vague 1. Faciliter le discours sur ce qui est important et pourquoi (raisonnement moral).

- Relations / Vie familiale
- Travail
- Autres

4. Réseau social (7 min)

- Modifications du réseau depuis dernier entretien ? Clarifier les infos
- Cercles vague 2: type d'aide reçue par chaque personne
- Interconnexion vague 2

Autres choses à ajouter?

Conclusion

- Remercier
- Vague 3 ?
- Archivage FORS

ARRETER ENREGISTREMENT

APPENDIX F. Life calendar

ID (prénom fictif):									
1. Age		2. Résidence	3. Relations de couple		4. Enfants		5. Emploi		6. Santé
		Mentionner : 1. La commune et canton/pays où Ego habitait avant la naissance du premier enfant, puis tous les déménagements. Indiquer les années identiques par un trait.	Mentionner: 1. l'initiale du prénom ou un prénom fictif de votre (vos) partenaire(s) ou conjoint(e)s, si il y a eu mariage, indiquer (année). Illustrer le début et la fin de la relation avec un trait. Indiquer cohabitation ou pas		Année de naissance et prénom(s) du(des) enfant(s). A partir de séparation/événement marquant la fin du couple, indiquer la résidence principale de l'enfant (chez mère, chez père, résidence alternée, autre par ex. foyer). Relier année de résidence identiques par un trait		Indiquer emploi exercé, taux d'activité (en %), périodes de chômage/assistance. Relier années identiques par un trait.		Indiquer les événements de santé marquants (santé des parents et des enfants, voir autre membre de la famille, ex. grands-parents).
Année	Age			Cohab. Non	Cohab. Oui		Autre		
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