

ESOPO

EVALUATION OF SOCIAL POLICIES AT THE LOCAL URBAN LEVEL: INCOME SUPPORT FOR THE ABLE BODIED

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Annexed to this report there is an appendix with all the materials and data sets which have been collected and elaborated for this study. We think that these two may be useful for all those interested not only in evaluating our research, but in developing it.

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Appendix

1. INTRODUCTION

Marisol Garcia and Chiara Saraceno

1.1. The aim of the project

We have chosen to analyse and compare the performance of means-tested income support policies addressed to the so called “able-bodied poor” in six different EU countries at the local urban level. We have selected the able bodied because they are the fastest expanding group of recipients of income support (and in some cases a relatively recent type of recipient) and at the same time, from the point of view of policy definitions also, the most problematic group. Most of the debate concerning the efficacy, and even legitimacy, of minimum income provisions going on at the national as well as at the European level specifically concerns this group.

We focus our analysis not at the national, but at the local urban level for two main reasons: first, most poverty in Europe is urban poverty. In fact, the phenomena of mass unemployment or of vulnerability linked to changing family patterns and behaviours (e.g. marital instability, frailty in old age) are concentrated in cities, rather than in rural contexts. Cities also tend to attract people likely to be, or become, temporarily vulnerable or marginal, both from the point of view of material resources and from the point of view of social integration, i.e. immigrants, particularly (but not solely) third world immigrants. Second, individual cities are distinct and diverse social formations, both spatially and socially, with specific economic and cultural histories, which give rise not only to different forms of vulnerability and poverty, but also to different ways of perceiving and addressing them. Specifically, we hypothesise that within national, and even regional welfare systems there exist local versions which can be distinguished in terms of the actual development and implementation of welfare policies and packages. This is particularly so for anti-poverty and means-tested income support policies, since not only is their implementation often allocated to local governments, but they also constitute a complex package of measures which may include social services organised at the local level, as well as implicit or explicit co-operation with other relevant local actors. Therefore, in order to understand the actual working of these policies, examination of the local level seems to be more adequate than the solely national one.

The countries selected include both centralist and federal states and have different welfare systems as well as different income support measures targeted to the poor. Among the centralist states we have Sweden, France, Italy and Portugal; among the federal states we have Germany and Spain. All of them, except Italy and, until 1997, Portugal, have a minimum income scheme targeted to the poor which is either centrally, federally or regionally regulated. This scheme may be the last addition to a series of social *minima*, as in France, Spain (and now in Portugal), therefore addressing only, or mainly, those who are not beneficiaries of other income support schemes (typically the childless able-bodied). Or they may be more comprehensive, as in Sweden and Germany.¹ The cities examined are: Göteborg and Helsingborg in Sweden, Bremen and Halle in Germany, Rennes, St Etienne and Dreux in France, Milan, Turin and Cosenza in Italy, Barcelona and Vitoria in Spain, Lisboa and Porto in Portugal.

1.2. Evaluation as a research and policy challenge

A recommendation adopted by the EEC council in June 1992 encouraged all countries of the Community to include a means-tested minimum income scheme in their social protection system.² A guarantee of minimum resources thus became part of the “European social model”. At present, within the EU, only Italy and Greece do not have such a scheme as a part of institutionally acknowledged social rights. In some of the other countries, such as the UK, Denmark, Sweden and Germany such schemes have a long standing tradition, although they may have been reformed several times over the decades. In still other countries, such as France, Spain, and more recently Portugal, it is a very recent addition to the system of social protection.

The recent, and relatively fast development of minimum income schemes in the countries which did not have one previously is occurring in a social and economic context which is quite different from that characterising the setting up of early schemes in the post war years. At that time they were developed within the shared expectation that the two pillars of the welfare state - stable and full employment, at least for men, and a stable marriage - would remain solidly in place. Minimum income schemes were perceived therefore as residual, exceptional measures, which addressed only emergency, and possibly short term, situations. In recent years, the pressure for the development of such schemes has come from growing poverty due, on the one hand, to the breakdown of those two pillars and, on the other, to the emergence of new needs and problems experienced by new, or newly visible, social groups (e.g. third world immigrants, asylum seekers and so forth). In the words of the authors of a report on minimum income schemes in the EU, “the spread of guaranteed income throughout the countries of Europe, and the importance it has acquired on the international political agenda, can be regarded as a response by the social protection

¹ In all countries there are special provisions for the elderly and for the handicapped. In France, within the system of *allocation familiales*, there is also a special scheme for poor lone mothers: the Allocation parent isolé, which is temporary, but more generous and less stigmatising than the RMI, with no availability to work requirement attached.

² Recommendation 92/441/EEC of 24 June 1992, on common criteria concerning sufficient resources and social assistance in social protection systems.

systems of developed countries to the challenges that followed from a diagnosis of crisis in the welfare states, as well as to unacceptably high levels of poverty.” (Guibentif and Bouget, 1997, p.2).

These schemes are now increasingly addressing the spread of poverty among the able bodied, that is those who “should” be able to support themselves and their dependent family members, but cannot: either because they do not earn enough, or because they are out of work altogether. In so doing, these schemes represent yet another instance in European national histories in which the boundaries between deserving and undeserving poor have been moved and the mutual obligations between a society and its citizens redefined.³ Within the welfare state systems the able bodied have, in fact, long been the best protected - when they (if males) were in the social security covered labour market or (if females) were married to a social security covered worker - but also the least protected, when they could not meet these conditions.

It could be suggested that while unemployed able bodied men, through minimum income schemes are now being acknowledged to some degree as deserving poor, a somewhat inverse process is occurring for women. Many countries previously had a special income guarantee for solo mothers - due to widowhood, separation or divorce, or absence of marriage - both as women (i.e. on the of being less able than men to achieve economic independence) and as mothers. In recent years, however, these benefits have been reduced and women-mothers redefined as prospective workers and thus, to some degree, less “deserving” than before.⁴ These shifting definitions and boundaries indicate the complexity of the values and definitions involved.

The evaluation of policies against poverty and social exclusion is becoming a crucial item not only in the research agenda but also in the political one, for three main reasons. First, budget constraints require a re-focusing of issues concerning the efficacy of social expenditure, including that targeted to social assistance. Second, a changing political and cultural climate which is increasingly legitimising the introduction of evaluation procedures and criteria, not only in market production and action but also in social production, particularly with regard to the social goods produced by public policies and by non profit organisations. Third, the growing range of social risks, patterns of vulnerability, pathways into poverty and possibly toward social exclusion, the heterogeneity of individuals and groups who need support, as well as of their resources and strategies, the increasing number of non nationals requiring more or less temporary support - all these phenomena invite policy makers and analysts to re-think the possible balance between universalism (of entitlements and rights) and particularism (of subjects, of their concrete biographical and social circumstances, cultural models and values, expectations). Therefore, they invite to

³ It is not by chance that, according to some comparative welfare state analysts policies to combat poverty are considered a crucial indicator of welfare state patterns. See e.g. Leibfried 1993

⁴ That is, the amount of time during which the obligation to be available for a job is suspended due to motherhood has been shortened, although it still varies quite widely between countries on the basis of the age of the youngest child: between three years in France, Austria, Finland, and 16 years in the UK (where there is a debate going on concerning this).

reflect upon the need to translate universalistic rights and entitlements into rights which may be integrated and used as actual resources by individuals whose social and personal circumstances and abilities may be quite diversified.

Long term unemployment among adults, delays and constraints in entering the labour market affecting a substantial proportion of the young, together with impoverishment processes affecting women and children due to the gender division of labour as well as growing marital instability and the weakening of father-child ties,⁵ are all phenomena which challenge the traditional solutions. In the countries where income support measures, in the form of basic or vital minimum, have been developed as temporary, stop-gap support for those who have lost the income and social security protection linked to their status as workers, changing labour market conditions as well as changing life course patterns are in fact transforming both the type of beneficiary and their experience. Together with a growing number of individuals who have fewer opportunities to find a new job once they have lost theirs, and a growing number of young people who have difficulty in entering the social security protected labour market, there is a growing number of persons who find themselves with little or no income or social security protection for reasons not directly linked to the labour market, e.g. unmarried or separated or divorced women with small children who invested in raising a family rather than in paid work, young people exhibiting behaviour “at risk” or even self-destructive, families who are over-strained and sometime destroyed by the long illness of one of their members, immigrants who encounter obstacles in their effort at social integration and social mobility, and so forth.

With regard to these individuals and groups the offer of income support is at the same time crucial and insufficient, and sometime even risky, insofar as, by ignoring the concrete pathways through which an individual enters poverty and meets the social assistance system, it could encourage a process of “chronicization”, therefore contributing to the impoverishment of personal abilities and resources. For example, if women who find themselves suddenly in the position of lone mothers cannot rely on good and inexpensive child care, they may find it difficult to enter or remain in the labour market and to work enough hours to support themselves and their child/children. Also, they might require some counselling and training if they have been out of work due to family obligations.

Income support measures, in fact, may be received by populations who are dis-homogeneous not only with regard to life course patterns, needs, personal resources, but also with regard to perceptions and definitions of their situation, as well as the strategies developed.⁶ Thus, there may be individuals and groups who are ashamed to resort to social assistance and who ask for help only when they have exhausted or severely weakened their own and their social network’s resources. On the contrary, there are other individuals and

⁵ Literature on this phenomenon is substantial. See for example Garfinkel and McLanahan 1990, Seltzer 1994, OECD 1990, Marsiglio 1995, Martin 1997, Barbagli and Saraceno (forthcoming)

⁶ This is pointed out also by S. Paugam in his retrospective longitudinal research on social assistance recipients in a French small town. In the new edition of that research (1997) Paugam stresses that different groups might represent also different stages in the life course of social recipients, although not all recipients go through all phases..

groups who may develop great skill and ingenuity in trying to get hold of some kind of entitlement to social assistance. Together with those who mix dependency on social assistance with more or less formal work activities and income, and those who use social assistance as a temporary measure while they look for a job, there are those who use social assistance as a substitute for searching for a job.

Changes both in labour market opportunities and in social security regulations may increase this heterogeneity of social assistance recipients, insofar as individuals and families who in the past would have received non means-tested unemployment indemnity or a disability pension may now have to rely on social assistance for shorter or longer periods, due to changes in duration and entitlement criteria.

The re-assessment of income support measures for the poor is going on in all European (as well as in most other OECD) countries. It is occurring in the context of a general re-assessment of national welfare systems, particularly with regard to income re-distribution (including the pension system, but also t unemployment indemnities and family or child allowances). Actually two, somewhat contradictory processes seem to be going on. On the one hand, there is some kind of reshuffling or re-distribution between categories of welfare state recipients, particularly between social security and social assistance, on the other hand there is a re-focusing of social assistance towards measures which are work-insertion oriented. Thus, while the first process, due to the pressure on social security budgets of high rates of unemployment, tends to reduce social security coverage, particularly in the case of long term unemployment (and partly invalidity), moving people faster to means-tested measures, the second process implies that jobs are available and that the problem lies with social assistance recipients who are neither sufficiently skilled nor motivated enough to get - and keep - them. It is interesting, from his point of view, that concern over passive dependency on social assistance fostered by “over-generous” policies is shared both by countries who do have basic, fairly general, income support measures and by countries which don’t. There is generally an over-estimation of the number of social assistance recipients who remain dependent on it for a long time..

1.3. Open debates

The ongoing debate on active versus passive measures to combat poverty and social exclusion occurs in this general context of restructuring and reframing of national welfare states and the boundaries between social security and social assistance. Three -intertwined - issues seem to be crucial in this debate.

The first one is the issue of preventive as against reparative measures: that is, the issue as to whether social assistance should act as a sort of launching pad, or incentive structure for the socially vulnerable, in order to prevent their becoming poor or socially excluded, or as a last resort “safety net” for those who cannot help themselves. Though conceptually clear, this issue becomes easily muddled and confused at the policy level - not only because the same measure might be used in a preventive rather than reparative (or even exclusionary) way, but because the time-horizon of preventive measures may be out of scale with that perceived and experienced by the poor themselves. Thus, on the one hand, work

requirements or incentives may be actual empowering opportunities which support an individual towards an adequate job insertion; or, on the contrary, they may be used as a means of social insertion for individuals who are not (or no longer) employable (helping them to feel useful). On the other hand, the timing of programs - duration of benefits, training courses, work stage periods and so forth - may be out of step with the overall subjective timing of recipients, dictated by their cultural models, but also by their overall personal and family circumstances.

The second issue concerns the criteria for defining entitled groups: to what degree should universalism be corrected through some form of selectivity based on age, residence, family responsibility, family dependence and so forth? Here different problems are involved. One concerns the degree to which family and kin solidarity should be enforced, particularly with regard to parent-children obligations. Another concerns the social and moral acceptability, or opportunity, to give income support to the young. The two questions are linked, but also distinct. The latter in particular implies not only moral judgements on family obligations, but on the status of the young as citizens, on what society owes to them and on their specific vulnerability not only to poverty, but to dependence and passivity. However one may judge in principle as well as in practice the rule on the basis of which in some countries - e.g. France,⁷ Luxembourg, Spain, Denmark - the young are excluded from minimum income schemes up to a certain age, it would be too simplistic to interpret it solely in terms of a denial of rights. Rather, this choice points to both a view of the specific moral vulnerability of the young, and to a definition of what should be granted them: training, work experience, and so forth. The issue then becomes whether some other kind of support is available, even if under different conditions, as in Denmark (and Sweden since January 1998), where the young (18-24) applying for income support have been obliged since 1990 not only to register at the unemployment office, but to accept any training or job offered to them by the municipality, under penalty of losing the unemployment benefit. Although this system may appear strongly compulsive, it still grants the young more resources than in France or Spain, where a young person may or may not be offered a training program, a job experience, while being excluded from the minimum income scheme.

Still another problem concerns entitlement of non nationals, particularly of third world immigrants: to what degree, or under what conditions (of duration and legality of residence, of past contributory or tax paying history) should they be entitled to sharing the - national or local - resources?

A way of addressing (or solving) the issue of criteria for entitlement is that of prioritisation (and/or categorisation), which is also a way of defining deserving or undeserving poor. Extreme categorisation, both at the national and at the local level, occurs in countries, such as Italy, where there is no nationally regulated income support scheme. But also in countries where such a scheme exists, it may be added on to other pre-existing categorical schemes (for the elderly, for the handicapped, but also for lone mothers, or for widows, or for poor working adults), as a last resort, as in France, Portugal, Spain. In any case, the

⁷ It should be pointed out that in this country the exclusion of the young from the RMI in the past year has become a political issue, entering the political agenda.

issue of who deserves/who is entitled to social assistance is periodically reformulated according to various criteria, including those dictated by political cultures and political expediency. The varying ways of framing the needs and characteristics of (different kinds of) lone mothers in various countries and periods is a case in point: they may be considered as the most deserving (together with the elderly) or, viceversa, perceived as socially irresponsible users of the system to be controlled and kept in check.

Finally, the focus on “active” policies reframes the issue of the balance between universalism and particularism, insofar as incentives (or dis-incentives), insertion programs, requirements, “contracts”, even when based on - or added to - a basic income support measure, cannot be overly standardised and even less be of one kind only, irrespective of the specific circumstances of beneficiaries.

The third issue is strictly linked to this last development. It concerns the kind of obligations that means-tested income support for the able bodied should involve both for social assistance services and for recipients. What balance should there be between respect of privacy, of individual choices or personal freedom and a directive approach, which defines the range of options and imposes constraints. Particularly, the requirement of willingness to work and to actively search for a job, which is imposed in all countries on all able-bodied income support recipients, may represent a positive incentive, a means of social integration and of developing personal skills ; or viceversa it may represent a constraint which impedes strategies and ways out of poverty developed by the recipients. It can be used as an enabling, empowering device, or as a constraint, aiming either at getting people off the welfare rolls, or at stigmatising them or else at making it difficult for people to receive social assistance. Moreover, it may easily become an enforced obligation to work, turning social assistance beneficiaries into forced labour, in a twentieth century re-invention of the poor houses.⁸ It is by no way easy to judge beforehand how this requirement will be implemented and with what consequences; and there is a fine dividing line between the two approaches - a line which is often crossed in either direction (more in the actual implementation of policies at the everyday level, than in formal rules and principles of law). Moreover, the risk of the de-responsibilisation of social services in the name of recipients’ freedom is as great as that of over-control and authoritarianism. It is actually interesting, from the point of view of the history of ideas and of policy models that the concept - work-fare - developed in the seventies in the U.S. to criticise exactly the work requirements addressed to the poor as forms of social control and diminished citizenship rights, has become the catch-word of “progressive” social assistance policy both in the US and in Europe in the mid-90s. This radical shift in usage and meaning should not be interpreted merely as a form of political cynicism. Rather it points to an awareness of the risks not only of long term dependency on social assistance, but of the dis-empowerment of social assistance recipients this phenomenon may lead to.

In any case, this conceptual, as well as practical tension, implicit in the new “active” approach to social assistance, points to two, somewhat contrasting, risks embodied in

⁸ See for instance Sunesson et al. 1998, who argue that this is presently a risk in Sweden. See also Becker 1997

income support measures for the poor, the awareness of which is at present more explicit than in the past. The first is that income support measures may dis-incentivate individuals from work, the second is that income support measures may be used to keep individuals off the labour market, in a marginalised position, and be a means of social exclusion. The request for, and move towards, “active” rather than “passive” measures in this field might be interpreted as itself reflecting this dual, and somewhat contradictory, concern, which is also present in the Communication from the European Commission of December 23, 1993 - “Towards a Europe of solidarity, intensifying the struggle against social exclusion, furthering social integration”. The same concern is voiced in the Report to the Commission by the Comité des Sages in 1996. While the idea of “contract” and “negotiation” implied in many of the most recent measures (RMI, RMG, the new Portuguese measure and the recent Italian proposal of a RMI) may be read as an attempt to check the old-new risk that “active” measures turn into forced labour and social control, diminishing citizenship rights and dignity of social assistance recipients.

The stress on “active” measures points in any case to new roles and responsibilities for local actors and particularly for local communities. These can no longer be perceived only as the specific social formations within which diverse forms of poverty and social exclusion are experienced (or in which poverty and social exclusion may be experienced) differently, on the basis of economic and social history and conditions. They are also the actors responsible for implementing policies: not only in applying rules and regulations, but in providing insertion programs, in developing “contracts”, in forming partnerships among all the relevant local actors and so forth. The “new” active policies in the area of poverty and social exclusion imply the existence of a local community not only as the context in which poverty and/or exclusion arise, but in which forms of social integration are developed. From this point of view, they can encourage both diversity and a degree of discretion in implementing policies. They may also be the instruments for (re-) creating or (re-) structuring local communities, and thus possibly also re-enforcing diversity and inequality between communities on the basis of available local resources. As a consequence, diversity is likely to increase not only across, but also within countries, even if they have a national policy concerning income support for the poor and/or social integration for those at risk of being excluded.

This process of re-evaluation of policies involves both countries which have an established and identifiable policy against poverty and some kind of minimum of resources guarantee, and countries which do not have such a policy or set of measures, at least not as an institutional part of the social rights package or of society’s obligations and responsibilities defining citizenship in a given national (central or federal) community. From this point of view, comparative research allows us to understand how different systems frame and deal with these and related issues, and what the results are. At the same time, income support policies are a crucial testing ground for policies addressing poverty and social exclusion - not because they are, or should be, the exclusive policies in this field, but because they are the most sensitive to changes in perspective and goals, and also the basis upon (or around) which other measures are developed.

From this situation arises the need to evaluate, from multiple points of view how different systems of income support perform, and specifically:

- from the point of view of the definition of the target groups: who are the poor from the point of view of national policies? Who is perceived to risk to be socially excluded? What are the collective perceptions of poverty and social exclusion embodied in national policies and how can we account for them?⁹
- From the point of view of the adequacy of implementation of national rules by the local level and of the range of variation allowed between local levels (and on which grounds). How can we account for local variation either in implementing national policies or in designing specifically local policies?
- From the point of view of the self-representations and behaviours that they encourage *de facto* in (possible and actual) recipients: in terms of taking up, of manoeuvring/cheating, relationships to the social network, job search, and so forth;
- From the point of view of outcomes: in terms of duration in reciprocity, ways of/reasons for terminating reciprocity, and so forth.

1.4. The social construction of poverty and social exclusion

It is well known that both at the research level and at the policy making and political level there has been a simultaneous linguistic and conceptual move from poverty to social exclusion. This process may involve an actual conceptual shift, and a change in perspective: from a static to a dynamic approach, from a one-dimensional to a multidimensional perspective, and also from a distributional to a relational focus (see e.g. Room 1995, Paugam 1996, Atkinson 1998). Yet, what is most noticeable is that there appears to be a persistent inter-changeability between the two terms/concepts, not only among policy makers, but also among researchers. As a consequence, both concepts have become somewhat blurred, lacking in clarity, in their own content and in their mutual distinction.

One might point to the fact that the emergence of the concept of social exclusion has strengthened those concepts of, and approaches to, poverty which stress that it involves not only the lack of fundamental resources, but the inability to fully participate in one's own society (e.g. Townsend 1979). Further, it is this particular "content" which is often attached to the concept of social exclusion, *via* the mediation of the concept of social rights, insofar as these are not only subjective attributes, but imply some degree of reciprocity, of mutual acknowledgement, among members of a community who accept reciprocal obligations. It is precisely the need for this acceptance of mutual obligations which, according to some commentators, makes social rights radically different from, as well as less firmly rooted and secure than, civil and legal ones. Certainly this is the understanding of social exclusion which emerges from the EU documents (see Commission of the European Communities 1993a, 1993b, 1993c; Robbins 1993). It was also the concept used by the EU Observatory on Policies to Combat Social Exclusion.

Yet, agreement on this definition is far from being univocally achieved. First, the concern about moral and social disintegration, about the process by which individuals and groups

⁹ See e.g. Paugam 1996

become detached from their community and from its moral order (e.g. Castels 1995) does not necessarily imply a concept of individual social rights. The recent debates over, and demands for, ethnic, community, or group rights, for instance, point to a radically different path towards social integration. And actually barring some individuals (e.g. women, the young) from obtaining individual rights may be, and often is, advocated as a means for preserving social (family, community, ethnic) integrity (on this, see e.g. Sahgal and Yuval Davis 1992, Yuval Davis 1996, Okin 1989). Second, although it is certainly true that the idea of social rights is a shared feature of contemporary European political culture and possibly distinguishes it as a polity from others, the way these social rights are understood and shape national cultures can vary quite widely. It is not only a question of specific contents and which rights are acknowledged where, but of the conditions under which they are acknowledged, of the ideas of individual and citizen they embody. Third, in the social rights approach, the specific feature of deprivation (which is either the cause or the consequence of social exclusion) as a lack of social rights gets somewhat lost: i.e. what Sen (1985a, 1985b) calls deficit in well-being, capabilities and functionings, as distinct from both commodities and entitlements. Sen's approach, although certainly nearer to the social exclusion than to the poverty approach, challenges both: neither the offering of resources nor the granting of rights is sufficient to avoid social exclusion if the specific capabilities and functionings of the individuals are not addressed. Finally, while most definitions and usage of social exclusion maintain a link with material deprivation, i.e. they imply that social exclusion occurs in the presence of, or as a consequence of material deprivation of some kind (e.g. Castels 1991, Paugam 1997), if one understands social exclusion as an expression of social dis-integration and of individual detachment from the social order, that link is by no means necessary.

In fact, the concept and usage of social exclusion seem to have at least two different genealogies and "families" of linked terms and phenomena. Poverty and material deprivation on the one hand, social disintegration, marginality, un-belonging, up-rootedness and so forth on the other hand. It is not only the much repeated question that while not all the (financially) poor are excluded, not all the excluded are (financially) poor. Rather, what is involved here is that particular experience of (often self-)exclusion of individuals and groups who do not feel any membership in, and loyalty towards, their community, not because of lack of material resources or deprivation of social and legal rights, but because the contexts they live in and/or their personal biographies have not given them any motivation to belong. It is what commentators often call the "lack of values". It can be understood in moralistic terms, as some kind of personal deficit or sin; but it can also be understood in a broader sense as a veritable social deficit, a socially structured inability to develop and communicate shared values (goals) around which a polity may reproduce itself and individuals may develop, even among conflicts and struggles, links, affiliations and roots. From this point of view, social exclusion could be understood as "post-modern", not because post-modern subjects have more sophisticated needs than modern ones, nor because their social inequalities are greater, but because in contemporary societies it is more difficult to find the reasons for social integration. On the one hand, the explosion of "differences" formerly hidden or repressed in the pseudo-universalistic view of a Western Euro-male-core worker-centred citizenship has not yet been met by theories and practices more able to integrate them. On the other hand, economic growth without employment, technological changes, as

well as changes in family patterns and behaviours, systematically render a part of the population redundant, useless, even when socially assisted. In the words of Donzelot and Roman (1991, p. 3), “the relationship between the poles of society no longer take the forms of a *vis a vi*, but that of a shoulder to shoulder”. There is neither exploitation nor domination, but detachment. It is precisely this detachment which causes the violence of those who are left behind/outside; it serves as a way of being acknowledged or taken into account. “At present, conflict is the only means to remind us that society is one and that there is no democracy without equal dignity for its members” (p. 9).

We would venture to argue that social exclusion remains a concept on which conceptual consensus is lacking to a degree which is proportionally inverse to the consensus on its usage. Further, this shared usage is possible precisely because it remains an “open”, not rigorously defined concept, pointing to different dimensions and directions. It is more an indicator of dissatisfaction with a mere distributional (and static one-dimensional) approach than a conceptual and methodological solution to the multiple problems it alludes to. It is also an indicator of a shifting political concern within the European Union and its member countries: from the degree of inequality which may be allowed without risking disruptive social conflicts to the degree of detachment and un-belonging which may be allowed without risking the falling apart of the polity itself.

In order to take seriously this conceptual and methodological dissatisfaction, we probably do not need to enter a conceptual context to decide once and forever which specific content defines more adequately the concept of social exclusion. Rather, we should carefully spell out which definition we are using when. Above all, not only for research purposes, but also for policy making, we need to develop adequate indicators for the dimensions we include. From this point of view, it is fair to say that conceptual unclarity has not helped in developing indicators, even with regard to the dimensions of social exclusion which are most commonly taken as its distinctive features, i.e. the fact that it is multilayered, dynamic, persistent over time. On the contrary, in most national research, and certainly in cross country research, after having paid lip service to the difference between (income) poverty and social exclusion, to the dynamic and multidimensional nature of the latter, aggregate yearly income poverty data and income support measures are the main, if not the sole indicators offered. Rarely, if ever, is an attempt made at verifying possible linkages between different indicators of disadvantage (e.g. between lack of education and poverty, or between unemployment and poverty), even less at controlling their persistence over time.

Existing, cross country and year per year data on income distribution (such as that collected through national household surveys) are a poor indicator not only of social exclusion, but also of economic poverty as an experience which lasts over time, not only because they are not always reliable, but because they rely only on income or consumption and because they are static.¹⁰ Thus, both duration in economic poverty and possible linkages between income poverty (or inequality) and lack of fundamental social rights or impairment of fundamental abilities, or up-rootedness are missing. We want to stress the relevance of the former, not only of the latter. Poverty, and even more so social exclusion,

¹⁰ For a good overview of this kind of data see Abrahamson 1997

is not only the occasional, even if serious, lack of economic resources at a given point in one's own life course, but the inability to exit from this situation over time. Only data on duration and spells (in poverty, or in income assistance recipiency) are adequate to assess its incidence (e.g. Duncan, Gustafsson et al. 1995). Also the linkage (and its direction) between income poverty and other kinds of deprivation would be better understood if there were longitudinal data including not only income information, but also information on health, education, housing, employment and family history, as well as social networks.

This kind of comparative data should in time come out from the Europanel, although the small size of the national samples is likely to reduce the possibility of studying the socially excluded. Nevertheless, in the long run some dynamic processes might be detected.

Given the conceptual problems delineated above, rather than studying either poverty or social exclusion as "objective", self-evident status or conditions, it seems more fruitful to analyse how they are understood, acknowledged, given a social status - as "deserving" or "undeserving poor" - within a given society. Social assistance policies and the construction of the poor or socially excluded as social categories are as much part of the process by which individuals and groups become poor or socially excluded, and/or exit from poverty and social exclusion, as labour market processes, or family processes. They offer in fact - to different degrees and with different outcomes depending on the institutional framework, local cultures and circumstances - social definitions as well as resources, opportunities as well as constraints (e.g. Becker 1997). "It is from the moment they are assisted, maybe from the moment their conditions might entitle them to social assistance, even if they still do not actually receive it, that they become part of a group which is characterized by poverty. This group is not unified through the interaction between its members, but through the collective attitude society as a whole adopts towards it" (Paugam 1997, pp-23-24).

The process of social construction of poverty and of "the poor" actually begins even before the specific measures addressed to "the poor" or "the socially excluded" are put in place: in the ways poverty is assessed - measured - and in the relationship between criteria used for estimating the incidence of poverty ("counting the poor") and those used for defining income thresholds below which one is entitled to income support as well as those defining the maximum amount payable to different kinds of recipients. It is well known that estimates concerning poverty within any given country may vary according to an "absolute" rather than relative concept; and within a relative concept they may vary depending on whether one refers to half the median income or half the mean one, and on which kind of equivalence scale is used, i.e. what patterns of consumption, rationality and needs are expected in poor households. These are not only research choices, but patterns of public discourse on poverty, which in turn may constitute a reference point for policy. In a recent study Aubert (1997/8) has shown not only how different policy institutes in France define (income) poverty at different thresholds - between the two poles of "a vital minimum" and of a "decent minimum", but how different social minima themselves - that is income support measures addressed to specific categories - define different income thresholds at which each category is acknowledged as poor (with the RMI being also from this point of view the

most basic, or minimum).¹¹ In Aubert's words: "this ?the RMI's? threshold is the means by which the poor whom the state is willing to help are individuated, according to the rules and conditions fixed by the state itself" (p.21) . The same might be said of any other country. What differs between countries is the degree of categorisation (and the existence itself of an explicit set of policies addressing poverty), the degree to which income support is near the pure subsistence level pole or the decent level one, as well as the kinds of obligations and controls attached to reciprocity

In our study, thus, we study not poverty or social exclusion as self evident, objective phenomena to be found "out there", in the cities under study. We consider instead the subjects of social assistance : those who have an officially acknowledged, and even enforced, status as poor. Since we are interested in the workings, and efficacy, of income support policies for the able-bodied poor and their families, we study their beneficiaries, beginning from which beneficiaries are acknowledged, and constructed as such, by which policies, where, with what outcomes, both in terms of "career" in social assistance (what do they get, for how long, under which criteria and requirements) and in terms of outcomes.

A both historical and longitudinal perspective is essential to our approach. The first helps us to understand not only how specific policies developed in relation to specific national welfare state models, but in relation to local political and economic contexts, therefore also in relation to the presence of context specific kinds of social vulnerabilities. The second allows us to reconstruct and compare - cross-categories as well as cross-cities - the individual histories and experiences in social assistance reciprocity not in a given point in time, but over time: therefore reconstructing the dynamics between individual and family biographies, processes in the local labour market (e.g. recession or expansion), patterns of social assistance implementation, opportunities or constrains offered by the income support measure themselves. Thus, income support is not viewed and assessed as the only, or even main item in the set of resources (and/or constrains) available to beneficiaries, nor as the main predictor of the strategies they are likely to put in place. Rather, it is viewed as an item in a complex package, which has material, as well as relational and symbolic dimensions.

1.5. Minimum income policies within national welfare systems: a comparative challenge

Comparative work on social assistance and income support measures is even more difficult than comparative work on welfare state regimes or systems. In the first place, social assistance is only a piece, or sector, in the overall welfare state package. Therefore it may be fully understood only within the complete package itself: its internal boundaries between social security and social assistance, between means-tested benefits and

¹¹ Also in Italy, in the pilot experiment of a RMI to be initiated in the fall 1998, the income threshold has not been fixed at the level of relative poverty (which, according to the criteria used by the poverty Commission for a family of two is equal to the mean national consumption), but slightly below the social pension, which is the benefit paid to the elderly poor.

contributory and/or universal ones. For example, if in a country there is a non means-tested basic old age pension for all, there might not be the need for a means-tested social assistance old age pension for those whose contributory record is too short or does not exist for granting a pension. Thus, although such a system protects from poverty in old age, lack of entitlement to an old age pension would not be framed as an issue in policies to combat poverty and pension-less elderly as such would not be included in income support measures. Similarly, the administration of unemployment indemnity (in terms of linkage to contributions and previous work history, duration, degree of coverage of lost wages and so forth) is a crucial boundary-setting device between social security and social assistance. Possibly even more important, is the existence or not of a legally regulated minimum wage. In a different sector, measures addressing the cost of children (the framework, generosity of such measures, and so forth) may keep in a given country a larger or smaller quota of families with children above the institutionally defined poverty threshold, but not be defined as measures against poverty.

In the second place, income support measures targeted to the poor are a more or less complex package themselves. On the one hand, as we already mentioned, they may be categorical, or have different age limits, therefore constructing quite different populations at the social and demographic level, which then are difficult to compare. On the other hand, they may link to other benefits (housing, free social services, and so forth) the value of which should be taken into account not only in comparing policies, but in assessing the strategies of recipients. In the third place, even in the countries in which income support measures are nationally regulated, they are mostly administered locally. This is particularly true for income support measures addressed to the so called able bodied, which are the object of our study. It is true also for France, where the administration of the RMI is national, insofar as the insertion contracts, which are an integral part of the RMI both symbolically and practically, depend to a large measure on local initiative. Thus, on the one hand, national and even regional data on the number and characteristics of income support recipients, on the amounts they are entitled to and on those they receive are not always available for comparison. On the other hand, they would not in any case be sufficient. Last, but not least, if one is interested not only in how policies are framed and administered and on the characteristics of recipients, but in the efficacy of the measures, then knowledge concerning the measure(s) and the recipients' characteristics should be integrated with knowledge on the actual options available. Again, in the case of the able-bodied, how can the efficacy of a minimum income scheme be measured in terms of integration into the labour market if information concerning actual opportunities on the latter are not available?

It is not surprising, given these constraints, that, although there are a number of local and national studies on the performance of a given scheme, the few comparative studies in this field address not so much the actual implementation nor performance of minimum income schemes, or the actual characteristics of recipients, but the legal/institutional framework of the former, and the formal entitlements of the latter. Two studies are worth mentioning

here. The first is the well known study *Social Assistance in OECD Countries*;¹² the second is a study prepared for the European Seminar on Minimum Income, organised in Lisboa on September 27-28, 1996 with the joint support of the European Commission and the Portuguese Ministry of Social Solidarity and Social Security, on the occasion of the launching of the new Portuguese scheme.¹³

From these two studies we have information on the relevant formal characteristics and differences between existing minimum income schemes from the point of view of the conditions governing eligibility, forms of administration, linkage with other benefits and relationships with other social minima (e.g. minimum wage, or other categorical benefits). Much less data is available at a EU comparative level on actual amounts paid¹⁴ and on duration in social assistance, as well as on demographic characteristics of beneficiaries.¹⁵ Particularly, the demographic characteristics data available are too scattered, since very few countries are able, or willing, to provide them, often due to the de-centralised administration of the schemes. Moreover, they are highly dependent on eligibility rules, which can skew the data towards the more mature age brackets (where the youth are excluded) as well as towards women (since they are more likely to be included even among the young, if they get pregnant and have children). In reality, where there are no age limits, it seems that the sex ratio among the beneficiaries is very similar to that in the population. Differences in the incidence of single childless adults or of families with children may be dependent on the generosity of child allowances, while differences in the incidence of lone

¹² See T. Eardley, J. Bradshaw, J. Ditch, J. Gough and P. Witheford, *Social Assistance in OECD Countries, Synthesis Report, Research Report*, Department of Social Security, London, HMSO Edition, 1996. In order to overcome some of the above mentioned shortcomings in comparing widely different systems, this study has used the vignettes, or typical cases approach: comparing what "identical" cases are on principle entitled to in a given locality (i.e. reference is made by informants to what are the rules in a given city within a given country). Of course such an approach can undermine greatly the ambitious goal of comparing national - not only local - systems, since within country variation may be even greater than between countries ones, if there is no institutional, nation-wide, standard. It is the case, in this study, for Italy, whose position in the different rankings constructed by the researchers might have been totally different (and worse, if another town had been chosen. As we shall see in the following chapters, we used as well both reference to specific towns and the vignette method, but out of an awareness that there are local welfare systems. Moreover, we use the vignettes in a twofold perspective: to describe formal entitlements, and to describe actual practices.

¹³ See P. Guibentif and D. Bouget 1997. In the first section of this book the differences between regulations applicable in each member state are analysed; in the second section the actual administration of the various schemes, from the point of view of who are the beneficiaries and how much the implementation costs, is examined.

¹⁴ Since the minimum income typically represents a maximum threshold, and schemes pay the difference between this maximum threshold and total income available to the recipient (on a household basis), average actual amounts may be much lower than maximum ones. See, for instance, the study on the amounts paid within the various social minima in France, by I. Amrouni and A. Math 1997. Specifically, for the RMI the mean amount is about 67%. This is about the average ratio reported for Sweden in Guibentif and Bouget's work

¹⁵ According to the few data which Guibentif and Bouget have been able to collect on duration, it is possible that there are quite different national situations, with the Netherlands having among the longest durations (in half the cases the benefits are paid for two years or more) and other countries such as Sweden, Denmark and Sweden having average durations of 6 months or less. See also the study by Duncan, Gustafsson et al. 1995

mothers may depend not only on the policies themselves, but from the different patterns of women's participation in the labour force in the various countries.

With regard to eligibility rules, the main differences concern age, residence, nationality, and the ways resources available are evaluated.¹⁶ The minimum age to receive a minimum income is de facto or in principle 18 (only the presence of children may lower that threshold); but in France, Spain and Luxembourg it is much higher (if there are no dependent children) and in Germany parents are defined as responsible for their children as long as they are in school (university included), even if they do not live with them. In Sweden, on the contrary, 18 year olds are entitled to the benefit even if they still live with their parents. All schemes have a legal residence requirement, which in decentralized systems may be further specified as residence in the region paying the benefit. Moreover, several countries restrict access to minimum income benefits to those who comply with a minimum period of residence, which may be as long as 10 years, as in some Spanish autonomies for non natives to the region or in Luxembourg for non nationals. Nationality, in fact, together with residence is another requirement, either in the form of exclusion of non national and/or non EU citizens, or in the form of stricter residence and other requirements for non nationals (e.g. having a longer residence, having a certified, legal residence, belonging to specific groups, such as refugees or asylum seekers). In addition to these requirements, some systems have additional ones. Thus, in Ireland people working more than 30 hours a week cannot receive any income support, irrespective of their disposable income. In the UK (but the system is now changing) those who work more than 16 hours a week are excluded by this kind of income support, but may be entitled to another: family credit. In Denmark, applicants must have suffered traumatic changes in their life, thus indicating that the Danish minimum income scheme is framed as a temporary, stop-gap measure targeted to crisis situations, not to people who are suffering permanent poverty, or social exclusion.

With regard to the evaluation of resources, means-testing may include multiple dimensions: first the boundaries of the household and of expected solidarity, second the criteria by which household incomes are equalized (equivalence scales), third whether there is disregard for a portion of earned income, fourth the evaluation of assets, including own housing. As for the definition of the household, the variation may range from the minimum unit of the couple and their under-age children (in some Scandinavian countries), to the maximum which includes also non cohabitant kin towards whom there are legal support obligations (or who has legal support obligations towards the applicants), as in Portugal and in some Italian local schemes. Disposable household income may be integrally taken account of, or part of it be discounted (e.g. family allowances or part of earned income). The same applies to assets, particularly owner occupied housing, which in some countries is totally exempted from calculation, in others is exempted up to a given value, in still other is fully calculated.

¹⁶ Italy and Greece are not included, since they do not have a nation-wide institutional minimum income scheme for the able-bodied.

As far as forms of administration are concerned, social assistance in general and minimum income schemes in particular are the most decentralized items of the welfare state. This is partly because they derive from the old tradition of assistance towards the poor of the past, but increasingly so because of the specific role assigned to local governments both in assessing eligibility and in integrating income support with other measures. The most frequent situation is that social assistance in general, and particularly minimum income schemes (for the able-bodied), are administered at the local level, but within a nationally defined framework of rules and criteria. This general feature, however, is strongly diversified on the basis of the institutional framework, as we have already pointed out: from the extreme autonomy of local governments in Italy (where regional and municipal bodies may, but do not have to legislate on this issue) and of Portugal before the new scheme was introduced, to the highly centralised system of France and the U.K. This differentiation overlaps, but also crosses through the federal/centralist state one. Thus the Swedish or Norwegian centralist states have more local autonomy in setting thresholds, amounts, and so forth than the German Länder (although since January 1998 this has changed in Sweden where a more homogeneous system is now in place). In the most decentralised systems, in fact (excluding the Italian case, which is not only decentralised, but discretionary, at least at the national level), the amounts, and the equivalence scales, the range of additional benefits paid (e.g. housing), the integrative social services and also insertion measures offered, may vary from one locality to the other.

Finally, in all countries great importance is attached to work, either as a way of socially re-integrating beneficiaries or of giving them economic independence. Thus, in all systems there are obligations for adult recipients to be available for work, with a few exceptions (namely, for mothers of under-age children and for people nearing the retirement age). Yet, two somewhat distinct models seem to exist (see also Milano 1995). On the one hand, there are systems, and these are the majority (Sweden, Germany, some of the Spanish autonomies, the UK among them), which establish a direct link between lack of income and the fact of being unemployed. As a consequence, they enforce strictly (albeit with some exceptions) the requirement of availability for work and the seeking of work using all available means. Recipients of minimum income schemes, unlike those receiving unemployment indemnity, may be expected to accept jobs even outside their area of training. Additional services provided concern mostly support in job search: training, counselling and sometimes disregard of a portion of earned income. There may be also negative incentives in the form of suspension or suppression of benefit if the requirement of availability to work is not complied with. On the other hand, there are systems based on a broader concept of social exclusion, according to which lack of income is considered a symptom of problems requiring solutions other than just obtaining a job. In these systems the requirement of availability for work is integrated, and in some cases substituted, with others such as actions concerning health, education or housing. Moreover, these systems more explicitly stress the recipients' agency, through the recourse to formal negotiation processes, signing of agreements, contracts and so forth. These systems are still a minority (France, Belgium, Portugal, some of the Spanish autonomies, among them), but it is interesting to observe that all the newly introduced schemes are more similar to this second model, whereas the longest established ones are more similar to the first. Certainly the

concept of contract has generated considerable controversy, given the asymmetry of parties involved.

1.6. The overall context of welfare in the six countries studied by ESOPO

The fact that social assistance programmes are on the margins of the welfare state means that through their analysis it is possible to evaluate the limits and content of social citizenship (Leibfried, 1993). As social assistance is provided unequally to citizens, it gives an insight into the different social rights actually exercised by different groups of people in each country and in each local context. It is important to keep in mind, though, that 'social assistance' does not have a universal meaning, as in some countries it includes extensive services in kind as well as cash benefits. Moreover, resources can be allocated either on a 'universal' basis or contingent to all citizens within a certain social category (Gough et al. 1997). In the following pages, our scale of analysis is national, since we examine the local context in detail in the following chapter. Here we include the specific welfare systems for each country in order to locate the role played by minimum income policies.

There exist important differences in the format and application of social assistance among the six countries included in our study (see also Eardley et al. 1996). In Sweden there is a general assistance programme and a housing programme. In Germany, as well as these, there is also a group assistance programme and other tied assistance programmes. In France the model is highly fragmented into a diversity of group assistance (categorical) programmes and housing assistance programmes, as well as the general minimum income programme. In Italy and Spain there are a considerable variety of group assistance (categorical) programmes, with general assistance defined locally (city level in Italy and regionally in Spain). In Portugal a general assistance programme has been recently introduced, but group assistance (categorical) programmes continue to exist.

Social assistance expenditure in cash (excluding all tied assistance) increased in the period 1980-1992 in the six countries, with a higher increase in Germany and Sweden, followed by France, Italy, Spain and Portugal. Long term unemployment and the end of unemployment benefits are the major causes for this increase, as well as the proliferation of lone parents. However, in Sweden and Germany the increasing number of immigrants from Third World countries has become an added cause of growing importance. From the recipient point of view, benefits reach a relatively high level (in relation to an income earned in the labour market) in Sweden, a medium level in France and Germany and a low level in Spain, Italy and Portugal. Support in housing costs is quite high in Sweden, less so in France and Germany and of small significance in Italy, Spain and Portugal. Finally, the administration of social assistance also varies for the six countries. In Sweden there are national standards to be applied locally by municipalities; in Germany the Länder is in charge of establishing benefit rates within a narrow band fixed at the national level; in France the national definition is implemented locally with an ethos of uniformity, but with practical differences according to local initiatives; in Spain the Autonomous regional governments establish benefit rates; in Italy municipalities establish their own benefit rates according to resources, and in Portugal, although the model was previously like in Italy the new national programme involves the establishment of national rates (Gough, 1997).

Sweden

Social assistance plays a small role in Sweden's social security system, which relies on universal and contributory benefits. In 1990, 53 per cent of social security expenditure was financed by public authorities, 45 per cent by employer's contributions and 3 per cent by the insured persons. The universal, non contributory Citizens' Pension has left few older people receiving social assistance. Other social rights, such as parental insurance and employment rights with unemployment benefits contributes to the residual character of social assistance. Moreover, all other means of support need to be exhausted before claiming social assistance. However, once granted, social assistance is granted for as long as the person is in need. Thus social assistance, and the specific minimum income, *Socialbidrag*, constitutes a social right. Entitlement is based on legal residence in the country. This has created a dramatic increase in the proportion of immigrants receiving social assistance. In 1993, foreign born residents represented 10 per cent of the population, but 25 per cent of social assistance recipients. As a result of immigration, the proportion of the population receiving cash assistance has increase from 6 to 8 per cent during the 1990s. The other major group receiving social assistance is the young. In 1994, 63 per cent of the recipients were single people, mainly young. Couples with children and lone mothers each represented 15 per cent.

The majority of recipients of social assistance are not employed, although they could be, provided their income is lower than the established threshold. Eligibility is assessed and reassessed on a monthly basis and recipients have to meet the criteria of the municipality, as the system is decentralised. Thus substantial variations can be found in what a recipient receives in different municipalities, but also within the same municipality, despite the universal character of the programme. Work seeking is an obligation corresponding to a strong work ethic. The means test is the most comprehensive in our study. The unit of entitlement is based on the individual or the nuclear family. However, a child over 18 years old is considered a different household for benefit purposes.

Within the six countries included in ESOP, Swedish social assistance is the most generous of all. The amount received should cover expenses on durable appliances such as televisions. There are other supplementary amounts, such as travelling costs to search for work or to go to school.

Sweden also has a housing assistance which is implemented in three forms. First, people on social assistance can have all their housing costs added to the standard social assistance. Secondly, there is a general Housing Benefit system, administered by the regional social insurance office, with a benefit depending on the household size. Third, for pensioners, there is an income-tested housing supplement, it mainly goes to those with low or no supplementary earnings-related pension.

Germany

The social security system in Germany aims to replace earnings in the event of illness or disability and in old age, at a level close to the previous income. This involves considerable

economic differences. The system is divided into three main branches: the first gives security against old age, unemployment, invalidity, maternity and death. This branch is based on contributions, although there are non-contributory schemes for civil servants, soldiers and judges. The second branch gives compensation in cases of war injuries of to victims of crimes: these programmes are non-contributory. The third branch covers social assistance in case of need to guarantee equal opportunities for the individual. This programmes (training, youth services, child benefit, housing allowances), including the main social assistance, *Sozialhilfe*, are means-tested, and financed by general taxation and without a time limitation. The *Sozialhilfe* is administered by local authorities and funded by these institutions and the Länder. Pensioners whose earning-related pension does not reach the subsistence level may receive an income-related social supplement to reach the social assistance threshold. Moreover, people who have no rights for unemployment compensation, or have exhausted it, can claim Unemployment Assistance (which is based both on insurance and assistance). *Sozialhilfe* has two elements: *Hilfe zur Lebensunterhalt*, or general assistance, which has a legal entitlement and involves payments for clothing, for example, and *Hilfe in besonderen Lebenslagen* (assistance for people in special circumstances), which is directed to disabled people, people without health insurance and anyone with special need. Housing support is also available through social assistance and it is income-tested.

Recipients of social assistance can be anyone resident in Germany, although there are specific qualifications required by immigrants. EU citizens who have been working in Germany can receive benefits for up to six months (after losing their job), but after that they have to leave the country. The unit of entitlement is the individual or the nuclear family, although the workings of the principle of subsidiarity means that the resources can be collected from other kin members. Since the social assistance programmes are means-tested, most forms of income are included for the means test. Number of recipients of social assistance have increased dramatically in the last two decades (over 150 per cent increase). This increase is attributed to unemployment, which is more acute in the former East Germany. In 1992, 5.8 per cent of the total population was receiving social assistance, and 62 per cent of these were women. Single householders and lone parents (mainly women) were the largest groups of recipients. However, increasing unemployment is also bringing young people into the social assistance programmes. As in Sweden, an increasing number of recipients are immigrants, but also refugees and asylum-seekers. In 1992, 50 per cent of families receiving assistance did not have German nationality.

Social assistance is relatively generous as it includes payment for items such as durable goods. It is generally administered by municipalities, or districts in large cities, under the Länder authorities. There is, however, a considerable level of discretion exercised by the local authorities. Moreover, non-governmental organisations are closely involved with the state services in the provision of welfare. In fact the co-operation is regulated by law.

Housing costs (including heating) are covered as an extra amount added to the *Hilfe zur Lebensunterhalt* payment; here too the local authorities have considerable discretion. There is not a special housing programme as in Sweden. A second scheme called Housing Benefit, however, which is income related, is directed to very low income people. In 1990

around 6 per cent of households were receiving Housing Benefit, a lower number of those entitled to do so.

France

Social security in France is divided in several schemes based on occupation and according to different workers categories. The *Régime Général* provides coverage for sickness, occupational injuries, maternity, the family, old age and death. Besides this there are the *Régime Agricole* and other schemes for civil servants, railway workers and miners. Supplementary social security schemes also include a supplementary pension.. Beside these, France has a highly fragmented social assistance, due to the existence of several programmes designed for different and specific circumstances. There are eight social minima benefits including the *Revenue Minimum d'Insertion* (RMI). The other seven are: *Allocation de Parent Isolé*, *Allocation d'Insertion*, *Allocation de Spécifique*, *Minimum Vieillesse*, *Allocation Veuvage*, *Minimum Invalidité* and *Allocation aux Adultes Handicapés*. Whereas the RMI is targeted to those non-eligible for any other scheme, the other seven are targeted to specific populations. These programmes are financed by social contributions and general taxation. Interaction between the various social programmes to provide resources to the recipient is also complex. In five out of the eight programmes (including the RMI) recipients are not obliged to seek work. Entitlement to most of these programmes is granted to citizens according to needs, and to immigrants with up to ten years of residence and refugees with three years of residence in France.

In the French context, the fragmentation of programmes requires a closer look at each one. Three programmes which are outside the scope of our study (*Minimum Vieillesse*, *Allocation aux Adultes Handicapés* and *Minimum Invalidité*) cover the population over 65 (or 60 if disabled), people with disabilities and people who are sick or disabled through a non-work related accident respectively. The first of these two programmes is often paid as a top-up to contributory retirement benefits and it is distributed by the pension funds. No limit is established to the duration of payments. The second covers those , between 20 and 60 years old, with permanent disability. Medical checks need to be done every five years to prove the continuity of disability. This programme is administered by the *Caisse d'Allocations Familiales* (CAF). The third programme has no limit to the duration of the claim and it is financed through social security contributions. These programmes include resident immigrants. However, whereas to receive the MV a person needs to have ten years residence, for the MI no specific length of time is required.

Two family related programmes are *Allocation de Parent Isolé* (API) and *Allocation Veuvage* (AV). The first is a benefit for lone parents and the second for widows less than 55 years old. It is more generous than RMI, but it has a time (or age of child) limit. The API is the responsibility of the *Caisse d'Allocations Familiales*. The claimant cannot reside with a member of the opposite sex. The AV is directed to widows who are rearing or have reared children. It excludes self-employers (only farmers are included). It is financed through social security contributions. While these two programs are means tested, there is a complex system of universal benefits paid for children, which are administered by the *Caisse*

d'Allocations Familiales and which constitute a substantial income integration for families with children

Two other programmes are directed towards those who fall outside other entitlements. These are *Allocation de Solidarité Spécifique* and *Allocation d'Insertion (AI)*. The first of these is a state benefit for the unemployed whose entitlement to unemployment insurance benefits has expired. Beneficiaries must be under 65 and have worked for 5 years out of the previous ten. This programme is mainly directed to the long term unemployed. The second of these two programmes (AI) is claimed by those who are not entitled to other unemployment benefits. However, young adults (16-25) and lone mothers with little employment history are excluded from the programme. Both programmes are financed two-thirds by the state and one-third by contributions from civil servants.

The RMI is a means-tested entitlement for unemployed people without other means. It was introduced in 1989, later than the other programmes, and is a national benefit, administered by the *Caisse d'Allocations Familiales* at the local level. However, the 'insertion' component is financed through the *départements* which allocate about 20 per cent of the benefit in the insertion programmes, such as job training. The required co-operation among the different levels of state has created tensions concerning financial responsibility. The benefit unit is the nuclear family, but persons under 25 are not entitled to benefit unless they have children or are pregnant. Immigrants are eligible provided they have been resident in France for three years. As the number of the unemployed is increasing, the original plan to provide insertion has been under stress, mainly at the *département* level, resulting in an increased number of beneficiaries not following an insertion plan.

The RMI beneficiaries are also entitled to received housing cost support as well as goods and services in kind (through *action sociale*). However, there are housing and family benefits financed through contributions, local taxes and national state transfers to the *Branche Famille, Départements, and communes*. Housing costs are not fully covered and the financial support depends on the household composition.

In theory the RMI is applied in much the same way all over the country. The amount of the allowance is strictly defined and universally applied in a rigorous and bureaucratic manner. However, there are differences in the proportion of RMI beneficiaries with a Social Insertion Contract or in the amount of financing given to any accompanying measure. The different ways in which people are treated come from the different local institutional set-up, and the sharing out of tasks and area control as we shall see in the following chapters.

Spain

Historically, the social security system has been contributory. This system provides coverage for sickness, occupational injuries, invalidity and pensions. There is also a universalised Public Health System. However, since the 1980s Spain has developed a dual system. Alongside the contributory social security system, the non-contributory systems covers: complementary subsidies to the Minimum Pensions of social security; non-contributory pensions for citizens over 65 without contributory rights; invalidity Pensions

for the disabled; assistance subsidies for the unemployed and social assistance incomes. The non contributory system has developed since 1982, sector by sector, without introducing a unified mechanism against poverty. Its impact has been considerable. For example, the total number of assistance pensions has doubled between 1982 and 1993.

Social assistance incomes or *Ingreso Mínimo de Inserción* is available for adults of working age. This social assistance income has not been nationally legislated for, neither there is a uniform nation wide implementation. In fact, the 17 Autonomous Regional Governments have established their own regional systems following the first programme established by the Basque Autonomous Community in 1989. Although each Autonomous Community has established its own minimum income programme, only the Basque Country, Catalonia, Madrid and Navarra are comparable to the programmes in the other countries considered so far in this study.

Minimum Income is a means-tested programme. Beneficiaries are generally citizens between 25 and 65 (before retirement age, when they are entitled a pension scheme). Only in special circumstances, such as disability or parental responsibilities can people under 25 become beneficiaries. The benefit is granted to the individual household unit, which is assessed in order to decide eligibility. Although there exist variations between regions, generally net earnings and other social security benefits are taken into account in full, except for child allowances. Investment incomes are also considered. Foreigners can become beneficiaries after one year's residence in the Autonomous Community, but there is not a unified criteria among the different regions. It is not possible to transfer payments from one region to another.

The claimant of minimum income must be actively seeking work when economically active and is, therefore, required to register at the National Institute of Employment. Within each Autonomous Community there is a form of social contract between social service department and the claimant, which includes skill enhancement, training, assistance in applying for jobs and, only in a relative small number of cases, job insertion. Another measure which is sometimes linked to the minimum income include the *Ayudas de Emergencia*. This is a support measure that functions ad hoc, according to available resources, and is paid to cover exceptional or urgent need (mostly to cover some housing and food costs). The amount varies according to circumstances and the tier of government, since the measure can be paid by either national, regional or local governments.

The minimum income originally designed for citizens vulnerable to social exclusion for reasons other than lack of work, is increasingly being applied to unemployed people who have either exhausted their unemployment benefits or are not entitled to them. There is also an important territorial divide. The existing decentralised social assistance programme in Spain means effectively that this social entitlement is highly fragmented and differs according to the region in which the beneficiary lives. Moreover, the majority of regional programmes are far from generous. In fact average benefits are about half the poverty line and the proportion of income given by the measure diminishes, the larger the family. As we shall see, the Basque measure is in this sense an exception.

Italy

The social security system in Italy is highly diversified following a corporatist model. Schemes are earning-related and separately funded. However, there is also a Public National Health System, established in 1978, covering all citizens for medical care. The majority of pensions are administered the *Istituto Nazionale per la Previdenza Sociale*, a national agency which comprises 18 different separate funds. Pensions are mainly contributory. People whose contributory record has reached a minimum time period, but does not grant the minimum pension, may have it integrated on the basis of a means test for the individual or the couple (*pensione integrata al minimo*). A *Pensione Sociale* provides a means-tested pension for people over 65 who do not benefit from any of the other pension schemes.¹⁷ Invalidity pensions are of two kinds: one is provided to those who have become disabled during their working life; the other is provided to those who have been born or have become disabled outside the working life. Also part of the social security system are two kinds of unemployment benefit. One is provided to workers made redundant due to a decline in business and the other to involuntary unemployment. The first is much more generous than the second. As in the case of Spain, young unemployed people, as well as people of any age (mostly women) without prior work experience, are not entitled to unemployment benefit or any other type of benefit within the social security system. Finally, there is no universal system of child allowances. Means-tested family allowances (*assegno al nucleo familiare*) are paid only to wage workers, since they are partly financed through contributions.

There is no nationally regulated means-tested income support measure, except for the elderly (*pensione sociale*) and the handicapped (*assegno di invalidità civile*). Since 1977 the state transferred the responsibility for social assistance to the regions and the municipalities. These institutions inherited the properties and functions of local charitable bodies in offering income support to the poor. In the absence of a national law regulating rights and duties in social assistance (and in social services provision), many regions approved regional laws on social assistance. Not all regions, however, have such a law. Moreover, there is diversity within regions as well as between regions in the access criteria to social benefits. The consequence of this is a differentiated system of social citizenship.

Eligibility requirements for means-tested income support are defined locally and mostly defined in categorical terms. In general they privilege the elderly, the handicapped and children, in that order. Conditions of eligibility are more restricted for the able-bodied than for the elderly and the severely disabled. Able-bodied people need to be ready to take a job if offered or be involved in public work jobs. Since 1983, training schemes have been offered, mainly in the northern regions, as part of this social assistance programme. As in the case of Germany, benefit is not payable when there are relatives legally liable for any member in the claiming household. However, in real life this requirement can be overlooked. The amounts paid vary substantially among regions and among cities. Some groups receive more generous benefits, as is the case for pensioners and the disabled,

¹⁷ The pension system has undergone a massive reform in recent years, with pensions becoming less generous, and criteria homogenised across categories.

whereas the able-bodied (including lone mothers) are less generously treated and often totally excluded from any income support measure.

It is important to keep in mind the important role played in Italy by non profit agencies, particularly Catholic and other religions' ones, in the field of assistance to the most marginal and needy, including poor Third World immigrants. These agencies may act alongside public ones, in a subsidiary way, or may be directly involved in the public provision of social assistance through formal agreements or forms of contracting out.

Portugal

The social security system in Portugal is divided into two main branches. First, contributory benefits covering family, unemployment, short-term sickness insurance, retirement pensions, invalidity and disability benefits, and death benefits. Second, the non-contributory schemes to protect citizens without sufficient insurance contributions. Social security is provided through regional social security centres, which are autonomous bodies, although working under the policy and direction of the national Ministry. The contributory pension operates for men of 65 and women of 62 years. A Supplementary Pension (or Income Supplement) has been established from 1994 for those retired with insufficient social insurance contributions.

On similar lines there is a contributory Unemployment Benefit and also a Social Unemployment Benefit for those who have not accumulated sufficient contributions or whose entitlement to unemployment benefit is exhausted. In this case, only 180 days contributions in the previous year are required. As in Italy and Spain, there is a universal Public Health Service. As in Italy, some services require partial contributions from users, with the exception of the poor

Social assistance has been linked to the traditional ways of helping the poor. Only in 1996 the National Minimum Income was established by law. Soon after this a 12 month experimental period was initiated, before implementation in 1997. Moreover, there are 'extraordinary social action benefits', which are not guaranteed as a right and are provided by the local branches of the Regional social Security Centres (or, in the city of Lisbon, by the *Casa Misericordia de Lisboa*) in cases in which the individual and family are in extreme need. Various forms of help are also available from local authorities, although they are usually granted only for a short period of time. Support at the local level is usually provided in kind, through the provision of services.

Eligibility to social assistance is individual, but means-tested on the basis of household income. The main conditions of entitlement are insufficient income from other sources. The new national minimum income scheme is inspired to the French RMI in that it includes social integration measures to be agreed upon between social services and beneficiaries (including both the claimant and other household members). These measures may include availability for work or vocational training, school attendance, participation in socially useful job, or activities aimed at developing personal autonomy

Political refugees and stateless persons can claim the available income support measures after six months of residence in Portugal. As a whole the level of generosity is very low.

There is also a means-tested housing allowance. This subsidy is included within non-contributory benefits and occasional temporary cash benefits in case of need.

1.7. Some concluding remarks

Social exclusion is a nationally and locally based experience (Saraceno, 1997). We have concluded this Introduction by focusing on the different programmes in the six countries studied by ESOPO in order to make clear to the reader where the Minimum Income Programmes stand in relation to the wider social security systems. In the following chapters we analyse the minimum income policies of fourteen cities within the six countries. As has been stressed above, the local level is highly significant for different reasons. Not only may urban labour markets cause social exclusion through unemployment, but also very low paid jobs can be a source of social exclusion, since workers with very low salaries and lacking social rights can be excluded from consumption activities which are part of the cultural practices of the society to which they belong. Moreover, central governments can enlarge the number of socially excluded by withdrawing financial support from social security programmes. In these cases the existence of a minimum income may help people in need to get by, but do not necessarily include them in society from a cultural or consumption point of view. Further, as Atkinson (1997) has argued, exclusion from consumption can limit the possibility of participating in modern urban labour markets. In this sense, the level of generosity of income offered by minimum income programmes is particularly relevant. It can lead beneficiaries to participate in community activities as it is the case in Sweden, and to a certain extent also in Germany - immigrants from Third World countries, for various reasons, are often the exception - or leave them without enough economic resources to purchase goods and services adequate to the average standard of living. This is often the case in Italy, Portugal and Spain. As children are particularly affected by the lack of goods, services, as well as capabilities, needed today in social interaction in cities, it is more likely that poor families who depend from assistance in these three countries will reproduce a similar economic and social vulnerability in the younger generation in years to come.

2. METHODS

2.1. Introduction

In the following chapters of this report the different types of economic support within each city will be compared considering: a) different socio economic features of the local contexts b) actual characteristics of the local welfare systems, c) characteristics of the welfare

recipients, d) duration of the income support, e) impact of the measures on the recipient's life.

Each section of this chapter¹⁸ will be devoted to one of the methodological approaches used in the research project for this comparison. In particular, in section 2 we will present the methodology which has been used for the analysis of the local context. In section 3 we will describe the vignettes technique that has been utilised to define the features of local welfare systems. The focus of section 4 will be on the dynamic analysis of welfare use, based on administrative archives. In section 5 we will describe the survey which has been used in the French context where administrative data was lacking. Finally, in section 6 we will present a methodological note on the interviews which compare actual and former recipients, to compare the impact of the different measures.

2.2. Methodology of the analysis of the local context

One of the aims of our work is to specify the relationships between specific urban contexts, situations of poverty and precariousness, and welfare measures in favour of the disadvantaged populations.

Given the infra-national and international comparative dimension, the relatively detailed presentation of the different urban contexts must enable a reasoned evaluation of the social policies in favour of the disadvantaged populations, conditioned by local characteristics. In fact, how would it be possible to undertake an evaluation of the measures against poverty without having a precise idea of the different social situations where such measures are implemented?

This evaluation must therefore take into account the extent and kind of poverty in each context. For example, the analyses of the measures and of the situations experienced will vary considerably, according to whether we are dealing with a town heavily damaged by changes in the industrial structure, with high unemployment rates and a section of the population in precarious conditions or with difficulties in entering the labour market, or a town dominated by the private and public service sectors, less touched by poverty. In other words, we cannot separate the poverty issue from the social conditions which generate it and from the social structures in which they operate. This aspect is an integral part of our work as we are working at a local level in a urban context.

¹⁸ Section 2 is edited by Marco Oberti; section 3 by Nicoletta Bosco and Nicola Negri, section 4 by Wolfgang Voges, section 5 by Yves Bonny and Marco Oberti and section 6 by Yves Bonny.

Socio-economic aspects

An examination of the socio-economic aspects very simply means defining the model of economic development of the town, with the support of data. A brief local economic history must enable us to understand which activities have supported the development of the town over the last thirty years. Which have the main sectors of employment been? How have they evolved? What is their present situation? What has been - and is - the role of the public sector?

This means we must show in a clear-cut way whether the large-scale industry has been a pushing factor for the development of the town or not, so we need to look at sectors of industrial development and the type of labour requested during its expansion (unskilled labour, technicians, engineers etc.).

The presentation would be incomplete if we did not account for the transformations which have subsequently influenced the socio-economic fabric. An idea of this evolution enables us, for example, to establish a link between the dismantling of a part of the manufacturing fabric, the setting aside of an ageing working class population and the recourse to social policies, or again to better understand the difficulties faced by young people of working class origin, - little or badly qualified - trying to enter the labour market. This can also enable us, considering other elements - such as local culture, political traditions, type of social intervention, civil society and associative sectors - to show less mechanical lines of reasoning, more complex and less dependent on the mere economic aspects.

This does not mean we want to remain linked to a dichotomous vision, with on one side towns weakened by deindustrialization, and on the other towns fully developed thanks to services and new technologies. We would simply like to highlight those socio-economic processes particularly active in the production of poverty and the responses given at a local level (though the local level is not autonomous and depends on other levels, among which the national). In the table presented in the appendix we have attempted to characterise the model of economic development, with the aim of leading each team to define the trends for the different towns.

Our aim is to draw a comprehensive profile for each town, enabling us to come to know its situation as far as its economic activities, level of employment, extent and nature of the economic difficulties and the present trends in transformation are concerned.

Socio-demographic aspects

The data requested on the age structure, family situation, level of education, residential situation, etc. must enable us, in a similar way, to characterise the population of the town. Is it an ageing population or, on the contrary, a very young one, with what level of education? Do families mainly own their own houses? Are single families or large families highly represented? Is it a population settled long ago? What is the level of relevance of single-parent families?

All these elements, connected to the previous part on the socio-economic processes, have an important influence on the way the phenomena of precariousness relate to certain social

situations. It will also be necessary to compare systematically the relationship of the population on Income Support Provision to the whole of the population.

We have insisted on the need for a qualitative interpretation of data able to connect some trends (e.g. the high presence of single women with children, or of young people in their 30s still living with their parents), to specific forms of precariousness and of formal and informal solidarity. The image emerging from the presentation and observation of socio-demographic data has meaning only if it enables us to define other aspects of poverty. We know, for example, what distinguishes family structures in Southern European countries from Northern European ones, and their importance in the understanding of the social forms of poverty.

Political and institutional aspects - civil society

It seems equally important to have available elements to define the local political system, at least its main features, in terms of political sensibility: social-democrat, liberal, moderate, communist, etc.

The overall knowledge of the local policy against exclusion and poverty is another important aspect: basic or marginal intervention, degree of mobilisation, continuity in time rather than discontinuity or rupture, sectorial policy, rather than global or transversal etc.

Special attention needs to be paid to associations and to informal organisations in general, bearing in mind that public power is never alone in intervening in the struggle against poverty. It is important to define the nature (laic, religious, political), the extent and the dynamism of the associations operating in this area and their relation to public and private institutions. It is fundamental to understand the capacity of intervention of the informal sector, as in this case, once again, results will depend on the action of informal structures - such as associations - or on close partnerships between the various actors, as well as on public, strictly institutionalised, structures and measures.

The aim is to define the local political-institutional set-up for the fight against poverty. This can be done by taking into consideration all actors involved and showing the relations which link them together - whether public, private, institutional, associative, confessional or informal - in the programme concerned. It is evident that this refers to local political cultures which call into play concepts such as integration, citizenship, public action, local community and are not necessarily the same as those identified, say, at a national level. Once more, the absence or presence of such a local fabric has a significant influence on the effectiveness of a measure, or can be an important element to consider in the interpretation of local situations.

These are key-elements in defining more exhaustively local welfare services, or local systems of social protection in the fight against poverty. We should be able to indicate the most important processes operating in providing a specific pattern to the types of action and organisation as far as the poverty issue is concerned.

The synoptic tables

A first stage involves filling in table 2.1 with information on the towns. It is only in the second phase that we compare the local situations with the typology and with the different processes it contains (table 2.2).

Table 2.1 is a presentation and interpretation of the overall situation in the cities studied. Each column is completed with quantitative and qualitative data. Clearly, the points indicated in each column are neither exhaustive nor completely independent from each other. It is easy to understand that some aspects could be placed in several columns or are related to points already mentioned. The columns Political Dimensions, Local Welfare, and Civil Society, for example, can be grouped in a logical way.

The main aim of the second, more general, table is to harmonise the presentation of the local contexts, but, above all, to give it a sociological content. In reality, most of the towns have mixed characteristics. Activities of different kinds (industry, service, trade, finance, etc.) co-exist, so the effects of consumption and the relationship to services (including public services) are significant every where, not only in the towns dominated by the service sector.

This stage is thus characterised by a high level of generality, but makes it possible to relate some phenomena and poverty situations to specific social and urban structures.

The detailed consideration of the local level is out mainly in the presentation and analysis of the institutional and organisational configurations of civil society, where special attention is paid to the organised actors operating against poverty and precariousness. The local effect may be very marked, depending on the way the action is conceived and organised, and the way in which social programmes - even when defined at a national level - are interpreted. It is at this stage that we take into consideration political and cultural traditions, and the specific features of the civil society (associative fabric, position of the Church, voluntary work, familiar solidarities), which are elements related to other aspects of the definition of the types of towns.

We will conclude this section presenting three documents:

- Table 2.1 is the basic model for compiling the outline characteristics of each city.
- Table 2.2 serves for the comparison of each city with the types suggested, in order to test the categories and highlight possible problems.
- a diagram indicating the place of the local context in the overall procedure of the analysis of poverty and measures of intervention.

Table 2.1: Presentation of towns

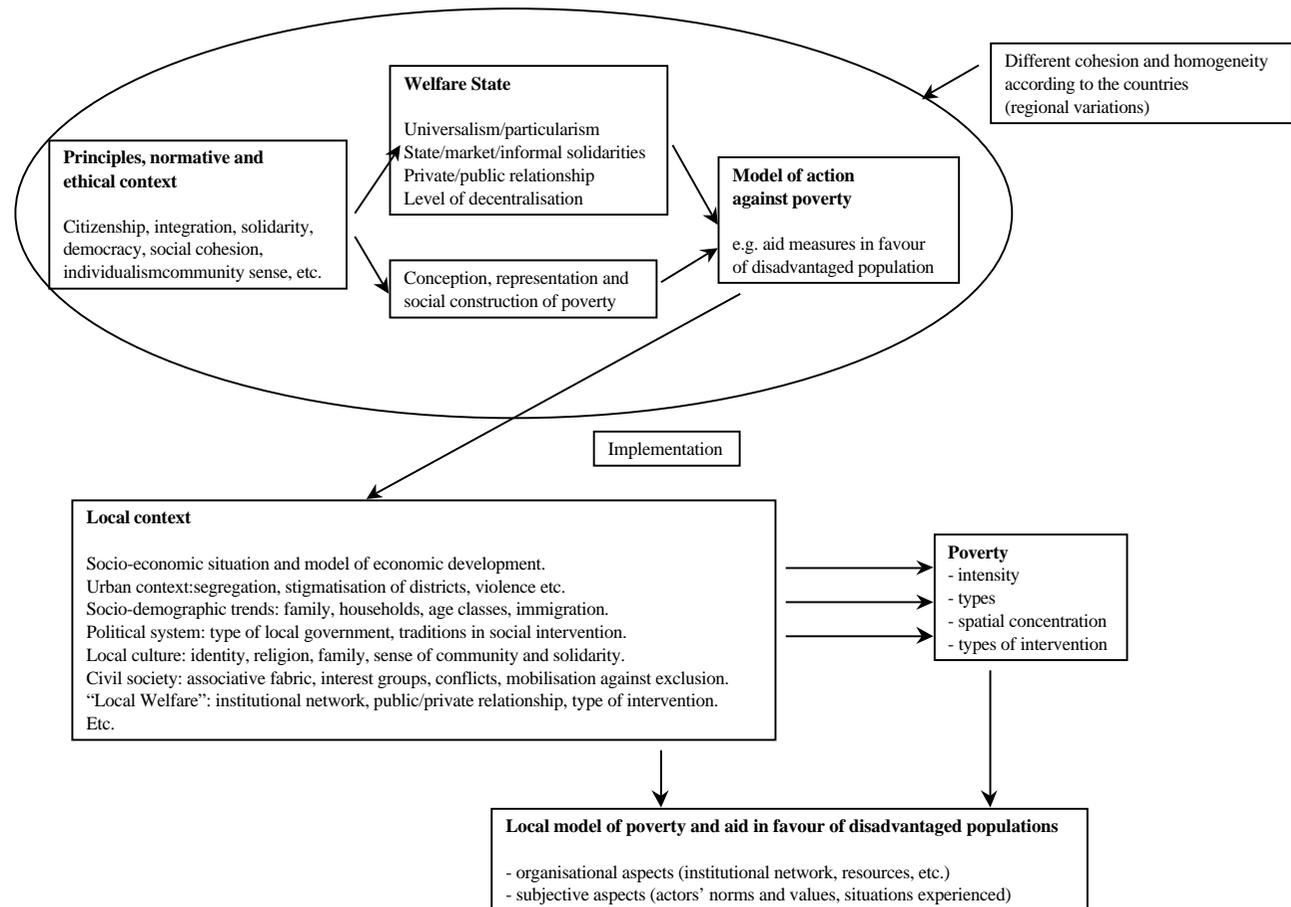
| Types of economic development Socio-economic processes | Class structure and urban structure | Socio-demographic trends and immigration | Poverty | Political dimensions | Local welfare | Civil society |
|--|---|--|--|--|---|--|
| <ul style="list-style-type: none"> -Fordist deindustrialisation - shift to service sector (advanced services) - new technologies - about market changes - financial economy - etc. | <ul style="list-style-type: none"> - division and evolution of the main social categories - level of social polarisation - heterogeneity of social position <hr/> <ul style="list-style-type: none"> - level of social and spatial segregation - social hierarchisation of space and intensity of stigmatisation of districts and inhabitants - type of environment - housing: urban and political expansion | <ul style="list-style-type: none"> - main transformations in familiar structures - characteristic of households - relation to poverty issue - relation between different age classes and familiar solidarities <hr/> <ul style="list-style-type: none"> - importance and characteristics of immigration | <ul style="list-style-type: none"> - categories involved, evolution, extent and localisation of the process - perception, qualification and evaluation | <ul style="list-style-type: none"> - local political system: political sensitiveness, aims and priorities - action (type of intervention) and mobilisation in fight against poverty - social base of local government | <ul style="list-style-type: none"> - institutional network and organisation; - public/private partnership - ramification and extension of solidarity actions and social protection in the civil society - superimposition of public and non profit sector - level of decentralisation and relations with the central government - financing - sector of social policies and relation to the measures studied | <ul style="list-style-type: none"> - associative sector - religious structures and actions - interest groups - relationship with politicians - urban social movements - implications of social groups in local life. |

Table 2.2

| | Type (1) of economic development | Class structure | Urban structure | Poverty | Socio-demographic trends⁽²⁾ and immigration | Political dimension and local welfare | Civil society (see part 2 chap 1), |
|----------------------------|---|---|--|---|--|---|---|
| Global cities | High presence of large industries initially, then development of service sector, leading to a urban economy dominated by services | Class structure becomes more complex with appearance of new social strata linked to service sector. Polarisation at two poles of social ladder; on one side an economic, political and financial elite and on the other a class of precarious workers in manufacturing sector, now moving to the service sector | Social space – initially very hierarchy-oriented to industrial development – continues to be so. It is possible to distinguish the districts, which become inaccessible to popular classes (gentrification), from the periphery areas or from the inner cities where collective social housing and degraded environment dominate | Highly visible as it is spatially concentrated and contrasts in a marked way with greater wealth. The most marginalised (tramps, etc.) are numerous | Important and diversified, it does not only affect manual workers. It is highly spatially concentrated. | The local political system is more and more structured as a function of national and international events | |
| Town of producers (Type A) | Fordism: large industries | Strong social polarisation: large poorly-skilled working class / an entrepreneur class. Changes on the way tend to differentiate the class structure. Training and qualification | Strong social and spatial differentiation of the environment: working class areas (social environment) / residential areas (bourgeoisie, middle class). Processes of | Related to the altering of structure of working class world and to the difficulties of entering the professions for the young, less qualified generations. It is highly spatially | Immigration has provided the large industries with non-skilled workers when the local manpower was insufficient. Immigrants are usually little integrated in local and | Though the working class and its political representatives become weaker, the reference to popular classes remains an important factor in political placement and confrontation | |

| | | | | | | | |
|----------------------------|---|---|---|---|---|---|--|
| | | occupy a more important place | urban relegation | concentrated | national society | | |
| Town of producers (Type B) | Diffused economy: small and medium enterprises and industrial districts | Weak social polarisation: workers/entrepreneurs. High identification with small enterprise model. Local qualified working class | Relatively mixed and integrated environment. Few large working class areas. Moderate spatial segregation and quality of environment | Very limited, as local society is very integrating. Social and network relationships are very intense and develop a sense of community | Not very important, manpower recruitment is mainly local | Political under-culture which does not develop a class antagonism. The presence of a strong local identity limits the fragmentation of society | |
| Consumer town (Type A) | Service sector: high presence of services and administration, together with production in leading and new technology industry. Important role for university teaching, research and services to enterprises | Large salaried middle class, most of whom have secondary school education. Public/private distinction | Social differentiation of environment. Weak presence of working class limits importance of districts and popular towns | More diversified, less present than in producers' towns and less concentrated in space | Weak, these towns mainly recruit their own labour force at a regional level | The middle classes are highly involved in local and political life and tend to mitigate class struggles. They contribute to innovation at a political and social level | |
| Consumer town (Type B) | Large public sector: local and central administration, scarce presence of services to enterprises. Low dynamics in the industrial sector | Important class of public sector employees, and a class of self employed workers, politically protected. Several categories of the population dependent on social welfare | Residential and popular areas, uncontrolled urbanisation which sharply reflects social inequalities | It reaches high levels but is often integrated in the local networks of solidarity and informal economy which mitigate phenomena of exclusion | Weak. These towns tend to suffer from emigration | Political power rests mainly on control and redistribution of public funds on a patronage model. Dominance of the principle of political exchange through dependence relationship | |

Figure 1



2.3. Vignettes

The vignette technique

A “vignette”, unlike the usual questions employed in sociological surveys, is made up of two parts. In the first part an hypothetical situation is defined. Here are some examples:

(a) <<your mother is in need of daily care>>;

(b) <<Jim and Margaret are prepared to move and live near Jim’s parents, but teachers at their children’s school say that moving might have a bad effect on their children’s education. Both children will be taking O - levels>>

In the second part of a vignette some questions are put to the person interviewed. The aim of these questions is to understand what the interviewee would do if he/she were in the situation defined in the first part of the vignette. Questions could also concern what the characters of the vignettes should do. Referring to the first example (a), we could continue the vignette asking the interviewee << would you give up your job to provide that care>>. Referring to the second example (b), we could put these questions: << What should Jim and Margaret do? Should they move or should they stay?>>.

Using vignettes it is also possible to describe hypothetical evolutions of original situations. So a vignette can have more than one stage and for each stage specific questions can be put to the person interviewed. In this way it is possible to observe << how decisions taken at one point structure or constrain future choices>> (Finch, 1987, p.111).

In the seventies, vignettes were used in the States to study, for example, to what extent people who had caused a car accident took the blame for it upon themselves and, more in general, to study the sense of responsibility for crime (Neff, 1979). But social researchers began to be better acquainted with this technique, in the eighties, after a contribution of Janet Finch, where vignettes were used to study normative issues (Finch 1987). Finch’s basic idea was that the commonly used survey techniques refuse to acknowledge that actors do not express their normative beliefs and values in a vacuum: <<meanings are social and [...] morality may well be situationally specific>> (Finch, 1987, p.105). Therefore actors communicate their normative beliefs and values considering the specific context of circumstances and social ties, where they are embedded. According to Finch’s method these social contexts are defined in the first part of the vignettes. In the second part respondents are asked to make a choice between two alternatives about what ought to happen (Finch, 1987, p.107) in the described context. Without having read Finch’s work, Alberto Marradi applied a similar approach to study the ethic of post - industrial classes in Italy (Marradi and Prandstraller, 1996).

Since Finch’s seminal study, other researchers have made use of vignettes in different ways. For example, vignettes were used not to find out what “ought” to happen in a specific context but to understand <<which aspects of policy form important parts of the context in which people [...] can make choices [...]>>. In this case the aim of the vignettes was to define the <<role of policy in creating that context>> . Through a use of vignettes such as these, scholars in social policy have succeeded in dealing with problems of descriptive comparative research and, in particular, in comparing the welfare benefits that are supplied in different contexts (different nations or cities or districts) to persons or households in need with the same characteristics. Jonathan Bradshaw with others, for example, employed

vignettes to compare <<the structure and level of child benefit packages in different countries>> and to assess <<the effort that different countries are making for their children welfare>> (Bradshaw *et al.*, 1993, p.1). The research of Bradshaw *et al.* also shows the ability of the vignette technique to provide detailed and comparable country by country descriptions of social assistance schemes on the basis of up-to-date data.

Nevertheless in this study the limits of the technique are highlighted (Bradshaw *et al.*, 1993, pp.12 -13). First of all, Bradshaw *et al.* point out that the more vignettes define the circumstances of hypothetical situation, the less they represent the overall real situations they should encompass. For this reason, social researchers who resort to vignettes must pay attention to their “illustrative” rather than their “representative” character. Secondly, the same vignette could closely fit real situations in one context, but be unlikely and meaningless in another. Lastly, the vignette technique <<inevitably produces a description of the way the system should work rather than how it necessarily does work>>. So, when research is seeking to compare and evaluate social policies, they have to consider that interviews by vignettes are inclined to concentrate on the “intended” impact of policy rather than on the real one. Despite this limit, some scholars, using the vignettes technique in descriptive comparative researches found <<variation in the assessment of applications for social assistance between the cities, as well as within parts of the same city and between individual social workers in the same office>>. Therefore vignette technique can be considered to be a very useful tool to detect differences in the processes of implementation of social policies at the local level.

Use of vignettes in ESOPPO

In ESOPPO research program we have used the vignette technique in a way which is quite similar to that used by Bradshaw *et al.* The aim of the vignettes we have used in the ESOPPO research program is to compare the structure of income support measures in different local contexts in a comparative and illustrative way. Vignettes have also been used in the interpretation of both the quantitative longitudinal data and qualitative data collected in the interviews. We have considered four categories of claimant that typify the situations of need of the able-bodied poor in the different cities. The categories considered are: lone mothers, the able-bodied, families with children, immigrants. For each category we have considered three typical situations described in the Appendix C.

The vignettes were then presented to some “experts” whose opinions were considered representative¹⁹. Beginning with the questions of the vignettes, the interviewers had to call the expert’s attention to the following dimensions:

- a) The legal set of economic measures implemented in each town:
 - legal recipients. Who can receive the benefits? The household as a whole or some of the persons described? In this second case, who are the legal beneficiaries of the income support? In whose account are the cheques registered?
 - Kind of measures given to the possible recipient/s. Can the recipient/s receive a mix of supports simultaneously? Describe how these mixes are composed at the individual and at

¹⁹ Those responsible for the vignettes were: Katia Shulte (German cities); Nicoletta Bosco (Italian cities); Maite Montagut (Spanish cities); Marta Veranda (Portuguese cities); Andres Giertz (Swedish cities); Emmanuel Peignard (French cities).

the household level. Can the economic measures (or their mixes) be combined sequentially together, defining some possible courses of action or paths? Describe these paths at the individual and at the household level ?

- Legal amount of the measures and their mixes (min-max).

- Legal duration. How long can the single measures (or their simultaneous mixes) last for each recipient? Specify the min-max durations. How long can the possible paths last (that is the chains of benefits that can be given to the recipients over time)? Specify min-max durations.

b) The legal set of non economic measures linked to the economic ones:

- legal recipients (see above);

- possible mix at the individual and the household level.

c) The legal set of entitlements and of conditions that regulate:

- the access to the (economic and non economic) measures of each legal recipient;

- the variations of benefits between the min and the max amount;

- the variation of their duration;

- Can entitlements vary according to household income (specify if and which equivalence scale is used)? Can they vary according to other economic conditions not related to household income (for example availability for work; length of unemployment; obliged kin, and so on). Are some conditions of the context relevant (for example, the budget disposable in the municipality for social assistance, the phase of the business cycle, the features of the area, and so on)? Are some socio demographic conditions relevant (for example the age of the children living in the household, the age or the health situations of the grandparents, if living in the household and so on). In these cases it is important to distinguish between those situations that can enlarge the entitlements or increase the amount of benefits (for example in Turin a *puerpera* can receive economic support for three month after the child's birth, and the child can receive the measure until he/she is one year old) and those which, on the contrary, can decrease the entitlements (or the amount of benefits). Are other non economic conditions relevant (for example former prisoners or drug addicts or alcoholics or persons at risk of heavy marginalization. Handicap or other health diseases are not to be considered here).

d) The actual set of entitlements and of conditions in regulating:

- the access;

- the income support;

- the duration.

e) The actual output :

- actual legal recipients. Who can actually receive the economic benefits? The household as a whole or all the persons legally entitled or only some among them? In this third case who are the actual beneficiaries of the income supports? In whose account the cheques are registered?

- Actual kind of measures given to the possible recipient/s. Can the recipient/s receive a mix of support measures simultaneously? Describe how these mixes are composed at the individual and at the household level. Describe also the actual paths at the individual and at the household level.

- Actual income amount of the measures and their mixes (actual min-max)

- Actual duration. How long can the single measures (or their simultaneous mixes) last for each recipient? Specify the min-max durations. How long can last the possible paths? Specify average, actual min-max durations.

- Non economic measures actually linked to the income supports. Describe the effective mixes put into practice by social workers.

- Measures not provided by the law , but *de facto* applied (Is it possible to dodge the law in order to give help to particularly poor people, formally not covered by it?)

f) Different kind of discretionary power (legal authority, professional capability, informal power) left to the social workers during the decision-making and implementation stage:

- in controlling entitlements or in manipulating the legal limits during the stage of preliminary investigation;

- in transforming them into the actual access of the members of the household to the measures, to their mix, to their path at the individual and at the household level;

- in defining income amounts;

- in defining duration of treatments.

Specify if this power can be referred to the autonomy legally accorded to the social workers by the law or to the professional capability to interpret the laws and to extract from them legal alternatives not explicitly provided. Furthermore specify if it is possible to think of an informal power that allows the social workers to manipulate the legal rules.

The data collected by the interviews about all these items have been summarised in the schemes included in Appendix C.

2.4. Dynamic analysis of welfare use

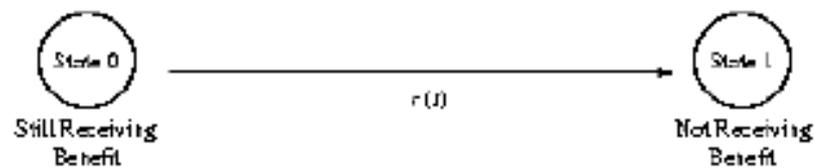
It is the aim of project to evaluate minimum income support policy in a comparative perspective. We are interested in the temporal pattern of welfare use as the outcome of the different income support programs in different local contexts. The analysis focuses on the question of how the outcome of these programs varies according to the institutional framework and the selected cities. There are two types of variation which have to be considered. Temporal patterns may differ due to the characteristics of the target groups or clients of the programs. We therefore analyze differences in temporal patterns as an outcome *within program variation*. Temporal patterns may also differ due to the institutional framework in the local contexts, so we also have to examine the outcome *between program variation*. As a result of these two patterns of welfare use, there is a combined outcome of both effects.

Having given this background, in this section we describe firstly the statistical method used for the analysis of the temporal patterns of welfare use as a sequence of episodes with event

history techniques. Due to the strong impact of the institutional framework on the time recipients remain on benefit, we then present different constructions of episodes related to welfare use. Here we describe the distinct implications of episodes with payments which are higher than the level predetermined by the institutional framework, and episodes of dependency which are to a lesser extent effected by the program. This will allow us to establish out the extent to which minimum income support programs predetermine the temporal patters. The analysis of temporal patterns of welfare use has become quite common in the USA (e.g. the studies of Bane, Ellwood, Plotkin, Blank etc.). In Europe this is still not such a prominent research strategy. Due to this we will give a brief description of the statistical background on the estimation of periods with financial minimum income support as a transition rate model.

Given a population of first time recipients in a given urban context, one can ask how the risk (in a statistical sense) of the termination of welfare use varies with respect to the duration of staying with minimum income support. If the characteristics for the recipients and their household constellation could be statistical controlled, then the temporal and frequent patterns in drawing social assistance benefit could be interpreted as an effect of the minimum income program. Appropriate models for investigating local social policy related to temporal patterns of welfare use are provided by the theory of stochastic processes. Different transition rate functions stand for the propensity for terminating receipt and correspond to alternative hypotheses on the effect of the social policy.

Figure 1: Two-States-Model of Minimum Income Support



Formally we have to distinguish two states: still receiving benefit or continuation of welfare use (state 0), and not receiving benefit or termination of welfare use (state 1). We can regard remaining on as the initial state and terminating welfare use as the absorbing state. The time of receiving minimum income support can be described as the time variable T and their cumulative distribution function as $F(t)$. At any moment there is a probability that a welfare recipient is in the state 0 ($P_0(t)$) or in the state 1 ($P_1(t)$). Due to this, the dependent variable is the statistical risk of changing from state 0 to state 1, which corresponds to the transition $r(t)$ and can be interpreted as the propensity to terminate reciprocity minimum income support. For the probability P , that an event appears until time t , making it possible to terminate reciprocity and to change into state 1, living without welfare benefits, we write the *distribution function*

$$F(t) = P(T \leq t).$$

If the time T in the initial state is represented by the continuous value, then the density function $f(t)$ for terminating benefit use can be derived. This describes the probability that a terminating event occurs within a specific time $(t, t + \Delta t)$. However this time interval Δt

could have any temporal extent and be extremely short. The definition for the *density function* is

$$f(t) = \lim_{\Delta t \rightarrow 0} \frac{P(t \leq T < t + \Delta t)}{\Delta t} = \frac{dF(t)}{dt}.$$

The density function is always non negative (greater than or equal to 0) and a peak in this indicates a point in time at which the probability for terminating welfare use is high. The function is used in this study to identify the point in time a which households have the greatest chance to overwhelm a situation of need or have the greatest chance of having to terminate receipt due to time limit to entitlement.

The cumulative proportion of households still receiving benefit out of all household with minimum income support at time t ($t > 0$) can be described as the *survival function*. This function expresses the probability that a household remains in the state of a welfare recipient until time t , that is, that an event for terminating welfare receipt has not yet occurred and the episode with minimum income support is still continuing. The survival function $G(t)$ results from the distribution function $F(t)$ and it can be expressed as

$$G(t) = P(T \geq t) = 1 - F(t)$$

The function always has a value between 0 and 1 inclusive, and is not increasing. The function is used in this study to find percentiles for the survival time of welfare recipients within the minimum income support program, and to compare these periods for two or more groups of recipients.

A central feature of the analysis of temporal patterns of welfare use with event history techniques is the *transition rate* or *hazard rate*. This construct - which in dynamic approaches is often called only the rate - is defined as the transition probability over time period where the period could last infinitesimally. The transition rate describes the statistical risk of terminating welfare receipt. We can speak of a risk as the conditional probability of coming off welfare receipt within a short time interval, assuming there was no event up to the beginning of this interval. More formally, the rate between the state 0 (still receiving benefit) and state 1 (not receiving benefit) is defined as

$$r(t) = \lim_{\Delta t \rightarrow 0} \frac{q(t, t + \Delta t)}{\Delta t} = \frac{f(t)}{G(t)}$$

If the transition rate is represented by the function $r(t)$, then the density function $f(t)$ and the distribution function $F(t)$ of the time for terminating welfare use can be derived. As explained above there is a one-to-one correspondence between the $r(t)$ and the latter functions.

For short time periods of the length Δt , the product $r(t)\Delta t$ is approximately equal to the probability of the change of state (= terminating reciprocity) in that interval, provided that no event (= end of welfare use) occurred before. This is the reason for an interpretation of a $r(t)$ as a measure of the propensity of the recipient changing state. Although this propensity is not directly observable, it is obviously more appropriate to model social assistance patterns than an observable dependent time variable t related to the end of welfare receipt.

The transition rate indicates different risk of staying on minimum income support. The transition rate may increase with time, meaning that the longer households receive benefit, the more likely it becomes that they will terminate benefit receipt shortly. For other households it may decrease with the time, meaning that the longer they receive benefit, the more likely it is that they will survive as a benefit recipient. Furthermore, the function remains constant, as for households with a (negative) exponential survivor function. Or it may have a more complicated shape, such as the well-known U-curve for poverty risk over the life course.

The transition rate is highly dependent on the definition of the time period related to welfare use. It already well-documented that episodes with payments separated by short time periods without payments indicate social assistance dynamics which are not related to being independent of benefit. Due this we will be using different combinations of time periods with and without welfare receipt.

First we will be using the period of receipt of payments as an indicator for measuring the outcome of minimum income support policies. This *cash episode* is considered to be terminated if it is followed by at least two months of non-receipt. However, terminating benefit receipt does, of course, not always mean that the household in question is no longer in a poverty situation. Despite the fact that the interruption can be caused by institutional limitation of entitlements, his/her condition may still be precarious.

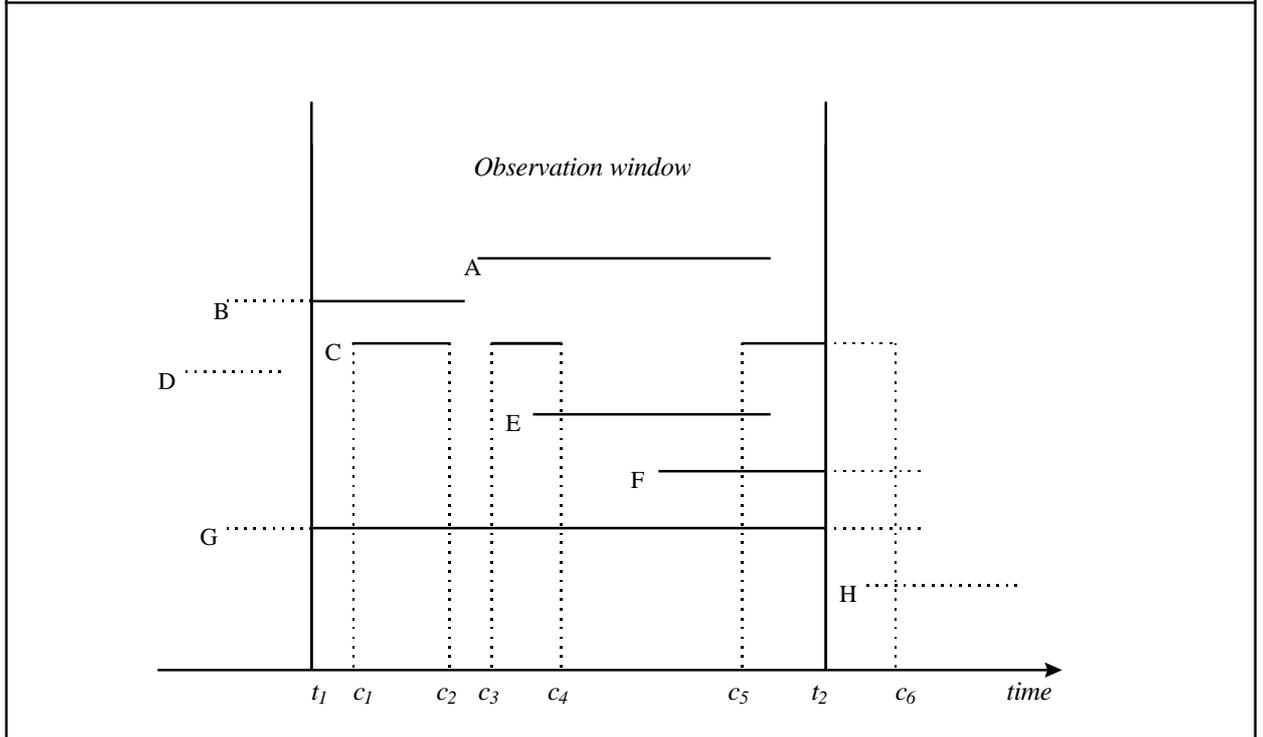
Due to this, we constructed episodes of being dependent on minimum income support as an approximation of leaving a poverty situation. We considered an initial *dependence episode* as being terminated only if households received no benefit for a period of 12 months. This approach reflects our view that end if an initial episode on benefit is soon followed by another the dependence on minimum income support does not. Thus we adopted the assumption that there must be a period of at least 12 months of non-receipt to end a dependence episode. This period results from an analysis for Germany based on the GSOEP (cf. Rohwer 1992). For the USA, Duncan and Voges (1993) found out that, on the basis of the PSID (Panel Study of Income Dynamics), it took nearly two years for social assistance recipients to have an income ten percent above the poverty threshold. For most of the cities included in the ESOP study, we consider a period of twelve months appropriate. Due to this, dependence episodes on minimum income support are based on the period with payments plus a time of approximately twelve months for overcoming the situation of need. Another aspect which has to be taken in account when constructing episodes is the fact that not all time periods could be observed from the beginning to the end of welfare receipt. In our research in which welfare recipients were followed until an event occurred to end receipt (job offer, termination of eligibility time, death etc.), it was not possible to follow all recipients until such an event was observed. Our observation period to follow-up all recipients until an event for terminating welfare use was observed was 42 months. For these households, all that was known was that the time for a potential event was at least as long as this period. Methods of event history analysis allow us to handle censored data. Censoring of a time period may occur from the right (observation stops before the event is observed) or from the left (observation does not begin until after the event has occurred, i.e. the correct beginning of a process is unknown). In most of the data sets we can assume that households did not receive any minimum income support for a given time before the observation period. Consequently, none of the observed episodes with benefits are "left-

censored." On the other hand, households who receive benefits for a period longer than 42 months have been handled as cases with "right-censored" episodes, as the date of ending receipt is unknown. By *censoring* we mean a state that occurs when the information about the duration is incompletely recorded because of the limits of the observation window we take into account. Figure 2 gives some examples of censoring (left, right censoring). Right censoring affects estimation procedures.

The distinction between *dependence* and *cash* episodes reflects our view that a period of dependence on minimum income support does not end if an initial period of receipt is soon followed by another. The relation between these episode types in our research design will become clear with the example below.

- 1) The *dependence episode* is a period of dependency on minimum income support. *Welfare dependency* is meant as a period of time containing cash episodes and which is divided from other dependence episodes by at least 12 months. This period of time is used to evaluate if the households are to be considered really on welfare or not. The dependence episode does not imply that in the observation period there are continuous cash episodes. The cash episode may be a sub-episode of the dependency episode. Consider case *C* in Figure 2. If the period of time between C_4 and C_5 is longer than 12 months, there are two the dependence episodes: the first lasting from C_1 to C_4 and the second from C_5 up to the right censoring. C_6 will not be considered in the research design. If the period of time is shorter than 12 months, the whole period between C_1 and the right censoring will be considered one episode of dependency.
- 2) The *cash episode* is part of the *dependency episode* and has to be considered a period which lasts more than one month, that is at least one month and one day, both as a cash or a non-cash sub-episode. If there are one month-episodes followed by an episode of (*at least*) two months within the observation window, then we consider also the one-month episodes as part of the dependency episode. Usually these payments are special payments for specific commodities or situations. Taking the case *C* in Figure 2 as an example, we can identify within the first dependency episode two cash episodes: the first lasting from C_1 to C_2 , the second one lasting from C_3 to C_4 . It is important that the period of time between C_2 and C_3 is longer than 2 months, otherwise we have to consider the period from C_1 to C_4 as one cash period.

Figure 2: Examples on censoring of cash episodes within an observation window of 42 months



Case A: Beginning and end of receipt within observation window, not censored.

Case B: Beginning of receipt before and end within observation period, left censored, not considered in research design.

Case C: Beginning of receipt within the observation period, recurrent episode of receipt, end of last episode after the end of observation period, right censored, to considered in research design.

Case D: Beginning and end of receipt before observation window, not considered in research design.

Case E: completely within the observation window, not censored.

Case F: right censored, to be considered in the project.

Case G: right and left censored, not to be considered in the project.

Case H: outside the observation window, not to be considered in the project.

2.5. French survey²⁰: methodological aspects

The longitudinal analysis of entries and exits of beneficiaries within the RMI on the basis of administrative files turned out to be impossible to carry out satisfactorily in France (unreliable results in Dreux after an attempt). This explains why we opted for a survey (see the appendix).

The rates of exits published by the CNAF (Caisse Nationale d'Allocations Familiales) are estimates calculated on the basis of the yearly distribution of RMI beneficiaries according to the starting date of benefits. They do not take into account the "intermittent" beneficiaries, whose allowance may have been suspended for a few months within the same year. The CNAF estimates that these beneficiaries are not off welfare, since they are still entitled to receive the RMI. Moreover, the CNAF statistics do not allow the satisfactory measurement of the recurrence phenomenon, that is the number of beneficiaries who have been in and out of welfare several times²¹.

The work undertaken locally on the basis of the social services' files did not allow us to establish whether it was a first entry or not, since the files are destroyed after two years and it was very difficult to control the quality of the information circulating between the CAF (Caisses d'Allocations Familiales) and the CLI (Commission Locale d'Insertion).

Given these limitations, and in order to provide the ESOPO research group with French data, we carried out a quantitative survey between June and August 1997 with a sample of 906 current or former beneficiaries of the RMI in Eure-et-Loir (517 beneficiaries, among whom 167 living in Dreux, 122 in Rennes and 267 in Saint-Etienne). In order to compare the trajectories of the RMI beneficiaries according to the time spent on benefit and to have a better knowledge of the situation of former beneficiaries, the drawing up of the sample was done in April 1997 according to the following procedure: one third of beneficiaries on welfare for two years or more; one third for less than six months; and one third out off welfare for at least one year. It should be clear that given this procedure, the sample could not be representative of the overall population of RMI beneficiaries. This method allowed us, however, to compare different trajectories in the RMI.

The survey was divided into three parts: a retrospective one, a descriptive one, and a subjective one.

The retrospective part aims to analyse the social and professional trajectory of the beneficiary, and also to reconstruct her/his career on welfare (entries and exits, integration or training activities followed, contracts of integration signed, and so on).

The descriptive part concerns mainly the living conditions of the beneficiary and of her/his household at the time of the survey, i.e. situation with regard to work, household resources,

²⁰ The French survey was undertaken with the collaboration of Nadia Rachedi. In Rennes, it was set up by Jean-Yves Dartiguenave and Maité Savina from the LARES, which is a laboratory of sociology at the university of Rennes. The preliminary statistical treatment of the results was carried out by Jean-Paul Zoyem. We also wish to thank the Insertion Service of the Direction de la Prévention et de l'Action Sociale and the Caisse d'Allocations Familiales of the three departments. We do not forget the different investigators and students who have been working on the survey, as well as all the persons we appealed to at one time or another. Finally, we wish to mention our collaboration with Serge Paugam, who very generously shared with us his knowledge and research work.

²¹ Sophie Maupilier, *Revenu minimum d'insertion en Ile de France*, Paris, Direction Régionale du Travail, de l'emploi et de la formation professionnelle d'Ile de France, 1996. See the chapter "Deux types de statistiques des Caisses d'Allocations familiales : mensuelles et semestrielles."

condition of housing and equipment, health situation, social relations (family, friends, neighbourhood, associations), contact with the administrative services.

The subjective part records the judgement of beneficiaries on the RMI and on the integration activities that have been proposed to them, as well as on their situation. It also explores their aspirations and projects for the future.

In order to analyse the career in the RMI, we used a retrospective calendar covering 26 months. This allowed us to reconstruct the in and out movements concerning the measure and to combine this with other variables (age, gender, family situation, number of children, etc.). Another variable allowed us to know, for those still on welfare, for how long overall they had received the RMI.

2.6. Methodological note on the interviews

Objectives

As well as the statistical treatment of the administrative files, which aimed to analyse at an aggregated level the dynamics associated with the welfare measures (in and out movements), and the vignettes, which tried to show the way in which different typical cases were handled in the different cities and establish the variations between the legislative or statutory texts and the practices of the professionals, the third technique mobilised in this research consisted of a series of interviews with beneficiaries. These interviews had two main objectives.

The first objective was to capture the impact of the characteristics of the different measures on the objective experience of the beneficiaries. This impact was analysed from two perspectives: a static one, which focused on the knowledge of the measure by the beneficiaries, their living conditions (how has their life been modified by the measure, in terms of resources, relations, time organisation, or stigmatisation?) and their relations with the social services; and a dynamic one, which tried to complement the longitudinal analysis conducted through the treatment of the administrative files, with an analysis of typical trajectories (ways in, career, ways out) which each measure engendered concretely. This included the selection at the point of entry, the regulations applied, the decisions of the professionals, the proposed forms of action, the pressure exercised, the perspectives given, etc. .

The second objective of the interviews was to understand the beneficiaries' subjective perception, that is, their evaluation of the measure, their opinion concerning the social services and the professionals, as well as their self-image as beneficiaries of the measure. Here again we tried to put forward typical subjective perceptions for the different cities being studied and to relate them to the characteristics of the measures. This could not be done mechanically, since the profile and the expectations of the beneficiaries, which varied considerably from one city to another, had to be taken into account.

Given these two objectives, we favoured semi-structured interviews, including in the interview parts of the beneficiaries' life story, asking them to relate their trajectory.

Choice of the population

In order to evaluate the outcome of the social policies in terms of professional integration, we decided to limit our interviews to the able-bodied (which did not mean that the persons, especially former beneficiaries, were actually working) and to interview both current and former beneficiaries. We used as a second criterion the family structure, focusing on three categories: lone parents, beneficiaries living alone and couples with children. In order to have a relevant sample, we also decided that age and gender should be checked in order to have a variety of cases.

We decided to conduct 24 interviews in each city, divided as follows:

- 12 interviews with current claimants and 12 with former claimants;
- within each group, we carried out four interviews in each of the categories: lone parents, couples with children and beneficiaries living alone.

We also tried to homogenise our samples regarding the entry years of the beneficiaries and the amount of time spent in or out of the aid programme by adopting a working definition of each population. Thus, we decided that the entry years should be 1993, 1994, or 1995 for all the beneficiaries and that the former beneficiaries should have been off welfare for at least one year. We also decided that the reason they left should not be negative (e.g. institutional end of right, sanction) but should be positive (e.g. marriage, job). As will be seen below, it was not possible to respect these different additional requirements in all the cities.

Interview outline

The interview outline is composed of two parts: one that applies to all beneficiaries and one that applies specifically to the population being interviewed (current or former beneficiaries respectively). A small questionnaire at the end of the interview outline groups the questions concerning identification.

The following themes were selected:

- the beneficiary's trajectory before entering the measure;
- the immediate motive of his/her first entry into the measure and his/her first contact with the social services;
- his/her knowledge and opinion on welfare;
- the changes that have occurred in his/her life while being on welfare;
- his/her self image while being in the measure;
- his/her opinion of the social services and social workers;
- his/her view of the future (current beneficiaries) or the circumstances under which he/she left the measure and the changes that have occurred since then (former beneficiaries).

Each part or subpart of the interview outline was introduced with a similar question. A list of the main points to be covered by the interview was then proposed (see the interview outline in appendix).

Selection of the cases

Implementing interviews in thirteen different cities from six different countries with rather precise requirements was not an easy task and we met with a number of difficulties.

First, the mode of selection of the beneficiaries was very different from one city to the other, due to very heterogeneous situations and habitual practices. In a few cases (Rennes and in part Saint-Etienne, Bremen and Lisbon), the local team used a random sample of the beneficiaries and contacted them directly. In other cases (Halle and in part Bremen) the interviewees were contacted through an advertisement in the newspapers. In most cases (Sweden, Spain, Porto, Turin, Milan, in part Lisbon and Saint-Etienne), the beneficiaries were selected by the social services. Finally, in one case (Cosenza), the beneficiaries were mainly selected through acquaintances.

Whatever the mode of selection adopted, it is possible to identify different sources of bias: restrictions connected with a contact by phone or by advertisement in a newspaper, above average availability of the persons who easily agreed to answer, discretionary power of the social workers, selectivity of the personal network, and so on. It is however extremely difficult to evaluate the degree to which these biases may have affected the results.

Secondly, some local teams faced major problems in finding suitable cases and for a number of reasons could not respect all the requirements: poor cooperation from the social services, lack of reliable data, especially concerning the dates of first and last contact with the service, difficulty of getting in touch with former beneficiaries, difficulty in establishing that a person is able-bodied, the general profile of the beneficiaries (it was virtually impossible in a number of cities to find former beneficiaries for a positive reason), etc.

For these reasons, there were in the end important differences from one city to another regarding the situation of the interviewees (not all of them are always able bodied, although this is true most of the time), the dates of first and last contact with the social services (the criteria presented above were actually rarely respected), the reason they left (systematically positive in some cities, while rarely so in others). These differences are connected partly with the profile of the beneficiaries and with the organization of the social services in each city, and partly with the stricter or looser respect of the requirements by the local teams. Overall, and in spite of all the limitations mentioned, it seems that the content of the interviews in all the cities is fairly convergent with that obtained from other sources, and even though our findings should be treated with some caution, we think they are highly plausible.

Treatment and analysis

Given the enormous number of interviews conducted (around 300), it was not reasonable to expect that anybody would read all the material, so we had to find practical solutions that would preserve as much as possible the richness and coherence of each interview, while allowing the treatment of a large number of interviews.

We therefore decided on four steps that each local team would follow, the first in the original language, the three others in English:

- full transcription of all the interviews (or detailed abstracts of them);
- compiling of individual sheets summarising the content of each interview according to a number of themes: elements of identification, trajectory and profile before entering the measure, career within the measure, actions to go out (current beneficiaries) or actual ways out (former beneficiaries), knowledge of the measure, impact on living conditions, evaluation of the measure, opinion of the social services, self image (see the example in appendix);

- preparation of tables further summarising the individual sheets and presented by category and by theme (see the example in appendix);
- writing of a short paper stressing the specific features of the local cases for each of the selected themes.

After this work was completed, a limited number of scholars from the ESOPO research team worked on the interviews in a comparative way. On the basis of the individual sheets, the summary tables and the local syntheses collected for the thirteen cities, they worked either on all the beneficiaries, trying to establish specific local patterns, or on the three different categories selected, trying to see if there were deviations from the general local pattern, and if so what these deviations were and what could account for them.

This procedure has been very complicated to organise and has raised a number of problems, but we have the feeling that in the end it was the right way to go about it and that it has allowed us to gather some very rich material.

3. THE LOCAL CONTEXT: TRENDS AND TYPOLOGIES

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This chapter is devoted to the analysis of the diversity of processes of poverty generation among the cities being studied. The differences have generated different features of poverty. These distinct characteristics of poverty have been mainly shaped by economic and socio-demographic changes that took place in all the cities in the last two decades; but they have occurred in economic, demographic and cultural contexts which represented different starting situations of the transformations. Differences exist between different national contexts, but it must be stressed that local specificity has also played an important role in such transformations.

Most of the cities are located in metropolitan areas which have, to a greater or lesser extent, determined their economic characteristics and employment structure. Moreover, the pattern of industrialisation and extent of tertiarisation have played an important role in determining the migration flows, either within the region where the cities are located or with other regions, or from abroad, thus changing the socio-demographic characteristics of the original local culture in quite different ways. A class structure resulted from such processes, and also an urban structure which tended either to segregate or integrate the urban population living in the cities. As a consequence of this social differentiation, different cultural attitudes

* This and the following chapter, as well as the tables presenting the institutional framework of the cities studied (annex to chapter 4) have been prepared on the basis of the data and analyses provided by detailed national and local reports, as well as on material collected through the vignettes (see chapter 2 and the appendix). The authors of the local reports have been:

In France (coordinators Marco Oberti and Yves Bonny), Emmanuel Peignard, Nadia Rachedi for St. Etienne, Ma?té Savina and Jean-Yves Dartiguenave for Rennes; Emmanuel Peignard, Nadia Rachedi for Dreux.

In Germany (coordinator Wolfgang Voges) Katja Schulte for Bremen and Holger Stoek for Halle.

In Italy (coordinators Enzo Mingione and Nicola Negri), David Benassi, Yuri Kazepov and Fabio Quassoli for Milan; Nicoletta Bosco and Nicola Negri for Turin, Antonino Campenni for Cosenza.

In Portugal (coordinator José Pereirinha) Ana Santos for Lisboa and Ricardo Mamede for Porto

In Spain (coordinator Marisol Garcia) Maite Montagut and Rosa Mur for Barcelona, Ana Morcillo and Imanol Zubero for Vitoria

In Sweden (coordinator Bjorn Gustaffsson) Eva Franzen for G?teborg and Helsingborg.

have developed, creating a space of heterogeneity (to a greater or less extent) of cultural, economic and social behaviours, which are visible in different domains, namely: the role of the family, women's participation in the labour market, the degree of importance and forms of organisation of civil society in the protection against personal and social risks.

The recent economic changes which have taken place in the cities (either endogenous to the cities themselves or induced from the changes in the region where they are located) originated mechanisms of poverty generation which have affected the various social groups in the cities differently. Although many of the factors which caused economic crises in the countries which we are studying (mostly visible since the 70s) have affected the country as a whole, one may identify mechanisms of local construction of poverty, which are somewhat diverse among the cities we are studying.

3.1. The formation of the economic and employment structure of the cities and recent changes

The extent and impact of the economic crisis that affected all European countries after the early 70s have been different in the various cities. To a large extent, it is the starting economic conditions of the cities which have determined the importance and characteristics of the impact.

Some cities (e.g. Barcelona, Dreux, Saint-Etienne) have an old industrial tradition, going back to the 19th century or the early 20th century, in a general context of industrialisation of the metropolitan area where they are located. They changed their pattern of industrialisation after the second World War, under the influence of various factors. Other cities (e.g. Rennes, Turin) had tradition until the mid-20th century as service centers, and fully developed the process of industrialisation only in the inter-war period. Others (Cosenza) are weakly industrialized cities in a less-developed regional context, where they have the role of administrative and services centres. Still others (e.g. Göteborg, Helsingborg, Lisboa, Porto, Bremen) benefited from their coastal location, which provided favourable conditions for their economic development as trading centres.

The economic changes that occurred after the second World War were crucial in shaping the economic structure of the cities in the early 70s, i.e. their employment characteristics and the class and urban structure. Some of these cities experienced an economic boom caused by the process of industrialisation, followed by an increasing demand for labour force, creating a working class in new manufacturing industries (after the decline of the traditional ones). But quite different patterns of industrialisation occurred in these cities. Some of them (Turin, Milan, Saint-Etienne) based their industrialisation on heavy industries, giving rise to large fordist firms; some of them (Vitoria) attracted foreign, export-oriented investors and therefore became very much dependent of the international market. Other cities (Barcelona, Lisboa, Porto), following their historical industrial tradition, developed a manufacturing industry based on small or medium size factories in the context of an economically influential metropolitan area, or large industrial firms (Dreux). Others (Göteborg, Helsingborg, Bremen, Lisbon, Porto) were able to combine, in a more balanced form, the emerging industrial sector with their traditional commercial and service activities. Still others followed a different pattern, either of a much weaker industrialisation, keeping their tertiary sector vocation (Cosenza), or benefiting from the

policy of industrial decentralisation and the instalment of high technology industries, integrated with an improved tertiary sector (Rennes).

Those cities which based their post-war industrial development on heavy Fordist industries (Turin, Milan, Saint-Etienne, Vitoria) and large scale industry after the decline of traditional industries (Dreux), as well as other cities that followed a modern industrialisation path (Barcelona), experienced a rising population induced by the industrialisation process and a strong polarisation phenomenon of the labour market, with a significant growth of the working class (blue-collar workers). Integration in society occurred through work; but there was a not a parallel spatial integration. This led, in some cases, to spatial concentration in working class districts within the city (Saint-Etienne, Turin, Vitoria), or also in suburban areas (Milan, Barcelona), or even caused a high degree of social segregation (Dreux). The opposite phenomenon resulted when economic growth was mostly based on innovative and dynamic industries and a strong, well developed tertiary sector (Rennes), since a weaker working class permitted a more homogeneous and non polarised social structure in the city, dominated by a large class white collar workers who had a strong influence on the urban development of the city. Those cities which developed industry, but kept their traditional commerce and services activities (Göteborg, Helsingborg, Bremen), generated a more balanced class structure and a less pronounced social polarisation. A more complex social structure was found in poor regional environments, where the industrialisation pattern was weak (Cosenza).

Recent economic change, beginning mainly after the early 70s, have had important consequences for the productive and employment structure of the cities, and on their class composition. Such transformations took place in the context of the economic structure already existing and formed mostly in the post-war period.

The crisis in the fordist production model, in those cities that followed this pattern, initiated in the 1970s an economic crisis which had an important impact on the working class. In Turin, the workers in industry decreased by 26% in the decade 1981-91, in Milan by 36%. In the same period there was an expansion of services (to some extent a result of the industrial decline and, in some cases, associated with workers mobility from industry to services). Such features, characteristic of the post-industrial economies, have generated a two-fold trend: the rise of unemployment and the rise of low wage and insecure jobs in services, with an increase of the share of a white-collar workers in low skilled, precarious jobs with low earnings. Rising employment polarisation emerged in such cities, also reflected in the spatial concentration of the most vulnerable social groups; and poverty mechanisms associated with unemployment (affecting most seriously women and young people), insecure jobs and low wages. Vitoria began a period of economic crisis in the 90s. After Portugal joined the EEC in 1986, the effects has been a rise in long-term unemployment due to loss of jobs in industry (thus generating unemployment of middle aged workers) and the lack of jobs for women and young people looking for the first job. The growth of the service sector in Vitoria (considerable in the period 1985-90) was not able to offer jobs for a growing population demanding for work.

The city of Dreux started its economic crisis earlier (in the mid 60s) and St. Etienne in the early 70s, their economic decline being associated with endogenous factors (the crisis in the industries that led their post-war development) as well as with exogenous ones connected with their geographical location (the crisis of the industries in the north-east of France

where Dreux is located; Saint- Etienne, suffered from the proximity of Lyon, which was more attractive for the most modern and dynamic industries). Those most affected by unemployment were less skilled workers, but, due to the low tertiarisation of these cities, not only the traditional working class were involved in a process of growing labour market precariousness, but also the young people (even the more skilled) face problems of integration in the labour market.

A distinctive pattern is found in Barcelona, a city that has suffered an economic decline since the late 70s, related to the crisis that affected the industrial sector. But, the diversified character of the industry in the city, in addition to its location in a metropolitan industrial area where there are sectors with high levels of foreign capital that could react to the recession, and a local public policy supporting economic restructuring, meant that the economic recession had a negative effect on employment. In addition to this, the growth of the service sector has made it possible to keep the unemployment rate under control in the last decade, affecting mostly middle aged people. In the rather opposite situation is Cosenza, a city located in an underdeveloped region in the South of Italy and characterised by a rather weak industrial base and an important tertiary sector (which occupies over 80% of the active population), mostly in the public sector and traditional services. The decline of the industrial sector since the early 80s (in part due to the reduction of public investment and shrinkage in the building sector) has originated a very high unemployment rate, mostly among young male adults, most of them first-job seekers with little hope of obtaining a regular job, given the poor prospects of the local labour market.

The characteristics of Göteborg and Helsingborg as sea-port cities, the pattern of industrialisation they have followed and the importance of the tertiary sector (requiring highly educated and skilled labour force) may help to explain why they were not affected by the economic crisis until later (in the late 80s). Although there has been rising unemployment since then, the unemployment rate is close to the national average, and mostly affects young adults (aged 18-24).

Bremen's economic structure is also closely related to port activities, whose economic situation deteriorated in the late 70s. After a 5-year period of economic boom (1987-1992), the economic recession set in as a result of the crisis in the trade and transport sectors and a weak service sector which has been unable to create jobs to absorb the rising number of unemployed, mostly middle aged workers. In addition, those jobs which can be found are mostly insecure and in traditional, low skilled services.

Those cities in which the service sector is dominant, such as Rennes (where this sector employs almost 70% of total active population) or the Portuguese cities of Lisboa (the capital of the country) and Porto (the centre of an important metropolitan region) were less affected by the crisis in the industrial sector. From 1980-90 the unemployment rate remained constant (Lisbon), or even declined (Porto). Rennes was to some extent affected by industrial stagnation after the mid-70s, with unemployment rising, but this affected mainly women and young people.

In conclusion, the features of economic transformation and unemployment trends have varied greatly in the cities examined, depending largely on the initial productive structure, to a great extent determined by their historical economic tradition and developments after the second World War and on the impact, at the local city level, of the processes of

industrial transformation and tertiarisation. The geographical location of the cities, and their relation to foreign trade and foreign capital, are also important factors which may explain such diversity.

3.2. Demographic trends and major characteristics

Most of the cities we have studied experienced a population decline over the last two decades; but a substantial diversity is found among them concerning the determining factors. This may be explained by the type of industrialisation (and their regional and national location) and by the kind of de-industrialisation and tertiarisation that have occurred in the last two decades among these cities.

The location of Milan and Turin in the more industrialised North of Italy was, in the 50s and 60s, a factor of attraction for people coming mostly from the South Italy. The extra labour supply of the latter was able to match the rising labour demands of the by the industry in these cities. This corresponded to the first stage of migration. In the 80s and 90s migration has been coming from the developing countries, but does not represent a significant percentage of the population (about 1.7% in Turin, and a little above 5% in Milan). Most immigrants are involved in low skilled activities and are relatively vulnerable in labour market.

Saint-Etienne, that also followed a fordist type of development, due to its geographical location, at the beginning of the 20th century attracted immigration flows from other European countries. This was followed, in the 50s and 60s, by immigration coming from Third-World countries. In a context of a less regionally heterogeneous country compared to Italy, foreigners account for a high percentage of the city population (about 12%), mostly employed in the least skilled industrial jobs. The percentage is much higher in Dreux, which has always been a city of immigrants, accounting presently for 24% of total population. Originally (after the second world war) immigration came from southern Europe and, during the 60s and 70s, from Third World countries. Immigrants occupy low skilled jobs, are more vulnerable to industrial crisis and, therefore, are more affected by unemployment.

The extent of segregation of this population in the cities is related, on the one hand, to the relative share of immigrants in the total population and, on the other hand, on the spatial location of their settlement. Thus, it is not surprising that high segregation, and even feelings of racism, are more serious in Dreux, in comparison to the other cities.

In the Spanish cities, migration flows are mostly internal, originating in other regions of the country, given the heterogeneity of regional development in the country. Vitoria, as a result of the pattern of industrialisation, has attracted people mostly from the (less developed) south, accounting for 34% of total population in the early 90s. Third world immigrants are a very recent phenomenon: there are not large numbers and many of them are illegal. Also Barcelona (integrated in a metropolitan industrial area) attracted immigrant population mostly from southern Spain during the 1960s. Later on the city received foreigners from other European countries and immigrants from Third world countries but, as in Vitoria, they represent only about 1.8% the total population, since it is mostly a migration from poverty, with low skill and education levels. Here too many immigrants are illegal and therefore more vulnerable to economic transformations, and weakly integrated in the city.

In the Swedish cities immigration flows have been mostly from other Nordic countries and from other European countries, but also, more recently, from non-European countries. In particular in Göteborg, the proportion of foreign citizens is significant, presently about 11% of total population, while in Helsingborg it is much less (6%).

In Bremen the proportion of foreigners is rising (indeed, has doubled in the last decade), representing a percentage of 13.6%. In Halle, a former East Germany city, the proportion of foreigners was rather low before German unification (about 1.8%);, but since then a rising trend is visible, although much less than are in the former West Germany cities.

The Portuguese cities (especially Lisboa), given the pattern and level of their development, have always attracted national migrants from other regions of the country, and only recently (after the independence of the former African colonies) can one observe a rise of foreign population, mostly from these former colonies, but in a relatively small number (1.2% in Porto and 1.8 % in Lisboa, in 1991).

In Rennes and in Cosenza there are very few foreign immigrants, but for very different reasons. In Rennes this is related to the pattern of industrialisation. It is a city based on a developed tertiary sector and high-technological industries, with little heavy industries.. On the other hand, Cosenza, as a southern Italian city, has been a city of temporary internal migrations, an intermediate stop-over in the migration flows from the South to the industrialised North of the country. It has never, given its characteristics, been a city to attract permanent immigrants. There is instead a substantial presence of gypsies.

The population growth of the cities studied has been, to some extent, determined by the migration flows, not only in the period of positive growth but also, in some cases, in recent decades, when a population decrease has been observed. A decrease of population has occurred, in fact, in almost all the cities and has been, in general, accompanied by population ageing and changes in household composition and size.

In the Northern Italian cities (Turin and Milan), the population decrease was around 14% in the decade 1980-90, accompanied by an increase of the share of population over 60, a reduction of household size, an increase of couples without children and an increase of "atypical" families: single (elderly) person and lone-parent households, which are two conditions potentially vulnerable to poverty. Besides the fall in the birth rate, in some cases (like Milan) the migration of inhabitants to the suburbs surrounding the city was an additional factor. A different pattern is found in the Southern Italian cities (Cosenza) where the substantial population decline (18.4% in the decade 1980-90) was essentially due to emigration and people moving to new residential areas in neighbouring towns. The birth rate remained relatively high and, as a result, the phenomenon of ageing was not as pronounced as in the northern cities. The household structure retains keeps the "typical southern" characteristics: limited number of one person households, and a high incidence of large households (with 5 or more members).

In the Portuguese cities there was a decline of population, more severe in Lisboa (19%) than in Porto (7.6%) in the decade 1980-91. In both cities, the population ageing has become very marked, increasing the proportion of families with one or two members and decreasing the number of large families.

The evolution of the population in the French cities differs greatly. While Dreux is a city with increasing population, Saint-Etienne has reduced its population and Rennes has remained fairly stable. The factors behind these phenomena are diverse. In Dreux, this phenomenon is very much related to migratory movements of the population. The outlying districts are heavily populated, mostly with a young population and often of immigrant parents. It is in these districts that the highest proportion of single mothers and large families may be found: those more affected by poverty. This is an important aspect for a city with a high degree of social as well as spatial segregation. In Saint-Etienne, the population decrease has affected more severely the lower class districts. In spatial terms, the most elderly population is located in the centre of the city, while the youngest, especially foreign immigrants, live in the outlying districts. In this city there are few lone-parent households. In Rennes the apparent stability of the population size is the outcome of a dual phenomenon: the moving out of families with children, and the moving in of young single people attracted by the university and by the opportunities in the labour market. As a consequence, the population is relatively younger than elsewhere, the average household size has been reduced, and the number of single (both elderly and young) person households has increased.

In the Spanish cities, the demographic trends are to a great extent associated to migratory movements of the population. In Barcelona the population decrease was 13.8% in the period 1975-96, due to the reduction in the birth rate and to emigration. The latter phenomenon may be explained, on the one hand, by immigrants from the 1960s returning to their hometown due to the economic crisis that affected the city, on the other hand, due to a move to the surrounding metropolitan area, where job opportunities have been increasing. There is also the phenomenon of ageing population, but there has been a decline of one person households and an increase of families with children. Population in Vitoria, on the other hand, has risen in the last decade due to natural growth, but also immigration. This may be explained, as said above, by the characteristics of the economic expansion of the city until recent years. Thus, Vitoria is not affected by the ageing population.

The population in the Swedish cities has increased in the last years (and more impressively in Göteborg). This is explained, to some extent, by the baby-boom experienced in the second half of the 1980s (which was, however, reversed in the 1990s). Notwithstanding the temporary increase in fertility, since the beginning of the 1980s the number of households without children has increased and, today, most families have only one child. At the same time, the incidence of one person household is rising.

The irregular trend of population in the German cities is very much related to migration flows in these cities, to some extent associated to the reunification of Germany, and the ageing of the population is an observed phenomenon in these cities. Such population trends helps us to explain some of the features of household arrangements and of the profile of poverty, which we now examine in greater detail.

3.3. Family strategies and household arrangements

With different traditions of family culture and strategies, the participation of women in the labour market has contributed differently to household income. The high participation of women in Göteborg (more than 70%) contrasts with the relatively low level of other cities like Bremen (58%). In the Southern European cities the official statistics underestimate the

female participation in the labour market, given the importance of informal economy activities which are not registered. The financial contribution of women to household income among the poor can be of considerable importance in situations of extreme need. Many women work in unskilled services without contracts and social security and with high flexibility in entering and leaving those types of job. Also kinship solidarity patterns are important.

In France and in Southern European countries, even though women more often work in part-time jobs in comparison with men, this is less pronounced than in other European countries, namely in North Europe, and the same applies to labour flexibility, that is a characteristic of much of female work. Women have entered the labour market in great numbers since the 1970s, many of them with full-time contracts, but with lower wages in comparison with men. Women mostly add paid work to housework, with little support from social services (more so in Italy than in France). More often than in Northern European countries they may rely on help by (female) kin; but this is a decreasing and not always available resource, due to changing cultural patterns and behaviours, as well as to geographical distance.

The emotional as well as the material support of kinship relations is particularly relevant in the Southern European countries. The role played by women, who are the main providers of care as well as the main mediators of kinship relations, is particularly significant. In these circumstances, family/kinship reciprocity is strongly reinforced and the traditional role of women perpetuated.

Local social, demographic and household arrangements affect the forms of poverty in different cities. In the Italian case it is particularly visible a fracture between Northern and Southern cities. In the former case, poverty is more individualised and isolated from family and kinships networks. In the latter case, poverty is more likely to affect large families with a single low income. Different family and demographic trends affect the presence of the more vulnerable kinds of household, such as lone parent and single person ones.

As for France in general, in the three cities studied, single, isolated men are more vulnerable to poverty and precariousness. Their economic vulnerability is often heightened by isolation from family and kin (due to emigration, early leaving of one's parents' household²², divorce, or else). The same is true in Swedish and German cities. To a lesser extent, isolated women and lone parent households are also in a situation of precariousness.

In the Spanish, Italian and Portuguese cities family reciprocity present to a higher degree (and young people live with their parents longer). At the same time the availability of community social services is relatively scarce (although with wide differences between cities and, in Italy, between the Centre-North and the South). Working women need kin support in caring for their children; frail elderly people rely mostly on family and kin. Jobs are often found through kinship networks. The young may set up their own household, particularly with regard to having access to housing, often only with the economic support of their parents. And so forth. Personal social services do not have the status of a social right,

²² It should be reminded that while young people in France share with their German and Swedish contemporaries the habit of leaving their parents' household at an earlier age than in the Southern European countries, they are not entitled to income support, and particularly to RMI, until they are 26.

because caring is expected to be the responsibility of the family and of women within it. Family and kin reciprocity, of course, may have a high emotional and cultural added value; but it also implies costs in terms of time, money, not negotiable obligations, forced dependencies. Families (and particularly women) may become overburdened. At the same time, those who cannot rely on family and kin support may be left with no alternative resource. In some urban contexts such as that of Southern cities in Italy, where kin networks have been eroded by migration, poverty and marginalisation are becoming more acute, particularly when the lack of resources from the family and local community is not adequately compensated by social services and social assistance programmes (Cosenza). Whereas the contribution of trade unions in defining the living standards of workers and their families has been considerably strong in Sweden, Germany and France and to a lesser degree in Italy (where their role increased since the 1970s), in Portugal and Spain only with democratic government have workers unions influenced social policy. More relevant for the planning of urban community services were the urban social movements developed during the 70s. In Barcelona, where small-sized industry is predominant, workers have difficulties in having their demands acknowledged in the city; and in many cases (mainly before democracy was re-established) transferred their demands to social salary issues, denouncing the inadequate provision of services for their families. There is perhaps still a little underdeveloped - sense of social citizenship in which a "dignity minimum" should be granted by public institutions.

In Italy, particularly in the cities of the Centre-North, the role both of the parties of the left and of the women's movement in the development from the 70s on of local social services should be mentioned, particularly in the area of child care and, to a lesser degree, care for the handicapped and the frail elderly.

3.4. Local Welfare: Political Dimensions, Institutions and Civil Society arrangements

The local welfare complex deriving from the interplay between political institutions and civil society, as well as its impact on local poverty, vary considerably among the fourteen cities of our study. First of all, local political dimensions present variations according to both the extent of state's centralisation (or level and type of decentralisation) and on political parties' policies. The cities of France and Portugal have less developed local political autonomy and local politicians have not focused on social welfare as much as on issues of urban restructuring. In France, this is the case because the *RMI* is a national programme. In the three French cities, local political actors have been, generally, more involved in coping with urban restructuring, than with social welfare questions, with the exception of housing; this is clearly the case for Saint-Etienne. In Rennes, however, the left-wing local government in power since 1977 has been more concerned with social solidarity and the environment than previous governments, and urban policy and economic development have been priorities. Dreux is a more complex city in its political dimension, with one sector of the population voting for the National Front, but sharing with Rennes a concern for unemployment and housing improvement issues.

Portugal, where the national programme of minimum income is just starting to operate, offers two contrasting cases. Porto has been governed by the Socialist Party since 1989 and the issue of poverty has been tackled by focusing on social housing and employment initiatives, but poverty and social exclusion are often seen as urban security problems. In Lisbon, on the other hand, the coalition of left-wing parties governing during the 1990s has

not intervened for years in social policy against poverty, which until 1997 has been managed by a religious, catholic, organisation.

Sweden is a markedly homogeneous country. However the two cities - Helsingborg and Göteborg - have considerable discretion, since the 1982 Social Welfare Service Law gave their municipalities the responsibility for social services.

In the German and Spanish cities and Turin in Italy (less so in Milan and Cosenza) the city councils have autonomously developed a higher profile in dealing with poverty issues: either implementing in an innovative way existing national or regional regulations (Germany and Spain) or substituting for the lack of such national regulation (Turin). In these cities we have observed a wider variety of local patterns of influencing social policies against poverty.

In Germany the cities of Halle and Bremen had very different trajectories until 1991. Since that year Halle has had to readapt to the federal regulations concerning social assistance in the context of growing unemployment and economic vulnerability. The newly "imported" social assistance measures in this city have been integrated with the activities of both old and new non profit organisations whose role has been redefined and become more important in the new institutional and political context. In Bremen, local government (which has been dominated for many years by the Social Democrats and only recently replaced by a coalition between these and the Christian Democrats) has a long standing tradition in active social assistance policies, including a strong focus on work-insertion schemes. Welfare programmes in Bremen have been more generous than in many of the West German cities.

In Spain, political decentralisation following the return of democratic government has involved an increasing heterogeneity of political practices, mainly at the regional and city levels. In Barcelona the left-wing City Council led by the Catalan Socialist Party encouraged a rapid expansion of social services during the 1980s. Since then a consistent debate has taken place, in which poverty was and still is placed within the framework of social inequality. This approach has strengthened the co-operation between local political actors and private actors. In Vitoria, on the other hand, the Basque Nationalist Party has relied on a very charismatic Major, who led a dramatic expansion of welfare services and networks, mainly during the 1990s, to protect the most vulnerable social groups within the city. Although the local political actors of the two Spanish cities have been concerned with economic restructuring, social issues have been at the top of their priorities in order to achieve "social cohesion".

In Italy, diversity is historically the result of a marked localism and of the absence of national guidelines and legal obligations. In Milan, the issue of poverty has been considered residual by all party coalitions which have governed the city in recent decades. In Turin, on the contrary, probably due to its being a working class town, social policies, including income support, have a long tradition going back to the 1970s. Moreover, local actors (government, municipal institutions and civil servants, non profit and volunteer organisations) have developed a degree of co-operation in devising and implementing social policies, within a framework of reciprocal autonomy. In Cosenza the moderate Christian Democrats and left-wing local political leaders and administrators have always privileged other sectors of intervention.

What we have observed in examining the political dimension of the fourteen cities is that local politics can matter considerably even within centralist structures, as is the case of France, but also that political parties of different ideological profile can act in the same way in front of problems of poverty, as in the opposite cases of Cosenza and Bremen.

Secondly, the profile of urban institutions working against poverty offers interesting parallel and variations. Vertical co-operation among different institutional levels of public administration is particularly important in Saint-Etienne, Rennes, Barcelona and Vitoria. Moreover, within-city district decentralisation in the co-ordination and provision of social services is salient in Helsingborg, Göteborg, Bremen, Barcelona, Turin, and to a less extent in Milan. Horizontal co-operation between public and private institutions is more complex. The long tradition of religious institutions in Milan has been more a case of competition than co-operation, whereas in Lisboa and to some extent in Barcelona a pattern of inter-institutional, public-private co-ordination has recently emerged in social services for people in need. In Halle what appears to emerge in the 1990s is a division of labour between public and private institutions in order to cope with the different claims of citizens in need. We can see in the French and Swedish cities higher levels of institutionalisation and centralisation in the definitions of objectives of the minimum income programme and more vertical co-ordination. In a recently decentralised country like Spain, co-ordination between regional and local institutions is also very important, whereas the central state has no role to play in the programme. More independent in their approach at the purely local level are the German and Italian cities, and Portuguese cities prior to the establishment of the National Minimum Income Programme. All cities have developed a network of offices, where potential recipients of minimum income can apply and get support from social workers.

The type of support given will be examined in the following chapters. What is particularly relevant here is the extent to which consciousness of entitlement to social support as a social right has developed among citizens of each locality. This consciousness is very clearly ingrained in Helsingborg, Göteborg, Bremen, and the French cities, and to a less degree in Halle. It is slowly been developed in Barcelona and Vitoria. In Porto and Lisboa this type of consciousness does not yet exist. We can assume that it will develop in the process of establishing a National Minimum Income, in so far as this will become a social right. The most intra-country diversity is likely that of Italy, where the lack of a clear legal framework at the national level weakens the status of social right to income support measures even in a situation where, as in Turin, the measure is based on clear rules.

Thirdly, the third sector is increasingly becoming a relevant social actor in the development of local anti-poverty policies. However, existing levels of participation in the definition and treatment of poverty issues by the third sector is lower in cities where the level of public institutionalisation is higher. This is clearly the case both in Helsingborg and Göteborg, where the voluntary sector remains very small. In the French cities we find a similar situation. Only in Saint-Etienne the larger voluntary sector has been co-operating with the *RMI* programme, while the for profit private sector has not been particularly involved in social integration issues. In Rennes, non profit associations are likely to be organised around issues of leisure and culture than on social welfare issues. German cities present quite a different picture, due to the principle of subsidiarity, which is dominant in the German welfare system. In Bremen several charity organisations (both religious and secular) play an important role. However, these organisations, which offer social care (often with a clear division of tasks according to the characteristics of the people in need, elderly,

handicapped and so forth) and not cash, depend heavily on public resources. What it is particularly interesting is the participation of these organisations in the formulation of policies. In Halle, religious organisations are highly responsible for the provision of welfare services, including hospitals and homes for people in need. In this city professionalisation of the welfare system is likely to develop after this transitional period. However, the remaining distrust with regards to state institutions among the population enhances the role of non-governmental institutions. The principle of subsidiarity has also been operating in the welfare systems of Italy, Portugal and Spain. However, the expansion of civil society and its involvement in providing social welfare is related to the characteristics of each particular urban society and to the fact that public social welfare has been insufficient to cover social needs. In Porto and Lisboa non-religious associations are relatively weak. In Porto the non-governmental institutions are usually co-ordinated by the Local Council and there are also interesting district level initiatives; in Lisboa new organisations involved in care of the poor are emerging, which undertake activities related to food support and aid to the homeless, but they are less co-ordinated. The strong role played by *Misericordia* for a long time has given this institution almost a monopoly of social care. In Milan, as in Lisboa, third sector organisations have played a less significant role than the Catholic Caritas or *San Vincenzo*. In general the third sector is fragmented and with little co-ordination among the actors. Turin, on the other hand, is fast developing co-operatives and voluntary associations working in the social services sector, mainly targeted to the elderly, children and the disabled. The model developed in this city is “integrated”, in the sense that the non-profit and voluntary sector work closely with the public one, often in the form of contracting out. Even when there is no formal contracting out, volunteer organisations may be partly financed by public resources, although there is a substantial flow of financing coming from private donors. In Cosenza, the voluntary and the non-profit sectors complement (or substitute for) a rather insufficient public sector, making an important contribution in managing institutes for the elderly, family-houses and temporary homes for lone-mothers. As in other Southern European cities, family and kin solidarity and care play a major role. Finally, Barcelona resembles Turin in the organisation of an “integrated” plan for the non-profit and the voluntary sectors. The voluntary sector is spreading its involvement in a large variety of issues concerning social welfare, and also immigration. There is a Local Agency supporting the volunteers’ aid. Vitoria, on the other hand, has experienced a residualisation of the role of the third sector in local welfare as the public administrations were taking control of the social services. Caritas, though, has kept certain tasks in a subsidiary way. The voluntary sector in general remains small in size and has limited impact on the city as a whole. Thus the case of Vitoria seems closer to the Swedish and French cities from this point of view.

To sum up, the extent of involvement of third sector actors and institutions in social care in the cities we have studied is lower where the level of institutionalisation is higher (Helsingborg, Göteborg, Rennes, Saint- Etienne, and Vitoria); it is high and co-ordinated with the city councils in Bremen, Halle, within a consolidated tradition of non competitive subsidiarity. It has recently become very relevant and well co-ordinated in Barcelona and Turin and developing in Porto and Cosenza. Milan and Lisbon are particularly interesting because the two major providers of social care have long been religious institutions and co-ordination both with local government and with other voluntary or non profit organisations appears to be more difficult.

3.5. The major features of poverty in the cities studied

The issues previously described and analysed help us to trace the major characteristics of poverty in the cities are studying, which can be described as follows: In the cities that have followed a fordist type of development, attracting massive immigration flows to support the growth of the industrial sector, and which initiated an industrial decline in the 70s (Turin, Milan, Saint-Etienne) or later (Vitoria), or which based their development in heavy industries in a context of decline of traditional industries (Dreux), the immigrant population is particularly affected by poverty, due to long-term unemployment and the difficulty of insertion in the labour market. The destructuring of the working class and the rise of unemployment are factors strongly associated with poverty. In those cases where the service sector was not able to create jobs, the young population too is affected by unemployment and some may enter into a poverty spiral. In those cities that developed a medium-size industrial sector and were able to create jobs in the tertiary sector, due to the influence of the metropolitan area in which such activities are located (Barcelona, Lisbon, Porto), poverty concerns mainly the aged and those young people in search of a first job. In those cities that based their development on innovative industries combined with a strong and improved service sector (to some extent supporting industry), and where immigration was not significant (Rennes), poverty is not a structural phenomenon and concerns mostly young skilled people looking for a first job. In those cities able to combine industrial development with traditional commercial and services activities (Göteborg, Helsingborg, Bremen), but which acted as attraction poles for immigrants, poverty is basically more associated with immigrants and the long-term unemployed. Finally, in the cities with a weak industrial growth in the context of an important traditional service sector and a poor regional economy (Cosenza), poverty is widespread and of a structural character, mostly affecting the elderly and households with poor education and low levels of skill, facing serious difficulties in entering the labour market.

In the following pages we will present the features of poverty in each city. In Helsingborg and Göteborg, more than in Sweden as a whole, the number of households and persons living in households with a disposable income of less than 50 per cent of the average level has increased since the beginning of the 1980s. According to official data, there are no large differences in poverty-rates between regions in Sweden. Estimates based on the Household Income Survey are available, which dis-aggregate Sweden into 7 regions. In the country as a whole 5.3% and 6.7% respectively of the population earned less than 50 percent of the average income in the period 1980-86 and 1987-93. The figure was almost exactly the same (5.6% in 1980-86 and 6.4% in 1987 - 1993) for the region made up of the metropolitan areas of Göteborg and Malmö and for the "major cities" (5.7 % in 1980-1986, 6.5% in 1987 - 1993) to which Helsingborg belongs. However, given that poverty-rates are twice as higher in households where both adults are foreign-born, and particularly high among recently arrived immigrants, and that Helsingborg, and especially Göteborg, concentrate a larger number of immigrants, it is clear that these two cities have a higher concentration of poverty. In these contexts the concept of social exclusion seems particularly appropriate for recently arrived immigrants who, despite receiving generous social welfare benefits, have difficulties in social integration through the labour market. Given the difficulties of many of the newly arrived families in integrating in the Swedish cultural framework, the children of these families have a high risk of becoming a vulnerable group in the future.

In Bremen, poverty has been estimated to affect about 5-6% of the population. The number of minimum income beneficiaries has increased constantly during the last 20 years. The

ratio of recipients is twice as high in Bremen than in the other German cities. The poor used to be mainly elderly people receiving social pensions and health-voucher exemptions, drug addicts, families with children, long term unemployed who have exhausted their social security rights, and immigrants from Third World countries. At present, poverty is highly concentrated among the unemployed, especially unemployed immigrants and people under 25. There has also been an increasing spatial concentration of poverty: the proportion of social assistance recipients in already "poor" areas has risen above-average in the years (1982-1989) and (1992-1994). There is a concentration of poverty in the outskirts, in the inner-city and on traditional blue collar workers neighbourhoods. The increasing concentration is due to several factors, among them housing market prices and the allocation of refugees to the neighbourhoods already populated by the poor.

In Halle, because of the very short period of "post-socialist statistics", a systematic and comprehensive documentation on poverty is not available. Nevertheless, data on unemployment and social assistance show some trends. At present, the federal state of *Sachsen Anhalt* has the highest proportion (21% at the end of 1997) of unemployment since the wall came down in November 1989. In the city of Halle, however, the unemployment rate is around 14 per cent. There is a very high rate of blue collar workers affected by poverty. These became unemployed due to the closure of factories following re-unification and many have become long-term unemployed in need. The most vulnerable groups, however, are lone mothers and couples with children, due to the higher difficulty (Eastern German) women in general and mothers of young children in particular now have in finding a job. Homeless people seem to be rare, although there is a substantial number of "squatters", who occupy empty, dilapidated houses. Halle does not yet show a significant spatial polarisation in poverty. But there is a tendency to concentrate in newly built neighbourhoods, where rents are relatively low and affordable to people dependent on welfare. More prosperous people move away from such areas, to more attractive districts on the periphery.

Poverty in Dreux is related to the fragile social situation of a working class badly affected by unemployment. The groups most affected by poverty are previous workers who lost their jobs and young people who cannot get a job. It should be noted that at the Departmental level Dreux experienced the greatest increase in long term unemployment (34.4% in June 1994) and the commune of Dreux is exceptional for its high percentage of long term unemployed. According to data of the Caisse d'Allocations Familiales, between 43% and 30% of families with children (therefore receiving family allowances) were poor in 1994, that is had a monthly income under 3,040 francs. And about 19% received a meanstested social minimum (RMI, or API -allocation parent isolé). Poverty concentrates in the east and the northern districts, where non EU foreigners also concentrate. The highest rates of RMI recipients are also to be found in these areas (e.g. up to 18 per cent of households in the Chamard district). Finally, poverty is hitting adult men at an increasingly young age: 38% of RMI beneficiaries were 26-34 years old in 1994.

As in Dreux, poverty in Saint-Etienne is linked to the de-structuring of the working class (manual workers constitute one third of the working population in this city - a higher proportion than the national average) and the rise of unemployment (over 60% of the unemployed in the Loire department are of the working class). About 14 per cent of the population receive social welfare support due to low income. Poverty is also spatially concentrated in specific districts, like Montchovet, where almost the whole population

receives some kind of benefit, not only due to the presence of a large number of large families, but to low income (40% of households receiving some kind of benefit had an income under 2500 francs a month in 1994). In this district, 86% of households receive housing aid, and 1 household in 6 receives the RMI. Poverty is concentrated also in other districts, although to a lesser degree. Most noticeable is the rise in the number of young (under 30 years old) and single people on the RMI. On the contrary, lone mothers are not a significant presence among benefit recipients.

In Rennes, even if the link between social insecurity and poverty is obvious, the former is less a result of de-industrialisation and the consequent de-structuring of the working class than in Saint-Etienne or Dreux. Although poverty is less a structural phenomenon, is nevertheless constantly increasing and affecting the social housing areas in particular. Within the department, the local CAF in 1996 estimated that the households which were socially insecure by its standard (that is had a revenue familial under 2.270 francs per month) were concentrated in three areas. The number of API beneficiaries, i.e. lone mothers in need has increased substantially since 1993 and the number of RMI beneficiaries almost tripled between 1986 and 1995 (from 3,908 to 9,493). The turnover, however, is relatively high. 43% of the department's beneficiaries are in Rennes. The relative majority (37%) of recipients is made up by single men, followed by single women, then by lone mothers and by couples with children. RMI recipients are relatively young: 40% are under 30, a higher proportion than in France as a whole (32%). This phenomenon is partly due to the attraction this city has on the young, due to its being a university town, as well as to its dynamic labour market. This explains also why a third of RMI beneficiaries have a *baccalauréat*: they are young people who choose to remain in town looking for a job, after having completed their study at the university.

In Milan, about 5-6% of the population was estimated to be poor in 1986. It was a rough estimation based on welfare beneficiaries (elderly receiving social pensions and health-vouchers exemptions, drug-addicts, families with minors on benefits, etc.). Given the categorical approach to social assistance prevalent in this city, it does not include the poor who were not entitled to support because they "lacked" some kind of qualified need.²³ There are not similar estimates for the mid nineties, but we can say that the situation is relatively stable, even if it may have slightly worsened for some social groups. Among the new groups we find the long-term unemployed who are increasingly excluded from the social insurance system, immigrants who cannot manage to move up and out from the adverse and marginal conditions of the first period of immigration. There is no spatial concentration of the poor, in the sense that there is no ghettoization; but there are areas where there is an higher incidence of poverty. They mostly coincide with public, social housing quarters (Milan is one of the Italian cities with the highest rate of people living in public housing), located in some peripheral areas of the city. There are, however, different patterns of concentration: in the centre we find the elderly living on social pensions, while in the periphery we find first and second generation immigrants from the South with their children. Some peripheral neighbourhoods have, in fact, the highest concentration of minors on benefits. This spatial division is also (but not only) a result of the housing market dynamics which since the eighties, when the housing law changed and there was a

²³ According to estimates of the Poverty Commission, in 1986 the incidence of poverty in Italy as a whole was 12.6%, down to 7.7% in the North and up to 22.8% in the South. In 1994 it was 10.2% in Italy as a whole, down to 6.8% in the North, and up to 20.6% in the South. See Commissione di Indagine sulla Povertà (1997).

considerable increase of evictions, has led to gentrification of central popular areas and the peripherisation of low income families. New, third world immigrants may be now found as well in the social housing areas, as well as in the most run down housing of the centre.

In Turin, the social and physical structure is closely related to its industrial history, with its working class neighbourhoods surrounding the city and industrial buildings once full of workers now empty. The increasing weakness of the labour market has caused in recent years a growth of the poverty within the city and its metropolitan area. The number of households who receive income support has been constantly increasing: they were 7700 in 1996, up from about 3000 in the late 80s. They are often second generation immigrants from the South, who were not able to build up enough social capital to face the decline and restructuring of the automobile industry and whose kin and social networks are too poor in economic and social capital to help them out. There is a high incidence of elderly receiving only a social pension, followed by lone mothers and families with children. But the quota of single adult men and women is significant. Turin's ten departments (*circoscrizioni*) are not at all internally homogeneous and even the richest among them may include neighbourhoods, or single streets, where phenomena of marginality and poverty are concentrated. The poor are also visible in the inner-city, which is characterised by older, run down housing, inhabited by elderly or, more recently, sub-let (often illegally) to Third World immigrants. It is also concentrated in social housing areas in the periphery. The phenomenon of social exclusion appears most conspicuous in two situations: a) in the neighbourhoods, mostly located in the periphery, where there is concentration of inhabitants suffering from some kind of deprivation, or often from multiple deprivation; b) in the neighbourhoods, often located in central or semi-central positions, which were traditionally inhabited by popular, artisan and working class families and have recently witnessed two distinct phenomena: an ageing of the population and an increase in the presence of non residents, mostly Third World immigrants.

There are no statistics available on poverty in Cosenza. The data of the *Ufficio Politiche Sociali* of the Municipality concerning the recipients of the economic contribution for people in need indicate that in 1995 they were 4.8% of all resident households, rising to 12.8 per cent in district III and 7.6 per cent in district VII. Given their basis, these data are absolutely partial. They are, however, an indicator of the concentration of poor households within particular areas. 19.1% of recipients of social assistance are retired persons living on social pension, 16.9% are gypsies, 63.2% are families with children. This distribution describes quite accurately the composition of social marginality in Cosenza (only the percentage of nomads may well be exaggerated, due to the fact that we know for sure that nearly all households apply for the contribution, whilst this is not the case for other poor households). It emerges that poverty is mostly concentrated in households with children. Such households accumulate a series of disadvantages, such as low educational attainment (often illiteracy for older couples), a weak position on the labour market (particularly for women), poor dwelling conditions and a marginal placement with respect to wider social networks. Their spatial concentration within marginal neighbourhoods exalts these difficulties, often reproducing them from generation to generation.

In Barcelona about 10% of families in 1989 had an average income lower than the minimum inter-professional salary. At present, relative poverty is around 11.8 per cent of the population, although only 2% are considered to be in a severe situation of poverty. This percentage may underestimate the reality as the threshold taken for providing the minimum

income is relatively low. Poverty is widespread in the inner-city (where live 24.5% of the total poor registered in the minimum income programme), the traditionally blue-collar worker neighbourhoods and the district where most 1960s internal immigrants from the South of Spain concentrate. In recent years, Third World immigrants have become another group suffering from poverty. The majority of them concentrate in the inner-city, but only those who are legally registered are included in the poverty data. The features of the poor are: elderly people, mainly one person households; lone-parents; the homeless, mostly middle aged men. The reasons why people fall into poverty are: unemployment, marriage break-up and drug addiction. There is a larger number of people living alone rather than in families.

In Vitoria poverty has a marked geographical concentration, since in the inner-city (district 1) three out of four families live in poverty. But also in district 5 there is a relative high concentration of poverty. In general terms, the proportion of families living in overall poverty is about 9% of the total number of households in the city. The profile of the poor in the city is: long term unemployed (about 60 per cent of those claiming minimum income are unemployed) and young people in search of a job. Among categories of the population most vulnerable to becoming poor are one person households and lone parents, mostly women with children, but also the elderly with an assistance pension.

There is no updated indicator on the incidence of poverty in the city of Lisboa, nevertheless, several studies on poverty in the 1980's revealed that in the Metropolitan Area of Lisboa these values were lower than those of other regions of the country (but still extremely high, as in the 1981 the absolute incidence of poverty was 18.8 per cent). In recent decades Lisbon and nearby municipalities have attracted population both from other regions and overseas, resulting on the expansion of run-down areas in the city. In 1986 a survey carried out on the city's run-down neighbourhoods estimated that about 23 per cent of the new resident population was living in these neighbourhoods. Of course, this figure reflects only partially the dimension of the problem and excludes other forms of poverty, such as homelessness and persons living in collective lodgings. It can, however, be used as a rough indicator, considering the strong correlation between poverty and sub standard housing. In any event, the sector of the population most exposed to sub standard housing is the migrant population. The types of family most vulnerable to poverty were isolated nuclear households and households with more than 3 members. Among them, the most vulnerable families are those headed by a pensioner, but also by the long term unemployed and workers with precarious jobs and very low salaries and a very weak or no social security protection. Among the marginal population, drug addicts and their children constitute a new category of poor.

In Porto poverty is an old phenomenon and a chronic problem. The weak welfare system has been able to ameliorate the situation in some cases, but has not usually relieved the main sources of poverty in the city. It is not possible to give a clear quantitative idea of the poverty situation. Taking housing as a point of reference, we found that in 1991 1.7 per cent of the population lived in slums and other «non-classical lodging». However, since more than one half of the buildings considered as «classical lodging» were built before 1960, and many of them extremely degraded, this cannot really be an approximation for the number of poor people. On the other hand, the number of people living in social housing is more than 20 per cent, but this too is not a straightforward indication of poverty. Nevertheless, the fact that in some peripheral districts the proportion of people living in

social housing is above 35 per cent indicates a concentration of people with very low incomes. The profile of the poor is: the elderly (due to low pensions and lack of family integration), children and young people, the unemployed, alcoholics and drug addicts, precarious workers and lone mothers. Another characteristic of the poor is the low level of formal education.

4. THE SOCIAL CONSTRUCTION OF THE LOCAL WELFARE SYSTEM

M. Garcia, E. Mingione, M. Oberti*

4.1. A comparative approach for interpreting the diversity of local welfare programmes against poverty

As we have seen in the previous chapter, the fourteen localities selected are characterised by different forms of poverty, depending on economic development, social structure, demographic transformations and other institutional and political features. In this chapter we analyse how local welfare systems are constructed and see how they interact differently, according to patterns which depend partly on the national institutional set ups, but also on the interaction between the social and institutional arrangements that have developed historically in each city (see also the tables on the institutional frameworks attached to this chapter). Here we emphasise the local features which have emerged from research conducted by the ESOPPO teams, in order to give a comparative frame for interpretation of the local interactions between welfare institutions and clients.

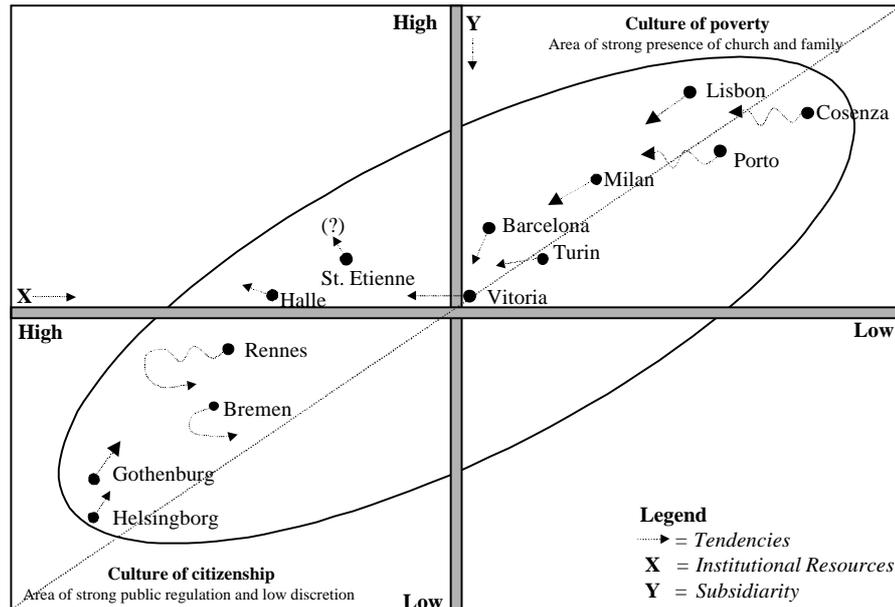
To explain the different local welfare systems it is necessary to take into consideration the ways in which local systems of support for the poor have developed historically along two dimensions (see fig. 4.1). The horizontal axis relates to the degree to which public policies and measures imply an institutionally defined social right, the vertical one to the degree to which public support, in order to be effective, needs to be complemented by other institutions and agencies (e.g. family and kin, charities, non profit or volunteer agencies). Within a given country, thus also within a common policy framework, each local welfare system combines these two dimensions differently according to local resources, as well as to the local understanding of poverty and rights. Our cities can therefore be located along a diagonal which intersects these two dimensions.

Thus, at the lower left hand side, we find a high level of institutionalisation with centralised control of a relatively high quota of resources (financial and human capital) reflected in comprehensive intervention in favour of the clients taking into account their specific personal needs (focused either on the individual situation, as in the Swedish and French cities, or on the household arrangement, as in the Spanish and Portuguese ones). This combination leaves a relative little (or subsidiary) room for family and community interdependence. It tends to reduce or strongly institutionalise the co-operation with non

* See note 1 in the previous chapter concerning the material on which this chapter is based and the researchers whose work we wish to acknowledge.

profit and volunteer organisations, and also reduces the range of social workers' discretion. At the same time, it can encourage a bureaucratic approach to social assistance, with little flexibility and space for innovation, particularly if local governments have little scope for

Figure 4.1. Distribution of ESOPO cities according to the level of institutional resources available and the degree of *subsidiarity*



At the upper right hand side we find cases in which the local welfare system counts on limited resources (institutional, financial and human capital) and therefore has not been able to develop a comprehensive intervention to help the poor. This is usually complemented by the broad and heterogeneous intervention of non-governmental institutions (traditional secular and religious organisations and also innovative private non-profit agencies, like social co-operatives) as well as family and community responsibility and solidarity. As we near the extreme upper right of the diagonal, we find the cities in countries with no nationally regulated minimum income scheme and with different kinds of local categorical measures, which may be more or less generous depending both on the city policy and on the category. This arrangement leads to a relatively high degree of discretion and emotional involvement of social operators in dealing with the individual cases of welfare clients. In fact, the more we move towards the right end of the diagonal, the more the institutional welfare social operators tend to use their discretion to activate combinations with family, community or private agencies, and, possibly, with informal activities, since they cannot implement a comprehensive intervention. Within this procedure, the emotional relationship between the operator and client is likely to be greater than in cases where it is sufficient to stick by the rules in order to effectively help the poor. In this context, the role of local

government is crucial not only in adapting policies to the local situations and encouraging social innovation, but also in defining entitlements and promoting the development of a more homogeneous national and/or regional approach.

The diagonal is not strictly based on an evolutionary approach and does not automatically reflect the economic strength of the local community. Milan, for example, although its per capita income is among the highest in our sample, is located towards the right hand end of our diagonal. Conversely, Halle, a city with a low per capita income due to serious economic difficulties at present, is located close to the left end of the diagonal. It is important to stress the operational implications of this diagonal, since it is a valuable tool for interpreting the complex social construction of the very diversified combinations we found in the fourteen cities. Most of the cases, in fact, fall in between the two poles of the diagonal. as we shall see in the following pages , thanks to this diagonal we are also able to explain why, within the same country, different cities may be located in different positions,.

For the scope of clarity, we will start with those cities located closer to the left end of the diagonal and proceed to the opposite end, verifying and explaining the internal coherence of the different combinations. At the end of the chapter we include a table (tab. 4.1), where the most important features of the institutional configurations of the fourteen cities are synthesised. The aim is not to build a typology, but rather to understand similarities and differences in the construction of local welfare within the following features.

The first feature concerns the organisation of the anti-poverty programme in terms of national, regional and local responsibilities. The second focuses on strictness or flexibility of the rules. The third feature, connected with the previous ones, concerns the nature of the relationship between clients and social workers. This relation may be relatively anonymous and distant (typical of bureaucratic formalism) or rather more personalised, characterised by a greater emotional involvement of both client and social worker. The fourth feature is crucial for our analysis as it focuses on the way in which the third sector²⁴ relates to public institutions in providing care for the poor. This last feature is particularly important because, at the local scale, the mobilisation - partial or total - of resources (financial and human) from the various domains of the third sector may considerably change the characteristics of local anti-poverty programmes.

By incorporating the four dimensions, the table illustrates the rich complexity of welfare in the different cities and clarifies the meaning of the different positions on the diagonal. In this chapter, which deals with the institutional framework of local policies, we focus particularly on the interaction between the first and fourth features, that is on the explicit or implicit division of labour between the public actors and their policies and third sector institutions and agencies. Chapter 5, which deals with actual implementation processes, will focus on the second and third features, as well as their interaction with the institutional framework

We now present the cities in the sequence in which they have been positioned along the diagonal, proceeding from left to right. In order to present systematically the main formal

²⁴For the purpose of this work , by third sector we understand: a) the different religious charity institutions; b) the private profit and non-profit organisations active in social assistance (associations, co-operatives, etc.); c) as well as community and family forms of social solidarity.

and legal characteristics of the measures studied we have also prepared a sheet for each country (institutional framework sheets), appended at the end of this chapter.

4.2. Presentation of the Cities

Göteborg and Helsingborg

Both Swedish cities are in a similar position at the left end of the diagonal. We have not separated them as, even though social assistance in Sweden is now locally organised and, at least in part, locally financed, the overall situation is more or less the same. The system of support is comprehensive and shaped by personal needs of individuals, following strongly enforced national guidelines. There are few margins for discretion in the operation of social workers and, since there is a right to social support, this may not be denied on the basis of financial constraints. The role of private assistance organisations and agencies is limited.

Most recipients in Sweden have incomes other than social assistance. Very often the households receive other kinds of benefit, such as housing allowance, child allowance and unemployment benefit. The social assistance is only a complementary support for most recipients. In both cities many recipients are immigrants, whose numbers have increased substantially as a consequence of the arrival of waves of refugees from the former Yugoslavia.

Göteborg is a much larger city in respect to Helsingborg and its urban structure is more uneven and segregated. This has in recent years encouraged a more flexible implementation of policies, together with some attempts at innovation. For this reason it may be positioned slightly further from the left end of the diagonal.

Historically there has been a lot of controversies between the local level and the central level of the public sector concerning the provision of poor relief and social assistance. Social assistance is not only locally organised but also locally financed (with few exceptions concerning mainly social assistance in favour of recent immigrants and, in particular, refugees). This puts financial pressure on local politicians when taking decisions on guidelines. The guide-lines vary between municipalities, but the central level, according to its ambitions to promote horizontal equality, tries to minimise the differences. This goal is pursued through recommendations issued by The National Board of Health and Welfare (*Socialstyrelsen*). The legal power of those recommendations is controversial and is undergoing changes. The new standardisation guidelines will come into effect from the first of January, 1999. The diversity between the municipalities should then be reduced. Social assistance decisions can be appealed against, and the courts quoted recommendations of the *Socialstyrelsen* when changing decisions made by a municipality. After the 1st of January, 1999 the national standardisation guideline will be the decision level.

In Göteborg and Helsingborg there are several social welfare offices providing social assistance and social services. The offices are organised into districts, each district having a political board responsible for the day to day activities at the office. However, all districts have to use the same guidelines when assessing social assistance applications. A social welfare office typically has two sections. One is responsible for the provision of social services, dealing with social problems of different kinds, the other responsible for the provision of social assistance. Depending on need, households can have contacts with both sections and thus more than one social worker.

Göteborg is divided into 21 city district committees. These committees are responsible for the municipal social services in each district. They run child-care,

education, local recreational activities, the care of the handicapped and the mentally disabled, geriatric care, social and economic support and aid to refugees. In 1991 Helsingborg was divided into 11 municipal committees but, after the election in 1992, the new political majority reorganised the administration into six different service areas.

Financial aid to those in need is almost exclusively administered by the public sector. The voluntary sector is very small even though the increased need for aid in the last few years has led to an expansion. Despite its small size, it ranges over many areas, for example sports, trade unions and recreational activities. In both Gothenburg and Helsingborg there has been a remarkable increase in the demand for financial aid and social services. Indications of this are the increase in applications for financial aid. To cope with this heavier burden, more personnel have been hired. Examining a time perspective of a few decades, it becomes evident that the profile of applicants has changed. Previously they were primarily elderly people, but nowadays most are young or middle-aged.

Eligibility should be based on the individual circumstances of each applicant. Even if incomes are higher than the thresholds specified in the guidelines, an applicant can be regarded as eligible by social workers or the political board responsible for the provision. Judgements on eligibility can be expected to depend on where the application is made and who is processing it. But, due to the impact of the national guidelines and to the highly universalistic nature of the system, there is a relatively high degree of uniformity.

Rennes

The RMI (*revenue minimum d'insertion*) in France is nationally regulated and targeted at adults over 25 and families who are excluded from other social minima (e.g. the old age social pension or the pension for the handicapped) or whose income, notwithstanding the social benefits they receive in relation to their family composition (child allowances, additional support for lone mothers) remains below the income threshold giving access to the RMI. It is the state which defines and controls its implementation. Unlike the situation in Sweden or Germany, RMI beneficiaries are treated in the same way across the country with regard to how much they receive, for how long and what other forms they are entitled to. From this point of view, all French cities would be located at the far left end of the diagonal. Yet, given the strong "insertion" component of RMI, the role of local actors, and particularly of local government appears crucial in developing partnerships with other actors in order to develop and offer insertion contracts which are adequate in quantity and quality to the characteristics of RMI recipients.

Rennes has a strong institutional model of social aid based on the Christian Democrat culture. The State, the *Département*, the Town Council and associations make up a system which is flexible, relatively efficient and innovative. In this perspective, the organisation of the RMI in Rennes is different from that of most French towns. Through the Centre Communal d'Action Sociale (CCAS), the town council takes a leading role in the implementation of the RMI programme. This role was reinforced recently with the launching of a form of minimum social income called the Local Supplement to Resources

The high profile of the CCAS (i.e. in terms of personnel and financial help) has given it considerable freedom in its dealings with other institutional partners and particularly with the *Conseil Général*. For example, the *Conseil Général* of Ille et Vilaine which controls the financing of social integration activities, has yielded its authority over Rennes assigning several of its social integration workers to the CCAS. It has also given its social integration fund to the Commission Locale d'Insertion (CLI) in Rennes which is virtually unheard of in France. Moreover, the president of the CLI in question is a local mayor, whereas elsewhere the CLI is headed by a member of the *Conseil Général*.

The RMI programme in Rennes is original because it has managed to allocate specific personnel to specific tasks. One team looks after claimants' applications, another draws the Social Integration Contracts and counsels the claimants, while a third team compiles the offers for the contracts which are available in the town. At present, the different programmes include local business employment, CES (*Contrat Emploi-Solidarité*), integration projects, integration companies, and professional training. The whole team of 25 people is legally accountable to the CCAS, although the CLI looks after the day to day running.

This set-up both reinforces the position of the CCAS within local social services and distinguishes between its own team and the already existing social workers of the Centre Departementale d'Action Sociale (CDAS). Between 1988 and 1992 the CCAS dealt with virtually all the RMI claims put in, whereas elsewhere in the country this was done by the social workers of the CDAS. This means that in Rennes, the RMI team and social workers had little contact. In 1992, given the high number of RMI beneficiaries in Rennes and the setting up of a partnership between the CAF, the *Conseil Général* of Ille et Vilaine and the town council, the social side of integration contracts was taken over by social workers of the CDAS (i.e. personnel from the CAF or the *Conseil Général*). Any health problems of claimants are now dealt with by nurses living in the district concerned, while the economic side has remained in the hands of the ALI. Moreover the latter have become full time employees of the CDAS.

The individual monitoring of RMI claimants has been replaced by a group meeting of claimants with personnel from the RMI programme, i.e. the district group leader (*animateur*), a social worker and a nurse. This team presents the openings for social integration contracts to the claimants who are encouraged to define their own needs. According to the type of integration chosen, the claimants are then dealt with either by the district group leader if the integration contract chosen is economic, by the social worker if it is social, or by the nurse if there is a health problem involved. The group leaders of projects which involve different social services have remained in place and still look into economic forms of integration (e.g. local business, *contrat employ-solidarité* - CES, integration projects, professional training).

The integration activity which has come out of these contracts has given rise to different types of partnerships:

- with Job Centres and professional training institutions such as the GRIF, CLPS and GRETA.

- with integration projects and companies such as: TROCABI, the *Feuille d'Erable*, The Fil d'Ariane, the Integration Workshops of Rennes, *Etudes et Chantiers*, the CRIF, the

Atelier Parchemin, the Association of Solidarity between Workers and Unemployed (ATCS), *ENVIE*, the *Compagnons Bâisseurs*, and *Dépêche Service*.

More recently, the decentralisation of aid programmes has given rise to "common spaces"; i.e. places such as town districts or at the CAF (Caisse d'Allocations Familiales), where the Town Council and the *Conseil Général* come together to deal with RMI claimants.

The organisation and financing of the RMI set-up has changed the balance of power between institutions which previously worked as partners on particular projects and new forms of co-operation now exist. Through a different combination of personnel and finances, the institutional stakes and the balance of power have changed between the different social aid bodies in Ille et Vilaine. The DAS-35 (Department) and the CCAS (town) are both now in the front line and jointly co-ordinate the partnership. This co-ordination role was previously the work of the CAF, both because of its political neutrality and the active involvement of its personnel. However, it now takes on a purely managerial role of the RMI within the CLI.

The political competition between the *Conseil Général* and the CCAS of Rennes has caused friction over area control. At present, the *Conseil Général* works throughout the whole department, apart from Rennes which is under the control of the CCAS. This means that regulation of poverty is based on area fragmentation.

We have already pointed out that to fight poverty the social aid organisations joined forces very early. Although charities weren't ignored, they remained in the shadow of the institutional work on poverty, limiting themselves to traditional approaches and organisational forms (Catholic Aid, Popular Aid, Brothers of the Poor, etc.). Associations like the *ATD Quart Monde*, Catholic Aid, Popular Aid, the Red Cross, *Restos du Coeur* play a limited role in RMI, normally giving help in the form of money or food. Although Rennes is well known for its lively association sector, particularly cultural associations, civil society as a whole plays a smaller part in the fight against social exclusion than in other regions.

Bremen

Bremen, together with Rennes, falls between the centre and the left of the diagonal. Social assistance is comprehensive and based on universalistic evaluation of the personal conditions of need of the individual as inserted within her/his household. The legal basis for social assistance refers to national law; the practice, however, is also determined by regulations at the federal and local level (e.g. relating to adequate housing costs, obliged kin etc.). Inter-local variations in granting social assistance therefore exist, although differences should not be overemphasised.

The most important particularities of Bremen in this respect are the decentralisation of the social assistance administration, the relatively large number of "job creation schemes" operated on a voluntary basis and the fact that obliged kin (i.e. adult children and their parents not living together) are not called upon to reimburse financial benefits (with some small exceptions). Therefore, for this and also for some other reasons, compared to other German cities, Bremen seems to be comparatively "favourable" in granting social assistance.

These other reasons concern the discretionary aspects of social assistance. The basic principle for discretion is already stated in the national law: benefits should be granted adequately, according to the particular features of the case. This principle allows discretionary decisions in any part of the procedure, but - as explained above - as most parts are standardised by national, federal and local rules, there are only a few aspects left for discretionary decisions by the individual officers. These concern: a) granting additional benefits; b) granting housing costs; c) obligation to work; and d) control visits at home.

In Bremen, for instance, the obligation to work is often *de facto* not enforced. However, there seem to be slight differences between different local offices. In some parts of the city cuts of 25% are enforced if the recipient is openly unwilling to work. A cut of 100% has hardly ever happened, although the rules provide for this possibility. Also in some other discretionary aspects of the procedure, there seem to be differences between the different local offices, depending on the line of the director of the office.

A serious problem is the lack of information on the various possibilities open to claimants. In this respect *self-help groups* are important because they prepare brochures concerning the rights of social assistance recipients, and offer personal advice and help. Many of our interviewees told us that they had been in contact with such groups before and while receiving assistance. In Bremen there is a large number of such groups, e.g. for the unemployed, assistance recipients, people with various illnesses, drug addicts and gamblers, criminal victims, criminals, pregnant women, families with educational problems, lone parents, women or girls in emergency situations, homosexuals, prostitutes, and refugees and immigrants.

As the principle of subsidiarity is dominant in the German welfare system, private welfare organisations also play an important role, especially at the local level. The main private organisations are *Deutscher Caritasverband* (Catholic), *Diakonisches Werk* (Protestant), *Arbeiterwohlfahrt* (industrial welfare organization), *Deutscher Paritätischer Wohlfahrtsverband*, *Deutsches Rotes Kreuz* (German Red Cross), *Zentralwohlfahrtsstelle der Juden in Deutschland* (Jewish) and in East Germany the *Volkssolidarität*. Their main tasks concern the provision of *services* such as residential care, advice services, family support, youth work and help for refugees and asylum seekers. They also operate hospitals and homes for older people. Often professional social workers and volunteers (over one million in West Germany alone) co-operate. A large part of their work is financed by public money; in this respect, they are highly dependent on the public sector. These organisations are not directly involved in distributing cash benefits; their role primarily concerns providing services. Furthermore, they have recently been trying to draw more public attention to the problem of poverty, e.g. by publishing national and local reports on this topic. As they are officially recognised as advocates for problem groups, they are also involved in the formulation of policies.

Thus, the "division of labour" in the field of welfare can be described as follows. The public social assistance office cares for the economic well being of the needy, at least for those who apply. It gives sufficient financial help for survival and it is not expected that the family helps first (except when they are part of the same household). There is no maximum duration for the benefits and relatively little pressure to discontinue. The amount of money a client receives is also dependent on his/her own knowledge about his/her rights (particularly concerning additional benefits). Claimants get this information from self-help groups. Private welfare organisations are responsible for catering to social problems which may accompany current financial need

(indebtedness, family problems etc.). Although the social assistance office also offers some help concerning drug addiction or family problems, it is mainly these organisations which care for such problems.

Saint Etienne

Within the general highly institutionalised and centralised framework of RMI, what stands out in this city is the minor role played by the Town Council, which has little interest in social policy as a whole and takes little initiative with regard to RMI and to activities to combat social exclusion, particularly in developing and encouraging partnerships between different local actors in order to provide insertion opportunities. For many years there was little co-operation between the State, the *Conseil Général* and the Town Council. Each institution had, and defended, its own territory and was largely uninterested in co-operation. More recently, relationships have improved and the actions in the struggle against poverty have been harmonised. Even if the main actors are now working more closely, the Town Council does not have the same importance it has in Rennes, and the main actor is the *Département*. There is not the same sharing out of responsibility as in Rennes where the CCAS has pride of place. In St. Etienne the sharing out of tasks concerns the different populations in need: the CCAS takes isolated and elderly people, the *Conseil Général* takes couples with or without children.

Due to this lack of co-ordination, combined with the somewhat passive role played by the Town Council, insertion resources and opportunities available to RMI recipients have been relatively scarce. For this reason we put S. Etienne more towards the right side of the diagonal than Rennes.

Various non profit and voluntary associations were co-opted by the town council to collaborate with insertion programs for RMI recipients. Only the largest and most established ones, however, have been able to cope with the requirements in terms of human resources and organisational competence.

Halle

Halle falls towards the centre of the diagonal, in a more central position with respect to Bremen, although, since German re-unification, it has shared the same three-tier social protection and social assistance system. Unemployment indemnity is paid on the basis of the contributory record; there is a means tested *Arbeitslosenhilfe* for those who have exhausted their entitlement to unemployment benefit, and *Sozialhilfe* for those who either cannot claim any benefit on the basis of a contributory record or have exhausted any such entitlement. In addition in Halle, as in all new East German States, special job insertion measures have been implemented to contrast the high rates of unemployment. These measures have helped to keep the number of *Sozialhilfe* recipients relatively low, since those involved in re-training programs were covered under social security.

Halle's location more towards the right of the diagonal is due to the fact that the two central institutions at the core of the public programmes of the struggle against poverty - the employment office and the social welfare office - are supported by a powerful network of private (non profit) associations. This network appears denser and more important in respect to the cities located on the left part of the diagonal. This importance seems to be strengthened by the persistent ambivalence, if not mistrust, Eastern Germans share with

regard to any public institution or service, although the specific services and measures we are dealing with here are playing a significant support role in easing the transition to a market economy and the rise in employment in this city, as in all former DDR regions (although Halle is in a better position compared to the average unemployment rates in these regions, since it has a 14% unemployment rate, compared to a 16% in the five new German states). In particular, social assistance recipients seem to resent receiving directions and counselling from the local *Allgemeine Soziale Dienste*, since it reminds them of authoritarian attitudes by the state and by public servants in the DDR.

Halle has a large number of non profit and voluntary welfare organisations are called *Freie Wohlfahrtsträger*, as well as other socially orientated associations. There are at least 35 non profit organisations gathered under the umbrella of *Deutsche Paritätische Wohlfahrtsverband* - a union of independent self help and social service oriented organisations - in addition to the most established and larger ones such as the *Volkssolidarität*, *Caritas*, The Red Cross, the *Arbeiterwohlfahrt* (linked to trade unions). They finance their activities in three ways: funds for obligatory benefits which they receive from the social welfare office, public funds not tied to specific provisions, and own funds.

The introduction of the new *Pflegegesetz* (compulsory care insurance for the frail elderly) has given new impulse both to the development of private, non profit, services and to a more systematic co-operation between public and private services. Private - profit and non profit - institutions catering for this particular population and receiving the insurance money to do it, now have public obligations towards their clients, the state and the municipality. They have to keep to clearly defined standards of care and at the same time they also have to provide also counselling and other accompanying services. From this point of view, a new balance between public and private responsibilities, as well as a new division of labour in the field of social assistance is developing. This is more similar to the situation prevalent in Western German states, with less competition in values and approach between the public and the private sector as it was the case right after re-unification (and possibly also before). Given this new partnership with the state and the municipality, competition is developing within not only the market sector, but also in the non profit sector, since non profit welfare organisations compete for claimants, in order to receive a share of the public budget. In this competition, the larger East German non profit welfare organisation - the *Volkssolidarität* (people's solidarity) - is at present the best placed, since it has a very high membership due to the fact that it was the only organisation of this kind in the former DDR. After re-unification it was able present itself on the "market" of non profit organisations with a consolidated organisational structure, a substantial membership, a well acknowledged role (not tainted by connection with the former "state", socialist sector), as well as capital. The *Caritas*, which is well established in West Germany, has a much less significant role in East German cities, including Halle..

Vitoria

Vitoria is located in the centre of the diagonal. From the start, the shape of the Minimum Income Programme was clearly universalistic and followed to a large extent the example of the French RMI. Moreover, in Vitoria, given the financial resources allocated to the Programme and the complementary active employment policies linked to it, social services are able to offer ways into work as a means of social insertion. This relatively formal channel of operating gives social operators the institutional support needed to provide short

term options for clients. Moreover, there are other forms of income support, such as the Social Emergency Supports(AES), which are complementary to the Minimum Income (IMI) and allocated for specific purposes, mainly in cases of extreme need. The client has the right to receive a quantity equal to the difference between the IMI income support and other possible resources. Although not very generous in terms of the amount of money received by each client, the long duration of the programme and its universal character makes it generous in the long run.

The Autonomous Basque Community finances the Plan Against Poverty, which includes Minimum Income (IMI) and Social Emergency Support (AES). However, the policies for social welfare in the city have been developing through a mixed model that combines two organisations: (1) a vertical and centralised organisation of social services specialised in different sectors of the population (children and families, services for the elderly etc.), (2) a horizontal and de-centralised organisation of welfare work for primary care addressing the whole population and operating in centres distributed in the various neighbourhoods within the city. In addition, there is a programme called “Social Antenna”, created in 1994, which constitutes a permanent subsidiary service, acting at the very moment of crisis when a social emergency occurs.

From a financial perspective, resources are transferred to the *Diputaciones Forales* (provincial administrations, which have considerable responsibility in the Basque Country) to manage the programmes in collaboration with the city councils. The Basque Government is, therefore, responsible for the financing and designing of the Plan, drawing up the norms related to the Plan’s development and the required legislation, as well as controlling and evaluating the different programmes contained in the Plan. The *Diputaciones Forales* are responsible for the development of the Plan, the organisation of the social services in each province and the payment of the benefit and following up of the programmes in collaboration with the City Council. However, the handling of income support is totally decentralised to the City Council through the basic social services. Reception of applications and handling of the records, which includes completing and checking the information, is the responsibility of the City Council, as is the following-up of the recipients to check if the conditions which prompted the need for income support still apply and to confirm that the recipients have complied with their duties.

The resources required for implementing the IMI are allocated by the Autonomous Community Annual Budget. The Basque Government, after the Budget is approved, guarantees the necessary funds to the *Diputaciones Forales* through monthly transfers. The *Diputaciones Forales*, during the first two weeks of each month, send the required documentation on successful applications of the previous month to the relevant department in the Basque Government. In order to proceed with the monthly transfer of money, the *Diputaciones* have to provide an updated report on IMI recipients. This involves a list of all recipients, the amount of monthly payments they have received (any modification must be notified), plus suspension and extinction cases. In case not all the amount transferred is spent to finance IMI, the *Diputaciones Forales* will reimburse the money to the Basque Country General Treasury.

This highly structured and bureaucratised system has an impact on the behaviour of social workers, generating a relatively high controlling ethic among them. Thus there is little discretion in the work of social workers, who in turn are seen by clients as exercising a high

degree of control. Unlike the situation in Barcelona, clients cannot make recourse to the informal economy to integrate the low income provided by IMI, because the informal economy in Vitoria offers fewer opportunities and also because the controls by social workers are stricter. Therefore, they are forced to rely on family and kin solidarity.

Apart from the city, provincial and regional governments, there are charitable institutions, such as Caritas, or private assistance (like the Red Cross) , which also cater for the most vulnerable groups whose needs are not fully addressed by public social services.

Barcelona

Barcelona is located in the centre right of the diagonal. The institutionalisation of the Minimum Income Programme to help the poor was carefully planned in 1990 by the Catalan Regional Autonomous Government and the Programme became a social right in 1997. The income given by the Programme is, nonetheless, insufficient for survival, and therefore required complementary resources. These usually come from the traditional sources of solidarity combined with low paid, part time jobs. The importance of these complementary sources of income can be explained as follows. Firstly, the late implementation of comprehensive welfare state policies (education, health care) in a decade of rapid urbanisation (1960s) has caused severe limitations in covering all areas of social need in this large city and has meant that family and community responsibility and solidarity have only very partially been replaced by state agencies. Thus a strong social pattern of family and kin solidarity developed within the many immigrant families that arrived in the city from the less developed regions of Spain. Most of the poor are either first or second generation immigrants of this kind. In this context, social workers are accustomed to working closely with families, rather than with individuals, even acting as family and kin mediators. Secondly, Barcelona developed an extensive informal labour market (mainly during the 1970s and 1980s) of which social operators are fully aware. Social workers can easily help inform the recipients of job opportunities in the informal local labour market for unskilled service. In fact many use this information to help the poor to work out strategies of survival complementary to the Minimum Income Programme. The use of this knowledge by social workers is of course discretionary (as well as against the formal rules). It can be influenced by personal sympathy, but mostly by the perception of the life chances of the client. In this sense, Barcelona has both elements of a well institutionalised programme against poverty as well as a flexible and non-institutionalised social and economic fabric in which the poor can operate.

The third important element in understanding the position of Barcelona in our diagonal is the strong co-ordinating role played by the City Council concerning social services. In the 1980s the City Council organised the current modern social services which operate the Minimum Income Programme. These programmes use the know-how of the social workers previously operating in the city. From an organisational point of view, it is important to take into account the relationship between the responsibilities of the regional and city administrations. The Catalan Regional Government Social Welfare Department decides who becomes a client and the City Council's social services located in each district are responsible for attending to citizens' urgent needs and providing specific interventions to help the poor, including Minimum Income.

Fourthly, the City Council Welfare Department created an Integral Social Services Plan, which was put into practice from 1994, and which aims to achieve "social cohesion" in the city. This Plan has attempted to integrate most private organisations which had already developed social services in the city. It also includes non-profit organisations. Although the Minimum Income Programme is financially managed by the Autonomous Regional Government, the City Council's social solidarity and social citizenship action is reinforcing the work of civil society groups which already operated in the city and that indirectly help the poor. This would not have been possible without a political pact between the progressive forces of the city (political parties and trade unions). The emphasis on "social cohesion" is particularly ingrained within social workers, many of whom operate the Minimum Income Programme. These social workers have very little power over the decision whether or not claimants should be accepted into the programme, since this decision is taken by the Regional Government officials. Once the recipient come under their supervision, however, social operators have considerable discretionary powers. The rich social fabric of the city, with community solidarity and civil society operators creating a wide network of programmes helps to open up possible channels of social insertion.

Finally, Caritas also plays an important role in the care of the poor. Although this religious institution only manages about ten per cent of the current cases registered in the Minimum Income Programme of Barcelona, it offers a large variety a specific support programmes for those in need. Before the 1980s the role of Caritas and of the Catholic Church in general was very prominent.

Turin

In Italy there is no nationally regulated system of social assistance and income support. Even regional regulations may not only differ, but be quite loosely defined. Therefore the existence itself of social assistance schemes, as well as their target population, amounts paid, obligations and so forth vary widely not only between regions, but also between cities within the same region. For this reason, all Italian cities must be located towards the upper right end of our diagonal.

Among the Italian cities examined in our study (but possibly nation-wide), however, Turin is situated more towards the centre of the diagonal. Compared to Milan, public social assistance has more resources per capita, is better organised and less fragmented. Since the early eighties, income support measures in this city have been re-organised within a common framework, with standardised and explicitly regulated criteria defining entitlements and amounts. There is one general income support program which is organised centrally by the city, but administered by decentralised offices. Within this program, however, different categories are entitled both to different amounts and to different duration. The poor elderly and the handicapped, as well as their dependent children, are entitled to a more generous measure - the *Minimo Vitale* (set at the level of the minimum social security pension) - and to a longer (*de facto* indefinite) duration. Lone mothers are entitled to this benefit only for a specific period, not longer than one year. After this period they receive the same measure as all other able bodied adults and families - the *minimo alimentare*. This latter measure, which is less than half of the former, is perceived and defined as temporary (it can be renewed every three months), and is paid on the condition that nobody in the household is employed and has an income. This is somewhat paradoxical, since the amount is so low, that it cannot possibly cover the actual cost of living, although there may be integration towards rent and

heating costs. Thus beneficiaries are forced *de facto* to rely on informal earnings (although this would in principle be illegal) and on family and kin solidarity, as well as on the support by private institutions and charities. Rules concerning obliged kin are strictly enforced.

Another form of income support is that of “*cantieri di lavoro*” - a system of public works which employs on a temporary basis (six months) individuals who belong to households where all adults are unemployed. Since they are outside the official labour market and are organised as “relief jobs”, they cannot be really interpreted as insertion programs, although they may provide some training and work experience to individuals who have never had a job or have been long term unemployed. *De facto* both social assistance recipients and social workers see the two systems (income support and *cantieri di lavoro*), although they are administered separately, as a kind of revolving door: with people going from one to the other.

In this situation, despite the existence of clearly spelled out rules, social workers have high discretionary power in selecting which measure should be granted to a particular claimant, what part of his/her income or possessions (e.g. a car) may be ignored, how best the need may be defined in order to fit it to available measures, and so on and so forth. Nevertheless, the existence of rules gives claimants at least a minimum sense of entitlement to some kind of support.

The city’s social services are run by the central offices and area social units. The municipality employs 1,650 persons in welfare services. To these should be added personnel working in social co-operatives to which social services are contracted out.

Central offices provide some services to all clients in the city regardless of the area in which they are resident or domiciled, such as programmes to help the homeless, or a taxi service for disabled people. Furthermore, central offices also accommodate the co-ordination of various special category services (such as the residential centres, the Action for the Disabled department and Co-ordination of Minors department). The area social services units (at least one per district) are the decentralised institutions to which the citizens turn to obtain services and welfare services. It is at this level that applications for social assistance are assessed, decided upon and provided, as well as accompanying measures to be developed and/or co-ordinated with other institutions, including non profit and volunteer organisations.

Turin has a tradition more than a century long in benevolent institutions and charities - religious, as well as lay associations. They provide income support and various kinds of social services both to public assistance recipients (who may thus receive twice the minimum income benefit, because of lack of communication and control between the various institutions involved) and to those who are excluded. Some potential recipients, in fact, are likely to be self-excluded from public social assistance, due either to a feeling of shame, or to ignorance of benefits available or to extreme isolation and exclusion, as in the case of the homeless, illegal immigrants, AIDS bearers and so forth. Sometime these agencies also act as counselling services for their clients, helping them to obtain what they are entitled to in the public system. In recent years many of these agencies and institutions have established formal partnerships with the municipality both in the form of contracting out and in the form of a division of labour, with the institutions and groups providing the services and the municipality providing all or part of the financing. This is particularly so,

but not exclusively, in the case of the homeless. New forms of non profit of organisations have developed as a result of new national legislation in this field. This is the case of social co-operatives, which either provide social services or provide job insertion programs for socially vulnerable individuals, often under some contracting out agreement with the municipality. In 1995 there were 61 social co-operatives on the Regional Register and 244 voluntary associations which work in the social services area. Services addressed to the elderly, minors and the disabled are those in which the presence of co-operatives and voluntary associations is most relevant.

Milan

Milan is situated towards the right hand end of the diagonal. Notwithstanding the dynamic economy and wealthy, gentrified social structure, the public social assistance program is limited, residual and based on a restricted budget. It is systematically complemented by a wide range of interventions carried out by a strong private charity and assistance system, composed of both traditional and highly dynamic religious organisations, like Caritas and San Vincenzo, and by new associations and social co-operatives (often through the contracting out model). The limited public intervention is also compensated for by extensive family solidarity and a relatively dynamic labour market, which ensures that the number of persons and families in serious poverty remains low.

In combination with the financial limits, the recipients are highly selected, particularly when able-bodied. On the other hand, the opacity of rules leaves room for a high level of discretion in the intervention, particularly in cases when the social workers sympathise with subjects they consider highly deserving – this is particularly the case with families with children. The *Minimo Vitale* programme in Milan is administered by a centralised office (the *Ufficio Adulti in Difficoltà*) which deals with the able-bodied (less than 500 cases per year) and by a decentralised service (the *Servizio Sociale Materno Infantile*), which deals with cases involving minors (about 3500 cases per year).

The conceptualisation of the poverty issue embedded in the Legge Regionale (regional law) 1/86, in spite of its general principles, shows the political residuality of this question: other political and administrative needs come first in respect to the solution of individual or family needs. Moreover, direct public services for people are scarce, and in many cases the municipality implicitly or explicitly) delegates their provision to the third sector (e.g. public canteens, public shelters, job training, ...), with a logic of substitution and not of integration. The municipality contracts out to the new social co-operatives, for example, the employment insertion of vulnerable subjects, for the home assistance of elderly, or for the insertion of immigrants

Within the local welfare system the so-called third sector plays an important role. Groups of potential claimants who are excluded by the local public welfare system are generally cared for by religious structures like Caritas or other church related organisations. Their relationship with the public welfare system is a legacy of the history which has existed since Italian unification in 1860 of competition between the State and the Church in terms of “who should assist the poor”. Also non confessional groups play a specific but less relevant role in quantitative terms (e.g. ARCI, NAGA, and other organisations targeted to non-EU immigrants). The importance of the third sector in Milan is related to the fragmentation of social policies which mean that not all people in need are covered (e.g. the homeless,

immigrants without regular permit to stay or without children, etc.). This fragmentation, however also characterises the third sector itself, i.e. there is no co-ordination among the different actors within a coherent social plan putting private and public services and resources together.

We may summarise the most relevant features of the local welfare system and the relationship with the trajectories of poverty and the *Minimo Vitale* operating in Milan as follows:

1. Absence of comprehensive programmes for job re-insertion in which economic benefit should represent only a support measure, not the basic provision. The lack of a link between labour market policies (national level) and policies against poverty (local level) weakens the potential positive effects of the *Minimo Vitale*.
2. Shortage of instruments of support: even those who manage to obtain the *Minimo Vitale* are often abandoned, as social workers can seldom resort to other instruments of support for the person or family.
3. Shortage of financial resources: the financial resources the municipality supplies for benefits of *Minimo Vitale* are far below the real and potential demand, and this obliges social workers to select claimants.
4. Discretion of decisions: the claimants do not know the criteria for entitlement to financial aid, and thus find themselves dependant on the social workers' evaluation of their specific case. This add a strong element of insecurity to their life.
5. Uncertainty of the measure: there are no precise rules for operators in determining the amount and the duration of the benefit.
6. Opacity of the decision process: the claimant does not take part in any phase of the process of assignment of the benefit, s/he is a passive subject excluded from this phase and this generates a sense of powerlessness and produces, in most of the cases considered, the sensation of receiving charity from the administration.

Lisbon

This city is clearly located in the upper right hand part of the diagonal, although the state has become formally the main body responsible for the existing programmes against poverty. Since July 1996, in fact, a Guaranteed Minimum Income (NMI) has been established at the national level, introducing the concept of social right and enhancing the participation of other social actors (local parishes, decentralised services of education, health services, civil society organisations).

Before then, public social assistance was only provided for specific categories, mainly elderly and handicapped people. There were also a number of projects linked to urban renewal, job creation, and the National Programme to Fight against Poverty launched in 1990, which prepared the way to the 1997 law. The role of private, mostly Catholic, charities was significant and the range of discretion in providing benefits wide.

The most important benevolent institution in Lisboa for a long time has been, and still is, *Santa Casa da Misericordia (SCML)*, a Catholic institution that traditionally provided help for the poor, substituting for the lack of state responsibility. Considering not only the limited financial means of the City Council and the State to provide social welfare, and also their lack of professional expertise and even of personnel, the role of SCML has been crucial. Also with the introduction of the national Minimum Income Programme, it fulfils a

crucial role - both at the cultural/professional and at the organisational level - since it has been fully integrated in the programme at the city level and is responsible for its implementation.

The most important feature characterising the recently established national anti-poverty social policies in Lisbon is the very limited budget. Despite legal recognition that everyone in a situation of economic need is entitled to income support, the low income threshold above which entitlement is denied excludes many of the poor. At the same time, the amount of the benefit is inadequate to cover basic needs, particularly for households with more than two members. While the amount for one person is equal to that of the social pension (which is 38.5% of the minimum wage), given the equivalence scale used, its value declines rapidly for households with children. The Minimum Income, therefore, is merely complementary to other sources of income obtained through the labour market, the social security system or from the kinship and social network. As a consequence, Minimum Income does not significantly change the life of the recipients and the risk of returning to the social services for further support is relatively high after a short period of leaving the Minimum Income programme.

Given the financial constraints, and the low income threshold, benefits are allocated only to the very poor and to those who suffer the highest risk of social exclusion due to additional problems: people facing serious health problems, often of a psychological type; families with children, particularly lone mothers; isolated individuals with great difficulty of autonomy; and the elderly, probably the most significant targeted group (not present in our analysis). As a result those who receive the Minimum Income tend to consider themselves to be lucky and rarely see the benefit as a right. This leaves social workers space for discretion, insofar as they may enforce rules concerning entitlement, additional subsidies, obliged kin, obligation to work and so forth more or less strictly in order to ration entrance and duration of benefit. The case work tradition developed in the past by the SCML, as well as its strong subsidiarity approach, according to which one should intervene only after having exhausted all other alternatives - family obligations, local community, local parish, social security, etc. - strengthens this "interpretive" and gate-keeping role of social workers. This situation should be read against the high rates of poverty in the city (estimated at 18.8% in 1991), with a substantial percentage of working poor who are not adequately covered by social security.

The Minimum Income program also includes insertion activities, similar to the French RMI. These were still being developed at the time of our field work and cannot be evaluated here, except by pointing out that the development of such activities requires organisational structures and skills, as well as the development of partnerships, which cannot be easily improvised.

Given all this, the sense of solidarity and co-operation within family and kin is still a relevant element to be taken into consideration, since it reduces the negative impact of the scarcity of institutional social care. Only recently a third sector (non-profit or volunteer lay organisations) seems to be emerging in the city and undertaking activities related to food support and aid to the homeless.

Porto

This city is located at the right hand pole of the diagonal between Lisboa and Cosenza. The main characteristic of Porto's local welfare system, and the one that most constrains its functioning, is the lack of resources, both financial, and human.. Porto's claimants very seldom have their problems solved by the social security services, not only due to the insufficiency of the services themselves, but also because by the time they get there they are usually in an almost desperate situation. This can be explained by the weak functioning of other state agencies- like schools, hospitals, health centres and employment agencies - which are often not able to respond to the large number and the gravity of the problems of many citizens. In the face of this situation, and given the constraints, the services have to limit and prioritise the groups to which they will respond. Porto, and also Lisboa, has been involved in the recent years in many urban renewal and job creation projects, as well in the National Action To Fight against Poverty. Most of these projects are urban-based, therefore in the North of Portugal they were concentrated in Porto (where 15 out of 37 such projects was located). Porto also accounts for 73% of state-owned social housing.

Local services have a high degree of freedom to define their own policies,. This happens mainly because there are no clear, precise, official national guidelines. There is a lack of control, at the national level. The centre simply assigns the municipality a budget which is then distributed by the city's top officers to the various levels. Thus, the various services in Porto are free to define their own priorities, the groups targeted, the amounts, and so forth and also the NGOs, religious institutions, and charities they will work with. This should partly change with the introduction of the National Minimum Income scheme, as it defines some basic guidelines, although assistance is limited to the very poor.

From the information gathered, mainly through interviews with social workers, the general procedure of a social worker when she (almost 100% are women) evaluates a case is to first consider the social network of the person/family (kin, friends, neighbours, and institutions where they can also go for help) and then the basic expenses of this person/family (rent, water, electricity, gas, food, medicine). The amount to be given, as well its duration ,is subjectively decided by the social worker on the basis of this information, as well on the existence of a "qualified" need (e.g. the presence of children). Thus a large degree of discretion characterises the whole process of implementation of income support in Porto.

Poverty has been a key issue also in the municipality's intervention in the social housing field and in some specific projects at the district level (urban rehabilitation, professional training, local employment initiatives). But poverty and social exclusion are often seen in terms of urban security, and considered as issues of criminal, or dangerous behaviour, thus indicating a persistent ambivalence about the needs and rights of the poor and their status in society.

The City Council wants to co-ordinate social action in the city, although this role is not written in the law and has not yet been achieved. Several official institutions are involved in what can be called as the local welfare system. These include: the local and regional offices of national institutions (such as the Social Security, the National Commission for the Fight Against Poverty, the Ministry of Health, and the Ministry of Employment, among others), and the local authorities (the municipality and smaller administrative units). There are also several religious and non-religious organisations, labour unions and other non public

institution involved in the field, with which the municipality co-operates, often delegating to them even the administration of income support. Unlike Lisboa, however, there is no one single non profit institution which has the monopoly of social assistance. The Social Security Centre in Porto has co-operation contracts in the area of social assistance with some 290 private groups. This certainly accounts for fragmentation as well as casualness in providing support. But with the social insertion requirements of the new Minimum Income scheme it might become a resource.

The recent introductions of the National Minimum Income has brought together all those concerned far more closely than previously. The two main public institutions - the Regional Centre of Social Security and the Municipality of Porto - are now co-operating, and also involving other public and private institutions of social care at the local (district) level. Moreover, most of the initiatives involving non-governmental entities (enterprises, local foundations and associations, etc.) are led, directly or indirectly, by the municipality. Nevertheless, there are several examples of initiatives at the district (or lower) level, or directed to specific goal or groups, in which some of the institutions referred to above play a relevant role.

Cosenza

Cosenza is the city which is farthest to the right end of our diagonal. The financial and human capital resources available to the local authorities are extremely limited in relation to the number of people in conditions of serious difficulty (due to a depressed economy and chronically high levels of unemployment and precarious jobs). In the absence of a national minimum income scheme, intervention against poverty in the southern regions has been traditionally based on the means-tested disability pensions, which are paid by the Ministry of the Interior to subjects defined as unemployable, either due to physical or mental disabilities, or because of (locally constrained) social circumstances. Although since the mid-eighties rules have been tightened and social circumstances can no longer be used as a criterion to obtain an invalidity pension, this measure still plays a major role in the South, together with other kinds of social security provisions which are specifically adapted to the situation of high unemployment and help to support families' purchasing power. These include longer periods of earning integration or of mobility indemnity (compared to those for the Centre-North regions) for those made redundant, socially useful jobs, special provision for the young looking for their first job, and so forth. In the South of Italy, the nature of such social policies, especially since the 1970s, has determined the consolidation of a political system based on patronage relationships..

Since the disability pension is administered centrally, it falls completely outside our observation. But it should nevertheless be pointed out that local culture and attitudes, as well as institutional complicities between various institutional actors (trade unions, social services, health service doctors) have shaped people's behaviour and also created a kind of expectation that there is an entitlement to a social pension if there are no jobs. More generally, local government here, as in most Southern cities, seems to define its responsibility with regard to poverty as one of negotiating particular benefits from the state, with little development of a local social assistance system, albeit with reduced resources. It is interesting from this perspective to observe that although employment in the public sector is perceived as highly desirable and sometimes used as a means of exchanges in clientelistic politics, social workers are usually very scarce in Southern towns.

The case of Cosenza²⁵ is by no means an exception with respect to the typical Southern Italian situation with a predominant importance of national transfer programmes, leaving only a residual space (reflected in limited resources and few social workers) for local authorities. Local welfare consists of a limited number of measures with few monetary resources available, and hence a superficial impact on the problem of poverty. The whole system is basically governed by the unwritten norms of informality and patronage, involving local political administrators, welfare institutions and, for the good or for the bad, beneficiaries themselves.

The limitation of monetary resources at disposal of local administrations deeply conditions the action of both the Municipality and the Province. This limitation even has an official acknowledgement in the Standard Rules of the Calabria Region, stating explicitly that “in case the [municipal] budget should not allow the granting to all claimants of the amounts established under the preceding subparagraph, a percentage and generalised reduction will be operated”. The outcome of this situation is an insurmountable structural constraint of the range of action of local welfare, which is necessarily limited as far as the quantity and quality of intervention is concerned. The very maximum annual amount of basic income support provided to the poor at the Municipal level (300.000 liras a year for a two person household, that is slightly more than half of the monthly amount of the most generous measure in Turin, and about the same as the monthly amount of the less generous one) indicates the total economic irrelevance of the measure, which renders it no different from an occasional charity. The *Minimo Vitale* provided by the province to children under 18 is substantially more generous (275.000 liras a month for children under 1, 110.000 liras a month for all others, for the maximum period of 18 months, after which time there is no other support).

Moreover, as far as the municipality welfare is concerned, patronage and informality rule the distribution of scarce resources in a selective manner. Selection is based on a logic of strengthening or protecting local political power rather than on the urgency of need on the part of the claimants²⁶. This feature is formally embedded in local norms, which leave wide margins for pragmatic implementation and discretionary power. Our empirical work shows how informal/patronage bargaining has a decisive role in the decision process. This system is highly selective in favour of those who have the necessary resources in terms of acquaintances, bargaining capacities, ability to be 'assertive'. There is widespread evidence of cases which unmistakably deserve exceptional assistance, amounting to one million liras a year, or five millions in the most serious emergency cases, (which must be decided personally by the major), that have never obtained more than the ordinary contribution, partly due to the non-neutral role played by the insufficient information provided by the social service office.

A specific mention needs to be made of the case of income support in favour of lone mothers provided by the Province of Cosenza. In this case we found no evidence of patronage, and informality/discretion turned out to be used as an integration of the official rule, making the actual working of support more generous. This supportive informality operates at the level of the access to the measure (some characteristics of claimants were

²⁵ We refer to two institutional actors responsible for local welfare: the Municipality and the Province. Significant differences between the two will be highlighted when necessary.

²⁶ It must however be noted how the extreme scarcity of resources involved confers to the whole process a marginal role in the general context of local political-administrative dynamics.

not highlighted or positively hidden by social workers, such as when the applicant had an informal job, or lived with an unemployed man), of the actual amount provided (small tricks in order to grant the higher amount), of support in job search (social workers even resort to their own private social network). Discretionary power is however used in a restrictive manner, too. In those cases of lone mothers who explicitly refuse to accept a job opportunity, income support is interrupted.

Considering the of the municipal *minimo vitale*, there is an overall inefficacy of the measure. In fact, the presence or the absence of the measure is fairly indifferent as far as the general standard of living of most of the recipients is concerned. There are, however, some differences in relation to the informal working of the system. It has already mentioned how the uneven distribution of the exceptional higher amounts is basically dependent upon the capacity of the claimants to bargain with local authorities or to adopt more direct strategies. This capacity is not available to all recipients, and is typically more easily adopted by those households with richer social networks. For the same reasons, these households will presumably be characterised by less urgent need. We can therefore assume that not only are the scarce resources distributed unequally on the whole, but they are not even available to those very subjects with more urgent needs, who should legitimately be considered as eligible for the exceptional contribution. The results of our fieldwork show a more positive incidence of the measure in the case of those households with a greater bargaining capacity and with richer social networks: these households are typically couples with children. On the other hand, a lower incidence was noticed in the case of more vulnerable and socially isolated subjects such as lone mothers and the single able bodied.

As far as the *Minimo vitale* paid by the Province to lone mothers and their children is concerned, it must be observed that coverage is insufficient both in respect to the demand and to the actual amount of the contribution. This is due to a lack of monetary resources and to an insufficient organization of the service, which has only two social workers responsible for the implementation of the measure over the whole province.

4.3. Conclusions

The criteria selected for the presentation of the local welfare programmes in the cities studied²⁷ allow some preliminary comparative evaluations that will be developed in depth in the following chapters. We shall briefly present here some considerations, focusing particularly on what has emerged from our diagonal concerning perspectives of change and effectiveness of local welfare systems.

As might be expected, a high level of institutionalisation (the left part of the diagonal) is reflected in a relatively high degree of national homogeneity, typical of Swedish, French and German cities. Even when the programmes are decentralised, like in Sweden, or depend on local partnership agreements, like in France, the style, coverage and relationship of the income support measures do not vary so much among cities. The degree of homogeneity is not significantly eroded by the fact that the profile of the recipients is different at the local scale because of different socio-economic histories (impact of de-industrialisation, percentage of disadvantaged minorities, immigrants or refugees). However, as we shall

²⁷ We have not counted Dreux, as in this chapter only indirect references to its local welfare system (typical of peripheral *banlieue* of the Parisian region) were possible.

point out later, increasing heterogeneity of problems and cultures of recipients (particularly visible in the Swedish cities in combination with the arrival of a large wave of refugee from former Yugoslavia and in Germany due to the same phenomenon and the impact of reunification) seems to create some difficulties for the standardised universalistic proceedings.

As we move towards the right hand end of the diagonal, we find a higher degree of national heterogeneity and this is also to be expected. Italy has not yet a national income support programme, even though, an experimentation of such a programme will be in place starting from the current year (1998). The Spanish regions have developed their income support programmes in different ways and the differences between the Basque and the Catalan systems are remarkable, even if not extreme (cities in Andalusia would have shown, for example, other, more radically different features). Portugal has just introduced a national programme which is just being implemented and it requires a strong involvement by local communities in all insertion activities.²⁸ The recourse to a relatively high degree of subsidiary combinations between public income support, traditional and innovative voluntary agencies and family and community interventions increases the differences among cities in the same country and make it possible that similar groups of recipients have a different treatment.

Rather than a generalised tendency to move from right to left (which could be argued by a linear modernisation hypothesis), there are signs of a possible convergence towards the central part of the diagonal. Italy and Portugal are now building a national framework in order to diminish the inequality of treatments (and the serious resource limits of the public intervention). As this occurs in both cases at times of serious financial restrictions, the reforms are taking place with the ambition of incorporating and not losing the precious complement of local formal and informal associations. The continued importance of the *Misericordia* in Lisbon after the reform is a sign of this combination. On the other hand, it is also likely that the combination between financial limits and increasing heterogeneous recipients will push the cases which are today positioned on the left part of the diagonal to less homogeneous and standardised forms of provision. Some of the emerging problems, in fact, are difficult to deal with starting from a standard bureaucratic proceeding, attitude and specialisation of social workers. This is the case with the high profile of refugees and recent immigrants among recipients in Göteborg. But it is also the case with the growing importance of self-help organisations in Bremen. Moreover, the new trend towards contracting out part of the support operations (to private agencies of various kinds), particularly in the cases of some French and Italian cities, assumes a different meaning depending on where the city is positioned on the diagonal. On the left side, it may be considered a movement to the right, as it complicates the system of provision and decreases the level of homogeneity. On the right side, it may be considered a movement towards the left, particularly when local authorities, in so doing, increase their co-ordination capacity in respect to a previous situation when the action of private organisations was outside control.

At the end of this process of change the local welfare systems may be even more diversified than they are now, but our diagonal will be less meaningful for identifying important differences as the degree of institutionalisation and the complementary use of internal

²⁸ The ESOPPO study took place at the very time when the programme was initially being tested specifically in the two cities examined

community resources will be less diversified. Other variables (like the mode of incorporation of informal resources or the organisational features of minorities, etc.) are becoming more important. However at the present stage the diagonal can be well used to identify different comparative measures able to evaluate the efficacy of local welfare programmes which count on different sets of resources and human capital. In fact, one of the major difficulties in the interpretation of the results of our research is how to evaluate, on a comparative scale, programmes which are so different both in coverage and in financing. In the cases on the left side, the public programme has to be evaluated as an exclusive *centralised* instrument to combat poverty (the intervention of other agencies is institutionally subsumed and co-ordinated within the programme). In the cases on the right side of the diagonal, the income support programme is intended as *subsidiary* in respect to the importance of other aid agencies (religious charity, associations, family and community, informal solidarity or economic organisations), which are assumed to exist but not be co-ordinated within the program. In this sense the evaluation of the efficacy of these measures is complicated, as we shall see more in detail in the following chapters. Short interruptions of assistance do not automatically mean that the problem is solved, in the same way that long term receipt of limited sums (totally insufficient for survival) does not mean a form of “dependence” on welfare.

However, all along the different locations on the diagonal, it is necessary to see the income support local programmes not in isolation, but as part of a complicated framework of other institutions and programmes, some of which are co-ordinated and taken into account while other are not (also in Swedish cities we expect to find a small level of informality which is more difficult to spot than elsewhere for cultural reasons). The ESOPO research identifies this complex mix, but it is obviously centred on the institutional measures of income support, how they are structured and how they work empirically. The classical triangle “state, market, third sector” (including charity and other associations, but also family and community solidarity)” is only partially visible. Only that part which is co-ordinated within the public programmes in the more institutionalised local welfare system is highly visible. In order to have a more complete picture, further research is needed, firstly on the role of local markets in producing poverty, but also specific resources for specific groups. It is an issue we have only marginally touched on in this project. Secondly, further research is needed on the specific articulation and cultures of the so called third sector at the national, and even more at the local level.

Focusing on local systems, in fact, has helped to highlight the crucial role played by this sector, but also the wide variety of institutions, cultural patterns, ways of integrating or competing with public social assistance institutions and policies. In relation to the third sector, usually the whole set of agencies which can be included are referred to: Churches and religious organisations, family and kin, non profit and volunteer associations, and so forth. Yet, in our study we were able to see that these agencies do not all have the same weight everywhere, nor they are always complementary to each other. Thus, it may happen that family and kin solidarity is high, but integration in the local community and involvement by the local community may be low, and/or the presence of the Church as a solidaristic institution may be low as well. Moreover, family and kin solidarity may be more or less bureaucratically regulated and formally included in the workings of a public income support system (as in the German cities and in Spain), or it may be expected and enforced indirectly, through lack or rationing of public support, through explicit rules concerning who should

do what, as it happens in Italy (more in Cosenza and Milan) and in Portugal. The Church may intervene as a last resort, or be an institutional partner of local governments.

What the diagonal expresses is the variation in the size and comprehensiveness of the available public and non profit programmes among cities. This dimension, as we have seen, ranges from the large and comprehensive programmes of the Swedish and French cities to the extremely limited and narrow income support programmes activated by the Municipality and Province of Cosenza. However, in the latter case, more than elsewhere, the poor are not only supported by a combination of small amounts granted occasionally by the local authorities with the informal aid of the family, community and charities, but also by the persistence of the large national centralised program of disability and social pensions, which ESOPO could not take into consideration, since they on principle are not addressed to the able bodied, besides being administered at the national level. This fact gives us the measure of how carefully the evaluation of the meaning and efficacy of local income support measures for the poor must be interpreted, if it has to be seen (as we have tried to do here) both in a local and national comprehensive context.

Table. 4.1 Main features the social construction of local welfare systems concerning income support programmes to people in serious economic difficulties.

| | Institutional Set-up | Implementation | Types and forms of social aid | Participation of the third sector and informal solidarity |
|---------------------------------|---|---|---|--|
| Göteborg Helsingborg | <ul style="list-style-type: none"> • central role of the Town Council although the State is still involved in the financing and the setting up of complementary measures • unlimited resources | <ul style="list-style-type: none"> • individualised but also bureaucratic • strict administrative regulation. | <ul style="list-style-type: none"> • fairly anonymous; distance created between claimant and social worker | <ul style="list-style-type: none"> • preponderance of public services • minor role of associations and religious institutions • low demand for family and community solidarity |
| Rennes | <ul style="list-style-type: none"> • major role of State but in conjunction with local public institutions • Town Council at heart of set-up in relatively integrated network of local institutions. • Redistribution of roles on a geographical basis with Town Council in command • unlimited resources | <ul style="list-style-type: none"> • on the whole bureaucratic but partly individualised by means of the Integration Contract • strict administrative regulation | <ul style="list-style-type: none"> • local sharing out of tasks (i.e. management of allowances and integration) and decentralising the action of social workers down to the districts allows for more personal contact, making the system less anonymous | <ul style="list-style-type: none"> • associations in demand to set the system up, but little power of decision or negotiation • minor role for the Church • low informal demand for solidarity |
| Bremen | <ul style="list-style-type: none"> • very decentralised (<i>Länder</i> and <i>communes</i>) • unlimited resources | <ul style="list-style-type: none"> • individualised, but also bureaucratic • strict administrative regulation. • families' responsibility taken into account | <ul style="list-style-type: none"> • fairly anonymous | <ul style="list-style-type: none"> • associations play important role in situations of extreme deprivation and certain specific areas (health care, housing, psychological help, etc) • charitable religious organisations of each denomination have a high profile • demands made on family solidarity, reflecting importance of role of family care |

| | | | | |
|----------------------|--|---|---|---|
| Saint-Etienne | <ul style="list-style-type: none"> major role of State but in conjunction with local public institutions Local system not very integrated <i>Département</i> main agent tasks shared out between the Town Council and the <i>Conseil Général</i> depending on categories of population and not on a geographical basis. | <ul style="list-style-type: none"> on the whole bureaucratic, but partly individualised by means of the Integration Contract strict administrative regulation | <ul style="list-style-type: none"> personal contact is limited by strict administrative regulation certain ‘spaces’ (Integration Spaces) facilitate deeper and less anonymous relationships | <ul style="list-style-type: none"> associations in demand to set system up, but little power of decision or negotiation minor role for the Church low informal demand for solidarity |
| Halle | <ul style="list-style-type: none"> very decentralised (<i>Länder</i> and <i>communes</i>) unlimited resources | <ul style="list-style-type: none"> individualised but also bureaucratic strict administrative regulation. Families’ obligations taken into account | <ul style="list-style-type: none"> quite anonymous | <ul style="list-style-type: none"> associations play an important role in situations of extreme deprivation and certain specific areas (health care, housing, psychological help etc) minor role for the Church demands made on family solidarity reflecting importance of role of family care |
| Vitoria | <ul style="list-style-type: none"> strong regional and local autonomy slight limits on resources | <ul style="list-style-type: none"> strict administrative and bureaucratic regulation. | <ul style="list-style-type: none"> bureaucratic framework but with a small amount of personal contact | <ul style="list-style-type: none"> highly institutionalised public social services charitable organisations look after the most socially excluded demands made on family solidarity |

| | | | | |
|------------------|--|---|--|--|
| Barcelona | <ul style="list-style-type: none"> • strong regional and local autonomy • slight limits on resources | <ul style="list-style-type: none"> • bureaucratic regulation, but looseness in administrative control | <ul style="list-style-type: none"> • more personal contact with social workers • this close relationship can lead to offers being made of informal jobs or other types of professional opportunities without the claimant losing social benefits | <ul style="list-style-type: none"> • large public sector, with loose coordination • Important, but diminishing role for Charities • strong demands made on family and local solidarity, including informal sector |
| Turin | <ul style="list-style-type: none"> • responsibility of Town Council • limited resources | <ul style="list-style-type: none"> • bureaucratic procedure • personal situation can be taken into account | <ul style="list-style-type: none"> • little room for negotiation • little discretionary power, but claimant is encouraged to become personally involved | <ul style="list-style-type: none"> • dense and well organised public institutional network • minor role of the Church • strong demands on associations and co-operatives • demands made on family and local solidarity • demands made on informal sector |
| Milan | <ul style="list-style-type: none"> • responsibility of Town Council • Limited resources | <ul style="list-style-type: none"> • bureaucratic procedure although less strict • personal situation can be taken into account | <ul style="list-style-type: none"> • room for negotiation due to more flexible administrative structure than in Turin • discretionary power gives rise to more personal contact | <ul style="list-style-type: none"> • fragmented and selective public institutional network • important role of the Church (Caritas and San Vincenzo) • strong demands on associations and co-operatives • demands made on family and local solidarity |
| Lisboa Porto | <ul style="list-style-type: none"> • State and local services • Low level of resources | <ul style="list-style-type: none"> • bureaucratic process. | <ul style="list-style-type: none"> • social aid relationships passive and fatalistic due to culture of poverty and charity • little personal contact, claimants turn to charities to avoid anonymous and bureaucratic procedures | <ul style="list-style-type: none"> • important role of the Church at the district level (especially Santa Misericordia in Lisboa) • low participation of other types of associations • demands made on family and local solidarity • demands made on informal sector |

| | | | | |
|---------|---|--|---|---|
| Cosenza | <ul style="list-style-type: none"> • Town Council responsibility • Low level of resources | <ul style="list-style-type: none"> • bureaucratic procedure although less strict • personal situation can be taken into account • in context of a culture of poverty. | <ul style="list-style-type: none"> • high level of discretionary power but room for negotiation by claimants • individualised process leading to provider-client relationship (<i>clientelism</i>) and a form of dealing (sometimes based on threats) | <ul style="list-style-type: none"> • disorganised public institutional network; poor and based on <i>clientelism</i> • participation of associations and co-operatives with few resources • demands made on family and local solidarity • demands made on informal sector |
|---------|---|--|---|---|

| ITALY | | | |
|---|--|--|---|
| Characteristics/Cities | <i>Milan</i> | <i>Turin</i> | <i>Cosenza</i> |
| Name of the measure | Minimo vitale (MV) and minimo alimentare (MA) | | Assistenza economica |
| Legal basis | Regional law LR 1/86 and local deliberations | Regional law LR 20/82 and LR 62/95 and local deliberations | Regional law LR 5/87 and local deliberations |
| Clear right or discretionary measure? | It is a right, but it is implemented with varying levels of discretion in Milan (medium) and Cosenza (high). In Turin the discretionary power is low, even through, from a legal point of view, the measure is not a right. | | |
| Enforcement of entitlements and negotiation with the social workers? | No enforcement, important role of individual negotiations | No enforcement, relatively important role of individual negotiations | No enforcement, important role of individual negotiations |
| Agencies which are responsible for administering the measure at the local level | Municipality, which organises social services around specific categories: families with minors (SSMI); adults (UAD); elderly (CADA and INPS). | Municipality (the social services are run by area social units which are responsible for providing services in the various city districts) | Municipality and the Province, in relation to the target population. The social services are organised on a categorical base. |
| Financing | Regional (in Turin national) and municipal budget autonomously administered by the city. | | |
| Target population | The measures are categorical and addressed to the household, i.e. it is the household's income which is considered in determining the threshold of the condition of need) | | |
| Age- limits | Adults without minors (18 to 60) are taken care by the Ufficio Adulti in Difficolta' (UAD). All minors or households with minors are taken care of SSMI (jointly managed with the Province). Older claimants are taken care of by CADA and INPS | According to the measure: MV (elderly, physically and mentally disabled,...) MA (adult able-bodied); MIP (families with minors or households at risk of marginality). | <i>Province:</i> children of lone mothers and separated couples. The measure is limited to the first child with an age up two years in the case of lone mothers, to all the minors in the case of separated couples. <i>Municipality:</i> aimed at the family, minors (under 18) cannot apply directly |
| Income thresholds below which the entitlement is granted. Does the threshold vary in particular cases? | Corresponds to the theoretical monthly amount paid in case of „0“ income. The threshold varies according to the target population. In Turin it varies in relation to an upper limit (1997=ECU 520), which applies to households consisting of 3 members or more and represents the threshold below which the entitlement is granted. | | <i>Municipality:</i> Lit. 9,500,000 (4,958 ECU) per year for a one-person family; <i>Province:</i> No income thresholds. |
| Who checks the income threshold | Social workers (and also public officials in Turin). | | |
| Monthly amount of basic measure for an individual | MV: Lit. 685,000 (358 ECU)* depends on the target population. MA: Lit. 520,000 (271 ECU). | MV: Lit. 685,000 (358 ECU)* depends on the target population. MA: Lit. 363,000 (189 ECU). | <i>Municipality:</i> Lit. 300,000 a year for a household up to two persons. <i>Province:</i> Lit. 549,000 (287 ECU) for a lone mother. |
| Basic amount increased to take account of other costs (housing, heating costs, special needs, - lone parenthood) | Housing costs are considered in the determination of the MV threshold. The consideration of other costs is at discretion of the social worker. | Housing and heating costs are considered only in the determination of the MV thresholds. The possibility of supplementing the MA is provided only for electricity and gas expenses at discretion of the social worker. | <i>Municipality:</i> Housing costs and special needs are considered, however only in determining the access and not to increase the amount to be paid. |
| Waiting time between request and first payment | 40-60 days | 30 days | n.r. |
| Duration of entitlement | Depends on the target population. For adults usually 3 to 6 months a year. Families with minors about 6 months within one year. | Depends on the target population and the related measure. MIP for one year. After this period they can receive, like the others, MA until the need persists. | <i>Municipality:</i> no limit repeating the application every year <i>Province:</i> 12 /18 month depending cases |
| Criteria for keeping entitlement (besides income criteria)? | Yes (qualified need and willingness to work) | Formally no criteria, <i>de facto</i> willingness to work, to follow training courses, etc.) | No. |

| | | | |
|--|---------------------------------------|--|-----------------------|
| Is there a monitoring system of income support? | Yes, on paper but not very efficient. | Yes: centralised, automated but not published. | No monitoring system. |
| n.r. = not relevant. (*) Corresponds to the Minimum Contributory State Pension (INPS). | | | |

| FRANCE | | |
|---|---|---------------|
| | <i>Saint-Etienne</i> | <i>Rennes</i> |
| Name of the measure | <i>RMI (Revenu minimum d'insertion)</i> | |
| Legal basis | National law Nr. 88-1088, enforced in 01/12/1988. The law was modified through Law Nr. 92-722 on 29/07/1992. | |
| Clear right or discretionary measure? | Clear right | |
| Enforcement of entitlements and negotiation with the social workers? | Any individual who is in a condition of need has the right to a decent means of survival from the state. If a persons thinks that his/her rights are not respected, he/she can go to the Commission Départementale d'Aide Sociale (CDAS), which is a specialised administrative jurisdiction, and then, if necessary to the Conseil d'Etat, which is the court of appeal in administrative matters. Negotiations play a role only for the integration activities. | |
| Agencies responsible for administering the measure at the local level | Three different organisms play a role and help the applicants in administrative matters and are one of the key elements in the social integration policy: CCAS (<i>Centres communaux ou intercommunaux d'action sociale</i>), SSD (<i>Service social départemental</i>), local associations aged by the state-agent (<i>Préfet</i>). A person in need can go to one of the three indistinctly. The CAF (<i>Caisse d'Allocations Familiales</i>) is responsible for the payments of the allowance. The CLI (<i>Commissione Local d'Insertion</i>) supervises the integration activities. | |
| Financing | The minimum income is paid by the CAF, which is a national administration with local branches and is financed by the state, so the municipality has nothing to do with the income part. The département and the municipality can give exceptional aid., The integration programs are financed by the state and by the département, which can delegate the administration of the budget to the municipalities. This is the case in Rennes, but not in Saint-Etienne, where until recently each level of government acted on its own. | |
| Target population | It is a universal measure (with some exceptions) aimed at the family, for all persons not covered by the different category-based measures coexisting the RMI. | |
| Age limits | Any person over 25 years of age or below if they have children. | |
| Income thresholds below which entitlement is granted. Does income threshold vary in particular cases? | The income threshold is applied to everyone; no special categories exist. The benefit varies only according to the size of the household. | |
| Who checks the income threshold? | Checked by the paying authority (CAF) through the initial RMI application, then through a notification of financial resources to the CAF every three months by the recipient. | |
| Monthly amount of basic measure for an individual | 2,405 FF (370 ECU). | |
| Basic amount increased to take account other needs (housing and heating costs, special needs, lone parenthood) | Threshold corresponds to the monthly amount paid in case of "0" income. The basic amount is diminished by a fixed quota (12% for singles and 16% for couples,...), if the beneficiary is sheltered or has his/her own lodging. | |
| Waiting time between request and first payment | About 41 days on average. | |
| Duration of entitlement | As long as the condition of need persists and the income of the individual/household is below the threshold. | |
| Criteria for keeping entitlement (besides income criteria) | RMI beneficiaries are supposed to sign an insertion contract (<i>Contrat d'insertion</i>) in which they commit themselves to trying to improve their situation at the social or professional level. If they do not sign this contract or if they do not respect its contents, the payment of the benefit may be suspended or they may lose their entitlement. | |
| Is there a monitoring system of income support? | CAF (<i>Caisse d'allocation familiales</i>) publishes data about payments; SESI (<i>Service of statistics, studies & information system</i>) publishes data about the insertion contracts. | |

Notes: 1 ECU= 6.5 FF.

| GERMANY | | |
|---|---|-------|
| Characteristics/Cities | Bremen | Halle |
| Name of the measure | <i>Sozialhilfe</i> , including HLU (<i>Hilfe zum Lebensunterhalt</i> , which is the basic measure), HbL (<i>Hilfe in besonderen Lagen</i>) which includes accompanying measures. | |
| Legal basis | Legal basis refers to the <i>Bundessozialhilfegesetz</i> (BSHG) a federal law approved in 1961 and implemented in 1962. The system was extended with some minor limitations to the former East Germany Länder in 1991. | |
| Clear right or discretionary measure? | Clear right with smaller local variations; some additional measures (<i>ad hoc</i> benefits, adequate rent, obligation to work ...) are more discretionary. | |
| Enforcement of entitlements and negotiation with the social workers? | Everybody has a legal right to claim for it before a court; negotiations can play a role as far as the accompanying measures are concerned (see above). | |
| Agencies responsible for administering the measure at the local level | The municipality in which the individual is currently living. | |
| Financing | Social assistance is funded by the municipality (<i>ad hoc</i> budget). | |
| Target population | The measure is universalistic and addressed to the individual. However the household's income is considered in determining the threshold of the condition of need, in particular in the case of cohabiting relatives/adults ¹ . | |
| Age limits | No age limits: -children can claim HLU, however, normally this has to be done by their parents; -children above 15 years can claim HLU on their own. | |
| Income thresholds below which entitlement is granted. | Threshold corresponds to the monthly amount paid in case of "0" income (benefit+housing costs). | |
| Does income threshold vary in particular cases? | Yes: according to the structure of the household (size and age) and housing costs. | |
| Who checks the income threshold? | The administrative officers. | |
| Monthly amount of basic measure for an individual | Bremen: 539 DM (= 274 ECU) ² Halle: 519 DM (= 263 ECU) (standard rates, valid since 7/97) to this amount the cost of housing has to be added. | |
| Basic amount increased to take account of: | | |
| - housing costs | Yes (100% up to a given maximum threshold); | |
| - heating costs | Yes (100% up to a given maximum threshold); | |
| - special needs (invalidity, ...) | Yes (in case of: invalidity, old age, pregnancy, handicap, illness); | |
| - lone parenthood | Yes - Additional single benefits on demand | |
| Waiting time between request and first payment | If necessary immediately. | |
| Duration of entitlement | As long as the condition of need persists and the income of the individual/household is below the threshold. | |
| Criteria for keeping entitlement (besides income criteria) | Obligation to work for able bodied. (registration at the state Unemployment Office and acceptance of work or training that is offered). Exceptions are made e.g. for single parents with a child under the age of one year and for persons who are sick, disabled, near to the retirement age or have severe social or mental problems. | |
| Is there a monitoring system of income support? | Monitoring system of social assistance at the national as well at the local level, automated. Statistics are published regularly by the Federal Statistical Office. | |

1) Non co-habiting relatives are not considered *obliged kin* in Bremen, but are in Halle and in most cities in Germany. However in Halle the thresholds above which *obliged kin* has to pay something to the individual in need are quite high and correspond to about double of the threshold foreseen for the *obliged* family's configuration + the actual rent + 20% of the last net income + special expenses.

2) 1 ECU = 1.97 DM

| PORTUGAL^a | | |
|--|---|--|
| Characteristics/Cities | <i>Lisbon</i> | <i>Porto</i> |
| Name of the measure | 'Subsídio Mensal'; 'Normas de Atribuição de Subsídios Mensais e Eventuais' (1996). | Prestações Pecuniárias de Acção Social (Pecuniary Allowances of Social Action) |
| Legal basis | The Dec. – Law 322/91, 26.08.1991, approves internal regulation of <i>Santa Casa da Misericórdia de Lisboa</i> (SCML) under the tutelage of the state | n.a. |
| Clear right or discretionary measure? | Discretionary measure: entitlement depends on subjective evaluation of need and on the financial resources of the services. | |
| Enforcement of entitlements and negotiation with the social workers? | No enforcement and weak role of negotiations. | |
| Agencies which are responsible for administering the measure at the local level | Catholic private non-profit institution which exceptionally replaces Social Security Centre in this city (SCML). | Regional Department of Social Security Centre. |
| Financing | Financial sources of SCML. | National Budget. |
| Target population | The measure is "universalistic" and aimed at the family. | |
| Age - limits | No age limit. | |
| Income thresholds below which the entitlement is granted. Does the threshold vary in particular cases? | No income threshold – subjective evaluation of need by the social worker. In Lisboa SCML defined a household income threshold (=80% of the National Minimum Wage = 220 ECU), however this is totally disregarded due to the institution's financial constraints. | |
| Who checks the income threshold | The social worker | |
| Monthly amount of basic measure for an individual | Benefits granted are far below the threshold identified above and, moreover, insufficient to complement household income towards this level. There is no precise definition of the monthly amount. On average, it ranges from 25 to 100 ECUS for the household. There is no clear relation between the amount and the number of persons. A single person may receive 100 ECU. | |
| Basic amount increased to take account of other costs (housing, heating costs, special needs, - lone parenthood) | Rent is taken into consideration in the definition of the threshold. Other expenses might be considered at the discretion of the social worker. | |
| Waiting time between request and first payment | 60-90 days | |
| Duration of entitlement | No maximum duration | |
| Criteria for keeping entitlement (besides income criteria)? | At the discretion of the social worker, but restricted by financial budget | |
| Is there a monitoring system of income support? | No. | |
| Notes: The description of these measures is valid until June 1997. Since July 1997 the new scheme of Guaranteed Minimum Income (see: b) entered its phase of experimentation and it is possible to be under the two measures. However, it is expected that these two old schemes will adjust to the new one. | | |

| PORTUGAL^b | | |
|---|--|--------------|
| Characteristics/Cities | <i>Lisbon</i> | <i>Porto</i> |
| Name of the measure | <i>Rendimento Mínimo Garantido</i> | |
| Legal basis | Legal basis, refers to the National Law nº 19-A/96 | |
| Clear right or discretionary measure? | Clear right. | |
| Enforcement of entitlements and negotiation with the social workers? | Everybody has a legal right to claim for it. Relatively weak negotiations with the social worker. | |
| Agencies which are responsible for administering the measure at the local level | At the national level: National Commission of Minimum Income. At the regional level. Regional Social Security Centre At the local level : Accompaniment Local Commission | |
| Financing | National Budget, following the principles of the financing of the non-contributory social security scheme. | |
| Target population | The measure is universalistic and targeted to the individuals and their households | |
| Age limits | Individuals with or above 18 years of age are entitled to the benefit; individuals below 18 have access only if they have economically dependent minors. | |
| Income thresholds below which the entitlement is granted. Does the threshold vary in particular cases? | Threshold should correspond to the monthly amount paid in case of "0" income. Income threshold is indexed to the amount legally fixed for social pensions of the non-contributory scheme of social security. The threshold varies according to the composition of the household. | |
| Who checks the income threshold | Income threshold is checked by the Regional Social Security Centre through the beneficiary number that allows the assessment of the household's income. | |
| Monthly amount of basic measure for an individual | 21 000 PTE/month = 105 ECU/month (1997) | |
| Basic amount increased to take account of other costs (housing, heating costs, special needs, - lone parenthood) | The basic amount is increased to take account of housing costs. | |
| Waiting time between request and first payment | About 30 days. | |
| Duration of entitlement | 12 months renewable if conditions of need persist. | |
| Criteria for keeping entitlement (besides income criteria)? | The individual has to accept the insertion measures proposed. | |
| Is there a monitoring system of income support? | No | |
| Notes: 1 ECU= 200 PTE | | |

| SPAIN | | |
|---|--|--|
| Characteristics/Cities | Barcelona | Vitoria |
| Name of the measure | PIRMI= <i>Programa Interdepartamental de Rentas Míminas de Insercion</i> which includes: RMI (<i>Renta Míminima d'inserció</i>) as well as emergency and accompanying measures. | The <i>Plan Integral de Lucha contra la Pobreza</i> includes: IMI= <i>Ingreso Mímino de Inserción</i> . There are also <i>Ayudas de Emergencia Social</i> (AES) and other accompanying measures. |
| Legal basis | PIRMI was set up by the decree 228/95 (August 11 th , 1995). The new law that regulates the PIRMI is the Catalan Law 10/1997 (July 3 rd , 1997), which abolished all previous regulations. | The IMI has been set up by the Law 2/90 in the autonomous Basque Community (following the guidelines of two previous decrees of 1989). |
| Clear right or discretionary measure? | It is a clear right, however only at a regional level, which is its level of implementation. | |
| Opportunity for the individuals to enforce entitlement legally or negotiations between individuals and social workers? | If the application for social assistance is rejected the applicant has the right to appeal to a court, however it happens seldom. There is no legal possibility of negotiation but in practice the administration of the means-test can be regarded as a negotiation as the recipients' cultural competence and ability to present needs and motives may influence the decision. This is particularly true for emergency measures. In Barcelona, the social worker has the discretionary power to limit the amount of the benefit. | |
| Agencies responsible for administering the measure at the local level | Social services of primary care in the Municipality, the local council and social initiative organizations. All these agencies fill in the forms and submit them to the Interdepartamental Commission of the Generalitat de Catalunya and its committees. | The City Council is responsible for receiving the applications and arranging procedures of implementation. Applications are submitted to the County Council. |
| Financing | PIRMI is funded by the Interdepartamental Commission and the Departments of Labour (RMI) and Social Welfare of the Catalan Government. The Local Council is only responsible for urgent expenses (e.g. care). | The Basque Government finances the benefits, through a demand-oriented budget. |
| Target population | The measure is universalistic and addressed to all households without sufficient resources to satisfy basic needs (with an income below the given threshold). In Barcelona this happens through an <i>individually designed Re-insertion Plan</i> . | |
| Age limits | Anyone between 25 and 65 years old can apply for PIRMI or IMI. Those under the age of 25 are under the care of his/her family. People below 25 years of age can apply if they have minors or handicapped people in their charge. | |
| Income thresholds below which entitlement is granted. Does income threshold vary in particular cases? | Threshold corresponds to the monthly amount paid in case of "0" income. Yes: according to the structure of the household (size and age). In Barcelona the amount of the RMI is determined by the Minimum Interprofessional Salary, in Vitoria by the Basque Government on an annual basis. | |
| How and by whom is the income threshold assessed /checked? | The social workers of the municipality and the officials of the PIRMI'S department. | The social workers of the municipality. The County officials usually accept their assessment. |
| Monthly amount of basic measure for an individual | RMI can vary between 10,250 Ptas (ECU 38) and 77,900 Ptas (464 ECU) ¹ . | IMI is about 39,102 Ptas (233 ECU). |
| Basic amount increased to take account of other costs (housing, heating, special needs, lone parenthood) | No additional amount, but, at the beginning of the measure, the social worker could give the household the money to pay the debts (rent, electricity, water, etc.) incurred up to that moment. | Yes, for housing, illness and other expenses, (100% up to a given maximum threshold which cannot exceed 170% of IMI). |
| Days between the initial request and the first payment? | 30-60 days. In Barcelona urgent payments can be made immediately by the municipality. | |
| Duration of entitlement | As long as the condition of need persists and the income of the individual – household is below the threshold. In Barcelona the <i>Interdepartamental Commission</i> revises the payments yearly, In Vitoria the city council does the same. | |
| Criteria for keeping entitlement (besides income criteria) | Obligation to sign and to follow the PIR (<i>Pla Individual de Reinserció</i>); obligation to work, residency. | Obligation to work, residency. |

| | | |
|---|--|--------------------|
| Is there a monitoring system of income support? | No. Statistics are not published regularly and information on claimants are in their individual files. | |
| 1) 1 ECU = 168 Ptas | | |
| SWEDEN | | |
| Characteristics/Cities | <i>Göteborg</i> | <i>Helsingborg</i> |
| Name of the measure | <i>Socialbidrag</i> | |
| Legal basis | The legal basis refers to the <i>Socialtjänstlagen</i> , a law approved in 1980. | |
| Clear right or discretionary measure? | Clear right, even if the implementation of the law is affected by municipal regulations and guidelines depending upon the discretion of the social worker the practices established in the local work group. | |
| Opportunity for the individuals to enforce entitlement legally or negotiations between individuals and social workers? | If the application for social assistance is rejected, the applicant has the right to appeal to a court. A judgements of the Supreme Administrative Court establishes precedence and thus limits municipal discretion. There is no legal possibility of negotiation, but in practice the administration means-test can be regarded as a negotiation were the recipients cultural competence and ability to present needs and motives may influence the decision. | |
| Agencies which are responsible for administering | The municipality in which the individual is currently living. | |
| Financing | Social assistance is funded by the municipality (ad hoc budget). | |
| Target population | The measure is universalistic and addressed to all individuals without sufficient resources to satisfy basic needs (with an income below the given threshold). | |
| Age limits | No age limits. All persons above 18 can apply autonomously. Exceptions can be made for persons below 18 years of age if the parental home is regarded as inadequate. | |
| Income thresholds below which the entitlement is granted. | The threshold ¹ corresponds to the monthly amount paid in case of "0" income (benefit+housing costs up to a reasonable maximum amount). | |
| Does the threshold vary in particular cases? | Yes: according to the structure of the household (size and age) and housing costs. | |
| How and by whom is the income threshold assessed / checked? | A municipal board is legally responsible, but in practice the work is performed by social workers. | |
| Monthly amount of basic measure for an individual | For basic costs of living 2,978 SKR (ECU 337 ²) in Göteborg and 3,395 SKR (ECU 384) in Helsingborg. Additionally the actual cost of rent is compensated. | |
| Basic amount increased to take account of: | | |
| - housing costs | Yes (100% up to a given maximum threshold) | |
| - heating costs | Yes (100% up to a given maximum threshold) | |
| - special needs (invalidity, ...) | Yes (but invalidity is covered by a scheme other than social assistance) | |
| - lone parenthood | No (only through equivalence scales in the determination of the income threshold) | |
| How much time lasts between the initial request and the actual first payment? | Usually between two and four weeks. Longer waiting-times exist, but are regarded as inappropriate. There is a possibility of emergency assistance in large municipalities administered by a special unit. | |
| Duration of entitlement | As long as the condition of need persists and the income of the individual or the household is below the threshold. | |
| Criteria for keeping entitlement (besides income criteria) | Obligation to work for able bodied (registration at the state Unemployment Office and acceptance of work or training that is offered). Exceptions are made for parents with a child under the age of one year and for persons who are sick, disabled, near to the retirement age or have severe social or mental problems. | |
| Is there a monitoring system of income support? | There are several levels of monitoring. The municipality has to deliver micro-social assistance to <i>Statistics Sweden</i> ; Göteborg and Helsingborg produce municipal statistics regularly. | |

1) According to a judgement by the Supreme Administrative Court, municipalities have to follow the thresholds set by National Board of Health and Welfare. However, many municipalities have lower thresholds. The municipality cannot be sanctioned for this but the individual recipient can appeal to an Administrative Court and get the correct amount retroactively. During the 1990s Göteborg had lower thresholds. From January 1st, 1998 amounts have been unified for the whole of Sweden.

2) 1 ECU = 8.82 SKR. In Helsingborg some extra money for transportation and other expenses is also included.

5. A COMPARATIVE ANALYSIS OF THE WELFARE MEASURES STUDIED

Yves Bonny*

5.1. Introduction

The purpose of this chapter is to underline certain characteristics of the welfare measures studied that seem particularly significant to us from a comparative point of view in interpreting the different profiles of the welfare beneficiaries, their itineraries, and their objective and subjective experiences. We shall then situate the different cities in relation to these characteristics.

In contrast with modes of classification that focus on purely formal differences or ones that have been deduced *a priori* and without concern for verification, our objective has been whenever possible to identify differences from within. To do this, we have incorporated two essential problems into the analysis: the relation between the legal framework and actual practices, and that between macrosocial and microsocial levels.

In tackling the first problem, we had recourse to an original method of vignettes, by means of which we tried to grasp how the move is made from legislative, regulatory texts to concrete decisions, in order to bring out the actual modes of treatment practiced in the different municipalities studied and thus to evaluate the real differences between those cities together with the source of these differences in such things as official texts, professional cultures, local political orientations, and so forth. Though this method may have limitations with regard to the problem evoked, it nonetheless furnishes some interesting indications for using less formal modes of comparing countries and cities.

As for the second problem, our research enables us to approach it from both directions at once. On the one hand we can move from characteristics of the measures concerned at the

* Note: this chapter could not have been written without all the material and analyses provided by the different persons who worked on the city reports, the interviews, the vignettes, the longitudinal analysis and the institutional frameworks and the precious answers I received to my questions. I wish to thank the following persons, whose work I have been using more particularly: Bjorn Gustafsson and Eva Franzen for Sweden, Nicola Negri, Nicoletta Bosco, Fabio Quassoli, David Benassi and Antonino Campenni for Italy, Wolfgang Voges, Katja Schulte and Holger Stoek for Germany, Soledad Garcia, Ana Morcillo, Rosa Mur and Maite ..Montagut for Spain, Jose Pereirina, Christina Santos and Marta Varanda for Portugal, Marco Oberti, Emmanuel Peignard, Vincent Guillaudeux, Typhaine Mahé and Laurence Loison for France, and finally Yuri Kazepov for the cross-national data.

This chapter has been translated from French by Amy Jacobs.

macro level to the kinds of social logic that structure the actors' practices and experience at the micro level. By basing our interpretations on the interviews conducted, we have been able to advance hypotheses which connect the two levels. In the other direction, it's a matter of connecting the types of reasoning and action which the characteristics of the measures induce at the individual level to the aggregate data objectifying the impact of those measures at the macrosocial level. Here we shall be following a different method, used in this research on some of the municipalities studied—namely, statistical analysis of administrative files (see chapters 6 and 7)—with the aim of highlighting significant configurations discernible in the aggregate of individual situations, particularly the processes by which people enter and leave the aid programs offered by the measures studied.²⁹

In our analyses, we have proceeded as much by inference as deduction. In some cases, we have inferred what could be the impact of certain program characteristics on the general profile, itinerary, and experience of the persons concerned; then validated our hypotheses with empirical material. Other hypotheses were constructed on the basis of data collected through interviews and vignettes. This has enabled us to infer how the characteristics of the different measures are reflected in the beneficiaries' experience and the logic governing their actions. By proceeding in this manner, our objective was to formulate plausible hypotheses that would account for all the information collected in our fieldwork and be applicable over and beyond the empirical cases treated, leading later to a full typology.

In this and the following chapter, we shall focus on transverse aspects of the antipoverty programs. That is, we will be minimising the importance of variations in the treatment of situations associated with target groups of potential beneficiaries, hypothesising instead that there exists a model of local welfare consistent enough to justify comparative analysis at the general level. We shall thus neutralise variations that are internal to local systems in order to bring to the fore variations between cities. In contrast, chapter 7 will give a comparative analysis of the treatment accorded certain categories of persons—single heads of household, couples with children, single persons, and immigrants—in order to bring out the degree of variation within single models.

One last clarification about our procedure. To move toward a detailed understanding of the macro-micro relation, we will be proceeding analytically in the first section, considering in and for itself each feature identified in the four categories we shall be dealing with.

²⁹. This twofold procedure will enable us to interpret the dynamics of entering and leaving in terms of the modes of reasoning and acting underlying them. To take a particularly revealing example, while the entering and leaving curves for Milan and Helsinborg are astonishingly similar, the two high rates for getting off the program are to be attributed in the first case to scanty benefits granted for a strictly limited time and in the second to a particularly generous benefit scheme coupled with numerous employment assistance and professional qualifications development programs. In other words, the meaning of entering and leaving is not at all the same in the two cases, and we may conclude that these curves as such give us no indication about the nature of the measure under consideration and even less information about its effectiveness in making people autonomous and enabling them to get beyond the initial condition of poverty.

Conversely, in the second section we will consider the measures from a synthetic perspective—a procedure justified by the interdependence of these different features.

5.2. Main characteristics of the welfare measures and their impact

We have grouped the characteristics into the following four categories: 1) type of measure, 2) conditions of access to and protraction of benefits, 3) content, and 4) relations between the welfare service and welfare beneficiaries.

Type of measure

The first opposition to be established in regard to the various antipoverty measures is that between general measures and category-based measures. General measures are applied transversely across the whole of a poverty-stricken population, while category-based measures target certain defined groups of poor people. This distinction must be clarified, however, given that it may reflect completely different types of social logic.

In fact, a general measure may correspond to two sharply distinct orientations, depending on the type of culture it is used in: we can distinguish between a poverty culture and a citizenship culture. In the first case, the uniform treatment is to be explained by the fact that poverty is part of the social landscape, an omnipresent element. The absence of categorization then reflects the perception of poverty as a massive social phenomenon and the inability to make distinctions among its multiform manifestations. Cosenza is characterized by a poverty culture.³⁰ In the second case, uniform treatment reflects the idea that citizenship implies having a minimum of resources, regardless of what social category one belongs to. Here *a priori* non-categorization is to be explained by the fact that having a minimum income is understood as a right directly attached to the supreme category of citizenship. In such cases—Sweden is an example—we can in fact speak of a universal measure.

Category-based measures are themselves heterogeneous, involving two very different types of social logic. In one approach, antipoverty measures are associated with normative evaluation: the categorical distinction reflects a division of the poor into deserving and undeserving. Milan offers an example of this kind of social logic. In the other, the measures are associated with the idea that distinct populations require specific types of treatment, with no value judgment attached. In this second perspective, category-based measures may very well be applied in conjunction with a residual universal measure, as in France, which combines category-based measures with a minimum-income measure understood as the safety net for all those who don't fall into any of the specified categories.³¹

³⁰. We should nevertheless underline that there is a category-based measure in Cosenza, designed for single women with children. On the other hand, though the general measure there officially recognizes three levels of need (corresponding to three different benefit amounts), most of the beneficiaries receive only the lowest amount, and these distinctions do not correspond to any clear categories but rather bring into play "clientele" relations and the applicants' ability to negotiate.

³¹. It should be noted that in France non-normative evaluation is recent and corresponds in fact to a retroactive interpretation of the category-based logic applied before the RMI (*Revenu minimum d'insertion* or Minimum income for integration) was introduced. The philosophy followed then was indeed aimed at

All else being equal,³² the more a general measure is inscribed in a culture of citizenship, the more it tends to be experienced as a right. Conversely, when such a measure is tied to a poverty culture, it is experienced more as assistance which it is more or less normal to receive than as something the recipient is entitled to.

Likewise, people's experience of their situation is profoundly different depending on whether category-based treatment is explicitly associated with a line separating the deserving poor from the undeserving or, on the contrary, aims to provide treatment that fits the situation and imposes no value judgement. In the first case that experience is focused on the notion of deservingness; in the second it centres on the notion of right.³³

The different orientations presented above are to be found not only in the type of measure applied but also within measures: matters such as the monetary sum of benefits granted, the length of time a benefit is paid, the things demanded of the beneficiary in return for receiving the benefit, the pressure exerted on him or her, and the programs for social and/or professional integration proposed may be the same for all or they may be handled on a categorical basis. We are not insisting on these differences here, for they will be discussed in chapter 7. We should, however, reiterate the importance of showing finer distinctions than the uniform vs. category-based one, especially in the second case, which involves either establishing a hierarchy between more and less priority and deserving poor people or, on the contrary, differentiating without making value judgements and in the aim of finding adequate responses to the various situations encountered.

Conditions of access to and protraction of benefits

To grasp the notion of conditions of access, it is essential to distinguish between the population that may potentially benefit from a measure and those people who actually do. In other words, though every person in circumstances of poverty (objectified, for example by the often-used criterion of an income lower than half the average income) belongs to the potential population covered by the measure, only part of that population constitutes its real

distinguishing deserving from unworthy poor people—on the basis of whether they had jobs. One had a right to welfare aid if, as an invalid, handicapped, or elderly person, for example, one was unable to work, or if one was otherwise excused from the obligation to work, as a single parent with a child below the age of three, for example. Cf Robert Castel and Jean-François Lae (1992), pp. 10-11.

³². As we shall see in the following chapter, people's perception of a given welfare measure varies, namely in accordance with their age. In France, for example, elderly persons tend more than others 1) to consider the RMI a form of assistance rather than a right, probably because it was introduced quite recently and breaks with the previous social security system as they knew it—that is, social rights in exchange for personal contributions through social insurance—and 2) to experience their situation as one of personal failure rather than a consequence of structural unemployment (which is how younger people perceive it), probably because work has played a more central role in the construction of their identity.

³³. This explains why people's use of the term "right" in the interviews may be equivocal: they may mean it in the sense of deservingness: to have a right to assistance given their particular itinerary and situation. This meaning must not be confused with the legal one of having one's rights recognized and getting what one is entitled to.

beneficiaries. By conditions of access we mean the whole set of factors contributing to define such effective beneficiaries. This gives a slightly misleading view of things, however, namely because persons who don't officially have a right to assistance may well be among its actual beneficiaries.

It is necessary, then, to distinguish between three different groups: those who have a right to welfare aid (people who satisfy the criteria for benefitting from the measure)³⁴; those who apply for it; and those who actually receive it. In principle, these three groups exactly overlap. In practice, however, we encounter instead the following three non-overlapping categories :

- unwarranted beneficiaries, who receive aid without having a right to it;
- non-benefitting entitled people, who should receive aid and who apply for it yet who do not actually benefit from it due to an administrative decision;
- non-applying entitled people, who have a right to assistance but who, for various reasons—ignorance, discouragement, shame, refusal, and so forth—don't ask for it and therefore don't benefit from it.³⁵ This phenomenon is referred to as "non-take-up."

It becomes clear that the differences between cities with regard to such things as the number, degree of homogeneity, and degree and type of poverty characterizing actual beneficiaries³⁶ depend on two essential factors: first, how clear and restrictive the definition of entitled person is; second, how much non-overlap there is between the categories of entitled persons, applicants, and real beneficiaries. This last question involves numerous variables, such as whether access to aid is loosely or tightly controlled; whether there are limitations on the welfare budget, for these can lead to non-application or restrictive interpretations of welfare legislation; whether certain information is divulged or not; how simple or complex application procedures are; what cultural representations of poverty are, and so forth. We shall now consider the major differences between the measures with regard to these two factors—definition of entitled person and degree of non-overlap—and how the different types of measure may affect the actors' perspective.

One major opposition at work is that between the principle of right and the principle of need. In the first case, if the applicant's resources fall below an objective limit fixed by law, access to welfare benefits is a right. The relation between the applicant and the service assigned to study his or her case is then characterized by bureaucratic, impersonal procedures—there are forms to fill out, documents to provide, resources to calculate, etc.—

³⁴. In this connection we can distinguish between "conditions of eligibility"—that is, *a priori* criteria such as nationality and age by which the law establishes who can legitimately apply —and "conditions of entitlement," which define who out of this first group can claim they are entitled to benefit from the measure (this concerns such things as a maximum income and any other poverty-defining criteria decided upon). Entitled persons, then, are those who meet both types of criteria. On this point see Pierre Guibentif and Denis Bouget, 1997, p. 8, n. 4.

³⁵. On these points see the report of the Conseil économique et social, 1995, pp. 15-19.

³⁶. Such differences critically depend, of course, on the local socio-economic and demographic characteristics that define the potential population.

and though the actors may seem to have a margin, more or less wide, in which to manoeuvre—loose or strict application of the rules, attempt to cover up one's real family or financial situation, etc.—they are actually tightly hemmed in by the law, as in Bremen, for instance.

In the second case, access to benefits is no longer a right but is tied instead to the evaluation of a degree of need. Here discretionary power plays a central role in defining and determining the applicant's situation, and this profoundly transforms the relation between applicant and welfare service. Indeed, the applicant is no longer there to demonstrate before an anonymous representative of the state power that he or she meets a set of legal criteria (with possible legal recourse should he or she be refused acceptance unfairly), but rather to try to persuade a flesh-and-blood interlocutor whose judgment may well be decisive that his or her situation is one that justifies assistance. This explains why, contrary to a situation where the operative principle is one of right, the first meeting with the social service often plays a crucial role.

In practice, however, the applicant's situation can be interpreted in two rather different ways. On the one hand, that interpretation can be conditioned and limited by a set of criteria and regulations internal to the service in charge or defined by orders issued at a superior level. This results in a practical categorizing of situations that relativizes—without eliminating—the role of the encounter between social worker and applicant, the primary purpose of which is then to enable the social service to evaluate whether the criteria have been met or not. What is in many cases the opacity of the criteria cited for granting or refusing assistance, together with applicants' general lack of information, leads to a relation of dependence and passivity, to a feeling of uncertainty, and a subjective experience highly colored by fatalistic notions (one is either lucky or not) and subjectivism (the idea that one just happened to get a nice, well-disposed social worker or, on the contrary, someone who didn't like you; the widespread feeling that the people who got more in the way of benefits seem to deserve it less).

On the other hand, the evaluation of the applicant's situation can be weakly codified and based primarily on personal relations; specifically, on the encounter and interactional process that develops between social worker and applicant. In this case a whole set of intangible elements intervene, such as self-presentation, attitude, negotiating skill, mood, empathy, and so forth, which may well play a major role in the final result. This configuration encourages applicants to reason along strategic lines; that is, to attempt to induce pity in the social worker, to negotiate with him or her as an equal, to dissimulate certain information, to mobilise a network of acquaintances, to make one's case highly visible to the social services and political figures in charge by means of repeated petitions, or even, in extreme cases, to make personal threats.

On this basis we can position local categorical situations on a continuum ranging from, at one extreme, fundamentally bureaucratic treatment in which interaction and negotiation

play a strictly limited role since need is evaluated first and foremost on the basis of criteria internal to the welfare service (Lisboa) to treatment in which negotiation is crucial, even to the point of bringing client-type relations into play (Cosenza).

An essential dimension to include in the analysis, independently of whether the dominant principle is that of right or need, is the measure's **greater or lesser degree of selectivity**. For measures based on the principle of right, selection operates through the fixing of a maximum level of resources (this may be higher or lower and can vary from one year to the next depending on institutional funding and political choices). For measures based on the principle of need, however, the degree of selectivity depends on how much funding has been allocated to the welfare program; this directly conditions the rate of application acceptance. In practice, measures based on need are almost systematically more selective than those based on the principle of right, for they provide much more room to maneuver and for that reason tend to be preferred when only limited funding has been allocated to the struggle against poverty.

The impact of selectivity on people's objective and subjective experience should not be underestimated. The more selective a program is, the more negative the generalized portrait of the beneficiary population is and the more problematic it is for them to become autonomous and socially integrated. This explains why the length of time aid is received—when this has not been limited in the first place—increases with the rigor of selection, and also why the beneficiary population's perception of the measure is likely to be more negative when selection is more rigorous, for the measure then seems like a form of charity for the most marginalized, a representation which can induce in beneficiaries a feeling of personal failure.

Another important distinction concerning conditions of access, one which intervenes in a key way in selectivity, is that of family solidarity versus collective public solidarity. While certain welfare programs, such as that of Milan, occupy a subsidiary position with regard to family solidarity, with family extension defined in various ways, others are based on individualistic logic, in which public solidarity takes over from the various forms of private solidarity, as in Sweden. Once again, the orientation has implications for both objective and subjective experience. While giving primacy to collective public solidarity has the advantage of ensuring everyone minimal protection, it also tends to discharge the family group from any sense of responsibility with regard to its members. This can in turn generate a kind of "negative individualism," in which a person's poverty is combined with a lack of social ties.³⁷ Conversely, while giving primacy to family solidarity can facilitate social integration, it leaves part of the population unprotected and may result in the family group being squeezed by the poverty of one of its members, a situation which may become problematic when family relations are tense or non-existent—not to mention the fact that they can get worse as a result of such pressure. In this regard we may observe real discrepancies between laws

³⁷. On the notion of "negative individualism," see in particular Marcel Gauchet, 1991; Robert Castel, 1995); and Isabel Astier, 1997.

and mores, particularly in northern Italy, where the legal priority given to family solidarity is increasingly in contradiction with cultural transformations tending to individualize relations within the family.

The measures further differ on the matter of demands made on the applicant; these function as conditions for prolonging the benefit and obtaining the full sum available. The pressure exerted on and penalties applied to beneficiaries vary considerably depending on the provisions of the law and above all how they are interpreted and applied.

Certain measures include no precise demands, both because the general profile of the beneficiaries suggests they will fail on the job market and because there is little in the way of resources for setting up social and professional integration programs. In these cases—Portugal is an example—such demands, when they exist, are left to the discretion of social workers.

Other measures give priority to the notion of doing something in return for aid received. This means an obligation on the recipient's part to look actively for work, to accept any reasonable job offer, and to participate in training or retraining programs. Benefits may be discontinued or amounts reduced if this requirement is not fulfilled. The question then becomes how strictly the notion of obligation is interpreted and applied: what is an "active" job search or a "reasonable" job offer, what forms of pressure are exerted and what sanctions or penalties applied for non-compliance? Our research demonstrates that in the different cities whose measures stress the notion of something in return, quite variable positions are adopted—weak pressure in the two Swedish cities, steadier pressure in Vitoria—and this sharply affects beneficiaries' objective and subjective experience.

In the third and last case, what is stressed more than the notion of something in return, except in the case of obvious bad faith, is the idea of a mutual commitment made by community and recipient. This is the philosophy behind France's law instating the RMI,³⁸ which has inspired similar legislation in the Spanish cities studied here; although it should be noted that the French system also somewhat contradictorily stresses the notion of obligation. The law clearly indicates first, that a minimum income is a fundamental, non-negotiable right for all and second, that its objective—social and professional integration—requires both a voluntary commitment on the part of the recipient—rather than constraints imposed on him or her—and a commitment from the public entity, whose duty is to facilitate everyone's integration into the national community at a time when unemployment is first and foremost a structural phenomenon, not a matter of laziness or unwillingness. The idea of mutual commitment is formalised by the signing of an integration contract between the recipient and those in charge of social action. On the one hand, the community commits itself to providing beneficiaries with possibilities for improving their situation that are adapted to their itinerary and profile, whether their need is primarily for social integration—

³⁸. See Paugam, p. 107ff.

involving such matters as physical and/or mental health, housing conditions, etc.—or professional integration: training programs for people without qualifications, semi-public jobs in a protected environment for people with social difficulties, state-financed work contracts for the long-term unemployed, and so forth. On the other hand, the beneficiary commits himself or herself to making an effort to improve his or her situation. The primary objective of the contract is to help rather than place constraints on the beneficiary, and benefits may therefore only be suspended or cut off in extreme cases.

Here again the essential task is to measure the disparities between the intention inscribed in the law and effective application practices. The latter may well show the offer of social and/or professional integration to be insufficient or ill-adapted, or they may reflect a "something in return" logic that was not initially suggested by the law. In this regard, the measures set up in Barcelona and above all Vitoria are profoundly ambiguous, for the training programs offered, independently of their relevance for professional integration, often seem a way of surveying the beneficiaries, engendering a return to passive class attendance the purpose of which is to avoid sanctions.

Content

The measures consist essentially of two elements: the monetary benefit paid out and programs for facilitating social and professional integration. Taking the two together, we can evaluate a measure's generosity.

The monetary benefit itself brings two elements into play: amount and the length of time it is allotted for. Obviously the impact on people's living conditions varies in accordance with the size of the amount granted, because it affects the degree of material and psychological pressure. The higher the amount (in relative terms), the more the money will enable people to take care of their needs and stabilise their living conditions; a relevant example is Sweden. Conversely, the lower the amount, the more the recipient will have to look for complementary income sources and undergo the daily effects of his or her precarious situation. In the case of a low amount, the strategy of getting by is uppermost—looking for odd jobs; asking help of family, friends, social workers; working for under-the-table pay—and there is considerable psychological impact in the form of incertitude, anxiety, and stress. The relevant example in our study is Porto.

Given that the amount varies according to household size, another important distinction between measures concerns **how individualistic the conception of the right to welfare assistance is**. The main question here is whether the subject entitled to the benefit is understood to be the individual or the family group, and if the latter, how "family" is defined. This conceptual difference is discernible in the different equivalency scales used to calculate the sum to be granted to each household. There is enormous variation between

highly individualized measures—those in Germany³⁹—and much less individualistic ones—Barcelona—and this is reflected in resultant living conditions, which vary from city to city according to household composition (see tab. 5.1 for the equivalence scales used in the different cities).

In addition to these conceptual differences, which determine how the monetary benefits to be accorded to each household are calculated, there are differences in the way the different measures handle people's situations. In this connection we may distinguish between measures that involve a uniform handling of situations—France—and those involving individualized treatment. In the first case, the amount granted is determined by bureaucratic procedures, and it varies only according to general predetermined rules (criteria such as age or household composition), not in response to individual situations. In the second case, the amount granted is calculated in response to the recipient's individual situation, and this may reflect one of two quite different approaches: a bureaucratic procedure which nonetheless aims to adapt treatment to individual circumstances—this means that discretionary power is highly regulated (Sweden)—or a subjective appreciation of situations, implying an opportunity for beneficiaries to negotiate and very loosely regulated discretionary power (Milan). Comparative analysis of interviews points up that the effective reality of discretionary power, however limited, causes beneficiaries to feel frustrated that they didn't obtain a higher amount than someone else (obviously no such feeling is observed when treatment is uniform). We may conclude from this that any and all individualising of treatment has a perverse effect, regardless of what may otherwise be its merits.

To truly appreciate the impact of the sum granted, it is important to re-situate the measure in its social, economic, and cultural context; to take into account, first of all, local living costs, but also the state of the local job market—particularly salary levels as compared with benefit amounts—and, second, unemployment rates and the type of jobs potentially accessible to welfare beneficiaries. From this perspective, we can suppose that a relatively favourable monetary benefit level, combined with not very enticing employment prospects, encourages people to stay on welfare, as in Halle. But this does not mechanically follow, among other things because the cultural variable—in this case, the importance of work in constructing personal identity—plays a crucial role: the more one's self-image is built around work, the less one can envision oneself as long or permanently assisted; that is, the less one can settle into what may be called the welfare mentality

Next we should evaluate what percentage welfare payments constitute of a beneficiary's total resources. Here the relevant rules are those concerning the recipient's work-earned income. With the aim of facilitating his or her accession to full professional activity, certain measures make considerable allowances for money earned through work; others do not.

³⁹. Franz Schultheis clearly underlines the paradoxical nature of the German welfare measure, which in its conditions for admission stresses the subsidiary role in relation to family solidarity but is characterized by a highly individualistic conception of the right to social assistance once an applicant has been admitted to the program. See Schultheis, 1996, pp. 428-37.

This of course has considerable impact on available resources (and on the length of time benefits are paid). Then there is the possibility of getting undeclared complementary income in the "informal" economy. This varies from one local situation to another depending of the structure of the job market and the degree to which the informal economy is surveyed and controlled. Finally, there is the weight of private solidarity—assistance from the recipient's network of friends and relations or from private associations—compared to public solidarity (see chap. 4). Once again, we observe great variation among local situations: in some cities, the welfare benefit constitutes the recipient's only resource (Sweden), whereas in others family solidarity and the informal economy play an essential role in most recipients' living conditions (Barcelona⁴⁰).

The benefit must also be analysed in terms of the length of time it can be allotted, which highly structures recipients' experience. There are limited-time measures and indeterminate-time measures. In the first case, the pressure exerted is quite strong even though the sum granted may be relatively generous. Knowing that one cannot receive benefits for long makes it impossible to use the measure as a means of temporarily stabilising one's situation in order then to find a solution that corresponds to one's subjective wishes. Instead, it forces one to find a solution quickly, even one deemed unsatisfactory. One's ability to develop projects is necessarily curtailed. Conversely, an indeterminate length of time may make it possible to stabilize the situation and develop projects but can also induce the person give up individual efforts and settle into the welfare-receiving position. How much follow-up and pressure the social service practices can be a determining factor here.

But the length of time must be evaluated in correlation with the amount. In cities where beneficiaries are in situations of extreme poverty and the services themselves have only limited means, low amounts seems to go together with long-time applicability (Lisbon). In this case, the length of time does not enter into recipients' calculations because the amounts are so small as not to make a significant difference. They constitute only a tiny percentage of income, to be supplemented by other sources in what is ultimately no more than a survival strategy.

Once again, it is critical to contextualize the analysis. The potential length of time does not depend solely on the legislative texts or social service practices, but also on the pressure exerted by the surrounding culture—a pressure which the recipient has generally internalized. One of Sweden's specificities lies in its very strong work ethic: we may assume that this value moves beneficiaries to look for ways to get off welfare quickly.⁴¹

The other main element enabling us to evaluate the content and generosity of welfare measures—next to the financial one—is the social and professional integration programs made available to beneficiaries. The more closely monetary welfare benefits are coupled with programs of social and professional insertion, the more the recipient may benefit from

⁴⁰. Laparra and Aguilar (1997) speak in this connection of a situation of "integrated precariousness."

⁴¹. On this point see Serge Paugam, 1996.

available resources to get back on his feet or improve her job situation or chances of finding work. The converse is, of course, also true.

In some of the cities studied, a traditional kind of welfare logic dominates. This may be explained by the high degree of selectivity exercised in admission, which obviously conditions the profile of the beneficiaries. Here mainly classical social aid actions are taken, concerning problems of health, housing, drugs, violence, and so forth. In such cases, action in favour of professional integration is left to the social worker's personal initiative and may be very limited, consisting essentially of giving information and advice and running a few job-search workshops.

Other cities, endowed with more substantial human and financial resources, tend on the contrary to emphasise the temporary nature of the poverty situation and are especially concerned to make beneficiaries autonomous—through professional integration for those who are able to work and through various modes of social integration for those who are not. Here the types of active assistance range from training programs to specially reserved temporary jobs and may include such things as study scholarships, financial help for setting up one's own business, and specially funded job programs.

From a comparative perspective, three aspects of welfare service programs seem particularly relevant: how much they offer, how effective they are, and how much personalised assistance they provide. The first of these refers both to the variety of aids offered and their aptitude for improving recipients' situations, either in social and psychological terms or in terms of real training and professional qualifications. Effectiveness may be measured by looking at how directly useful the aids proposed are for getting the beneficiaries off welfare and more generally out of poverty. Personalisation involves how finely the proposed help is adapted to individual situations; this seems to be an essential condition of successful integration. The different cities may be located in terms of these three aspects.

Finally, it is important to underline that comparative analysis of the welfare measures must take into account how local organisations interact with each other. The different welfare measures may be greater or smaller in scope; that is, a program for financial aid may or may not also include work and training programs. In certain cities, entering a training program and obtaining an assisted job signify getting off welfare and entering another program, of which the employment office, not the social welfare office, is in charge. In others this is not the case. If this aspect is not taken into consideration we may make the mistake of thinking that the fact that people getting off a given welfare program quickly means that it is highly efficient in matters of professional integration, whereas in fact it may just mean that, given how the services are organised, the recipient has just moved from one aid program to another. The notion of scope is therefore essential to interpreting and comparing the dynamics of program entering and leaving (see Chapters 6 and 7).

To summarise, our research suggests that the content of a given measure has a major impact on beneficiaries' objective and subjective experience: it structures their living conditions, their view of and possibilities for the future, and their ability to develop projects, and it bears on both a person's psychological state—affecting moral and bringing greater or lesser degrees of stress and uncertainty—and his or her relational modes, causing tension in relations and a tendency to withdraw from others or, on the contrary, reducing isolation. Finally, it conditions self-esteem.

Relations between the welfare service and beneficiaries

In a comparative analysis of the relations between beneficiaries and both the service charged with applying the welfare measure and the different professionals working in it, it is necessary to identify the different elements that come into play in the pattern of relations in general and in one-to-one meetings in particular (above and beyond individual factors). Such elements are linked namely to a given measure's various elements and the instructions for applying them; to local traditions of social intervention; and to the service professionals' working conditions (means at their disposal, caseloads, etc.)

We shall consider the activities to be accomplished by social service professionals in their interactions with beneficiaries and the form such interaction may take.

On the first point, and at the risk of oversimplification, we can distinguish three different types of professionals who may be called upon to intervene in response to the beneficiary population: administrative agents, who manage the files—when such management involves primarily objective criteria and regulations; social workers, who evaluate need, help people solve their social problems, and provide moral and psychological support; and professional integration specialists, who help people whose problems are not "social" but rather come down to not having a job. In practice these three types of professionals may not be distinguished: one and the same group—the social workers—may be in charge of all these different activities. The nature of their work and therefore their interaction with beneficiaries is, however, profoundly different depending on what kind of activity predominates.

As for the form relations may take, many elements should be considered: how "user-friendly" the service is (quality of reception and the physical conditions of the office itself, simplicity of administrative procedures, dissemination of information, explanation of decisions, reduction of waiting time and interruptions, etc.); how available the personnel is; how much personalised follow-up there is; how much or how little the various social workers engage themselves personally in the relationship; how much discretionary power they have and what forms it takes (more or less regulated, more or less favorable to beneficiaries, allowing more or less weight to negotiation); how closely beneficiaries are surveyed; and how strongly they are pressured.

In fact, we could identify as many relational patterns as there are local situations. Above and beyond such diversity, however, there do seem to be a few typical, contrasting patterns which will enable us to structure our comparison.

In the first pattern, characteristic of traditional social intervention, what dominates in the relation is the recipient's attitude of dependence on service and social workers. Here the social services are dealing with the most marginalised population, and they decide who and what has priority on the basis of the means available. The criteria upon which decisions are based in such a service tend to be opaque, the procedures humiliating—long waits, obligation to relate one's life story, house visits—and the social workers' discretionary power—generally considerable, always a source of uncertainty—generates a strong feeling of dependence in relation to the service and its professionals.

Within this general framework, it is possible to distinguish different patterns according to the number of welfare application rejections, the degree of arbitrariness characterising decisions, the amount of red tape (administrative procedures and surveillance), the way the service is organised, the quality of follow-up—all things that greatly depend on the level of available financial and human resources. In this connection the interviews point up important contrasts between the most negative situations, where the recipients' dominant feeling is one of being neglected (Porto), and those in which, above and beyond the measure's insufficiencies and the service's deficiencies, recipients are in fact closely followed and helped along, if only with moral and psychological support. In the second case—Milan, for example—while beneficiaries gave the service a generally unfavourable evaluation, they gave the social workers themselves a highly positive one.

In the second pattern, encountered in contexts where welfare assistance constitutes a right and where the focus is on delivering the financial benefit, what we have above all is an impersonal service-user relationship. The professionals—in this case primarily administrative agents—are charged with managing the files and applying a number of fairly strict criteria that bring bureaucratic procedures into play. The frequent rotation of personnel is meant to reduce the risk of either preferential treatment or discrimination. This service relation, marked by administrative distance, likewise extends to the management of job-training and -seeking programs, which are, moreover, generally run by a different institution. While this dominant type of relation is applied to all beneficiaries alike, social workers also take care of beneficiaries with particular personal problems.

If we examine the interviews, we see that this type of relation gives rise to opposed judgements on recipients' parts. For some, it is desirable and appreciated precisely because it enables the beneficiary to claim what he or she is entitled to by law and make use of the programs offered with a minimum of personalised contact, for such contact is felt to cause dependence and even feelings of humiliation. Others complain that they have only episodic, bureaucratic relations with the professionals and never get any moral or psychological support or personalised follow-up, especially if they don't have particular social problems.

Within this type of treatment we can make secondary distinctions on two bases: first, how friendly relations with the service are—quality of reception and information acquired; second, how much pressure and surveillance beneficiaries undergo, either in terms of the benefit payment itself or what is demanded in return. From this perspective we can establish a contrast between fairly convivial relations combined with weak constraints (Helsingborg) and those exhibiting the opposite characteristics (Halle). We should also underline that treatment in this general case is not systematically impersonal: sometimes (though this varies from city to city) a closer relationship develops between professionals and beneficiaries.

In the third pattern, the monetary benefit is considered a right but is closely tied to integration activities, which make up an integral part of the measure. Here we can speak of a relation in which the philosophy of implicating beneficiaries in improvement of their situation dominates. The service calls upon beneficiaries to participate in integration activities aimed at increasing their autonomy and getting them out of the poverty situation through stable, permanent professional activity. This philosophy, inscribed in the legislation itself, implies close follow-up of beneficiaries so that appropriate forms of action may be proposed to them. There is, to be sure, some bureaucratic management concerning benefit delivery, but this is not what's at the core of the recipient's relation with the service and its professionals (if it were, this pattern would not be identical to the first). Here what shapes the relation is the primary concern of integrating the recipient into society, not managing benefit delivery.

Our fieldwork enables us to identify local situations that follow this third general pattern either in terms of the quality of beneficiary follow-up—personalisation of follow-up, relevance of measures proposed—or the degree of pressure exerted and how it is experienced—whether as stimulation or constraint. In this connection we can distinguish between measures based on a principle of voluntary commitment to becoming integrated and those that bring into play a notion of obligation. In the first case, where there is virtually no constraint, we can differentiate between cities characterised by weak stimulation of beneficiaries (Saint-Etienne) and those where such stimulation is strong (Rennes); this in turn is directly related to the quality of follow-up. Measures in the second case are shot through with a contradiction, because they combine a philosophy of implicating the recipient with a clause obliging him or her to participate in integration actions. If such a measure is not managed in a flexible way and with the clearly declared aim of improving the recipient's situation—especially if follow-up is not particularly good, as in Barcelona—the obligatory nature of such participation may well appear to many beneficiaries as a constraint pure and simple. Such is the case in Vitoria, where even though the integration policy is very active, many respondents criticized how tightly delivery of benefits is controlled and how much is demanded in return.

5.3. Comparison of the measures studied

On the basis of the distinctions developed in the preceding section, we shall be proposing here a classification of the different measures studied, following approximately the order of presentation used in Chapter 4, in the comparison of local systems of social protection, for our objective here is to complete that part of the study with a comparison of the concrete measures studied. To avoid repetition, however, we shall group together cities whose welfare measures are identical or highly similar. The chapter concludes with a comprehensive table.

Helsingborg and Göteborg

The welfare measure operative in Helsingborg and Göteborg —*Socialbidrag*—is distinct from all others due to the philosophy underlying Swedish antipoverty policy, which rejects the idea of a minimum income in favor of the more generous concept of "a reasonable standard of living." Here the welfare benefit constitutes a universal right, and the maximum amount of resources making one eligible for it is high, with the result that many beneficiaries receive the welfare payment as a complement to job-earned income or other benefits that total less than the fixed maximum amount. The measure is marked, moreover, by a strong principle of public collective solidarity, with the result that no rule of subsidiarity in relation to the family group intervenes over and beyond the couple and the parents' responsibility for children under eighteen years of age (younger children are sometimes entitled to benefit from the measure if it is shown that living with their parents would pose a problem).

Treatment is characterised on the one hand by a generous standard monetary benefit (this is higher in Helsingborg, especially if paid only a short time)—the highest of all the cities studied, regardless of household composition—and on the other by a set of additional payments granted on an individual basis and designed to respond to all reasonable requests; namely money to pay for rent if it is comparable to the local average, fundamental appliances, and minimal leisure activities. Benefits are granted for an indeterminate length of time, as long as the beneficiary's resources remain below the fixed maximum and he or she manifests a certain energy in looking for a job. Beneficiaries seem not to be too closely surveyed on this last point,⁴² first because the unemployment rate is growing; second, because the social workers have large caseloads; and finally because the welfare and employment offices are not tightly co-ordinated.

The profoundly individualistic orientation of the Swedish system of social protection means all beneficiaries are treated as uniformly as possible; specifically, little or no distinction is made in the treatment of men and women, even for women with young children. The breadth of services made available by the states implies in return that women recipients

⁴². As underlined above, however, Sweden is distinct from the other countries studied in its very strong work ethic. Whereas the interviews seem to indicate that no heavy pressure is exerted on recipients directly by the social services, this fact must be resituated in the context of strong social and cultural pressure.

minimise their child-rearing activity: much more is expected in the way of job-seeking on the part of women with young children than in the other countries studied.

The programs designed to aid and accompany the recipient are many and varied, as Sweden traditionally has very active political policies in favor of training and employment. Most such programs are conducted by the employment office under the aegis of the national government; the welfare program is thus limited in scope and in many cases beneficiaries switch over from welfare onto another program. The feeling expressed by many recipient respondents that they are only moving about within the system—back and forth between welfare aid, paid training sessions, protected jobs, and unemployment benefits—raises the question of how efficient and relevant all these programs are. Our comparative analysis shows, however, that the fact that, on average, people leave the program much more quickly here than elsewhere (even if this is associated with a non-negligible proportion of re-entries), does indicate that the Swedish programs are efficient.

The relation between beneficiaries and the social service is clearly of the impersonal service-user type. Beneficiaries have rights which the service applies in highly bureaucratic fashion; personal contact is limited and marked by the relational distance that characterises administrative management, especially for people without social problems. Even the individualised handling of situations, whether in the matter of additional payments or training and employment programs, does not significantly modify the nature of this relation, given that the managing of individual situations is highly structured by precise instructions and leaves relatively little room for discretionary power. Nor does the frequent rotation of personnel facilitate a more personal relation with beneficiaries.

This relational pattern has been partly internalised by beneficiaries, who often expect little more from social workers than the financial aid the measure provides (social workers are not usually in charge of training and employment programs) and are satisfied with an impersonal relation. Still, many—and especially single mothers with children—complain that they do not get enough practical information or support and are not listened to attentively.

Bremen and Halle

The German welfare measure—HLU or *Hilfe zum Lebensunterhalt*—is similar to the Swedish one in several respects: a national measure managed at the community level and thus decentralised, it constitutes a universal right to which access is determined on the basis of an objective maximum amount of resources; there is a basic benefit amount and various additional amounts—namely for rent—which are determined on an individual basis but within strict regulations; it is granted for an indeterminate length of time as long as resources remain below the fixed level; it applies the principle of something in return by demanding that beneficiaries actively look for work or participate in training and employment programs; finally, the relation between professionals and beneficiaries is first and foremost an impersonal service-user one centred around the financial benefit.

How is the German measure different? First of all, it is conceived as subsidiary to family solidarity when it comes to access and protraction. This means that parents have financial responsibility for adult children living with them and vice-versa (in some cities this also applies to non-cohabiting parents and children). Along the same lines, alimony comes before public assistance in the case of divorced persons, and this gives rise to bureaucratic and legal collection practices that are sometimes painful for the entitled—a fact which discourages many from applying.⁴³

This familialist orientation is likewise reflected in a still more salient cultural and social model which divides labour between the sexes and underlines the private nature of child-rearing. In fact, public family services here are among the least developed in Europe, and mothers of young children are treated quite differently from other beneficiaries. The German measure makes special financial provisions for children under three, which may be collected concurrently with the minimum income payment. Moreover, the requirements of actively looking for work and accepting any reasonable job offer are suspended for parents of children under three and applied with great leniency for single women with older children. In this respect the German measure is radically different from its Swedish counterpart. The only point on which it is profoundly individualistic involves equivalency scales, which are even more generous than in Sweden. This represents a major difference in orientation: measures in other cities, such as Barcelona and Vitoria, strongly emphasise family solidarity and their equivalency scales reflect concerns opposite to those in Germany.⁴⁴

On the other hand, the German measure is less generous than the Swedish not only in terms of financial aid (though it is more generous here than the other measures studied) but also in terms of training and employment programs, which are less dynamic here than in Sweden. And when it comes to social action, another principle of subsidiarity comes into play in Germany: priority is given to mutual assistance groups and other non-governmental organisations, which have a vast field of action and are partially financed by the state, thus reducing the field of public intervention. Here more than in Sweden, then, in the eyes of the beneficiaries the welfare program comes down to its financial component.

It should be underlined that administrative agents in both Bremen and Halle have heavy caseloads; this results in the reduced information, availability of professionals, and follow-up of which many beneficiaries complain.

Comparing the two cities, we observe that the actual application of the measure seem more favourable to beneficiaries in Bremen than Halle. In the latter town the principle of subsidiarity to the family is applied more strictly: parents and adult children who do not live

⁴³. The non-take-up rate seems particularly high in Germany. Alimony collection practices may furnish a partial explanation, but we should also take into account the specific cultural representation here, according to which poverty is both a marginal and shameful phenomenon. Cfr. Schultheis, 1996 and Paugam, 1996.

⁴⁴. See Schultheis, 1996b.

together are in some cases declared financially responsible for each other, which is not the case in Bremen.⁴⁵ Secondly, the amount granted to beneficiaries is higher in Bremen, but this would seem to reflect the cost of living difference between the former two German states.

The third difference concerns attitudes toward the principle of something in return. In Bremen emphasis is placed on the idea of a voluntary commitment, especially in the matter of assisted employment programs (*Hilfe zur Arbeit*) and the rare penalties imposed are light, though after a certain time on the program some pressure is exerted. The notions of obligation and sanction intervene much more often in Halle, namely in order to save money and to combat certain recipients' tendency to settle down into being on welfare in a city where unemployment is over 20%.

Last of all, beneficiaries are received differently in the two cities. While Bremen is relatively well endowed, Halle has only one social service centre for an estimated 12,000 beneficiaries. This is reflected in the interviews conducted in Halle, where many complained of the physical state of the offices, the overcrowding, waiting in the halls, and lack of organisation.

Rennes and Saint-Etienne

The welfare measure studied in Rennes and Saint-Etienne—*RMI* or *Revenu Minimum d'Insertion*—is a national measure whose characteristics for the most part do not vary from city to city. It is both universal and subsidiary to a host of category-based measures. Access—a right—is determined on the basis of an objective maximum resource level.

The French social protection system emphasises the principle of national rather than family solidarity. There is an age limit, however: applicants must be over 25, with the exception of heads of family households. The main reason given for the minimum age is not so much the primacy of family solidarity as the danger of giving young people negative incentive for work and the existence of a policy of social and professional integration aimed especially at the 18-to-25 age group. Another reason cited is the cost that would be involved in extending the RMI to all persons over 18. As our research shows, the 18-to-25 age group is undergoing serious difficulties, and the question of extending the RMI to cover them is regularly discussed.

In contrast to the Swedish and German cases, the financial benefit is not at all individualised in France; it varies only according to household composition. When housing cost assistance and cost of living increases have been taken into account, the amount proves higher than that granted in Germany for a single person, but lower for the other cases, due to less favourable equivalency scales.

⁴⁵. Nonetheless, the maximum level of resources corresponding to this obligation is fixed at a fairly high level. See the appended comprehensive table presenting the national institutional frameworks.

The RMI is granted for an indeterminate length of time. As underlined above, it involves the notion of mutual commitment rather than "something in return"—therein lies its originality. The recipient commits himself or herself to participating in activities that he helps to define, aimed at improving his situation. The agreement is formalised by the signing of an integration contract, which implies that in return the community will develop suitable proposals for integrating the beneficiary. The integration contract involves no firm obligation, because its objective is not so much to constrain the recipient as to support people as they try to realise their projects. Penalties are applied only in cases of manifest bad faith. Integration is either social or professional, depending on whether or not the recipient is fit to work.

The fact that there is an institutionalised connection between financial benefit and integration activities plays an essential role in the relation established between professionals and beneficiaries. Benefit delivery is indeed handled by bureaucratic procedures as in Sweden and Germany, but this is not at the core of the beneficiary's relation with the social service professionals, which is focused instead on integration activities. The personnel in charge of receiving beneficiaries are not the same as those who manage benefit delivery. Their job is to inform beneficiaries of their rights and assist them in administrative procedures, as well as to meet with them regularly to see how integration activities are proceeding; this facilitates a relation of personalised follow-up. The recipient's perception of this relation is conditioned therefore on how attentively his or her case is actually followed and how useful proposals and projects for achieving integration are.

In France, matters of access and financial benefit delivery are managed by a national organisation and there is no margin for local action. Above and beyond local demographic and socio-economic conditions, then, any variation with regard to this overall framework has to do with integration policy. The only other possible source of variation is extra-legal aids, either financial or in kind, which may be attributed by municipal or departmental social services. In Rennes, for example, welfare beneficiaries may use public transportation for free, whereas this is not the case in Saint-Etienne. This was the only difference of this type we were able to observe.

Integration policies, on the other hand, differ considerably from one municipality to the next. Though orientations and funding are fixed in a national regulatory framework, such policies are essentially applied at the local level. Modes of social intervention in Rennes, for example, are much more dynamic than in Saint-Etienne. The city of Rennes has set up special personnel to receive welfare beneficiaries and has specially trained local integration workers (as distinct from social workers) who assist beneficiaries in all matters of professional integration. Moreover, the high level of inter-institutional co-ordination in Rennes has allowed for the development of quite diversified offers in the domain of professional integration, whereas Saint-Etienne has been characterised for many years by institutional compartmentalisation and much less active recipient follow-up (though the

situation is improving). The interviews conducted confirm that follow-up in Rennes is more attentive, personalised, and efficient than in Saint-Etienne. Overall, Rennes is one of the most dynamic of the cities studied.

Vitoria and Barcelona

In contrast to all the measures presented so far, the antipoverty programs operative in Spain differ greatly from one region to another. This may be explained by the country's highly developed de-centralisation policy. On the other hand, the Basque and Catalanian measures studied here—the *Plan Integral de lucha contra la Pobreza in Vitoria* and the PIRMI or *Programa Interdepartamental de Rentas Minimas de Insercion* in Barcelona—share the same philosophical inspiration, and it therefore makes sense to present them together, while being careful to underline their differences.

In both cases, the minimum income constitutes a universal right within the region and is granted to all persons whose income is below a certain level. This maximum level is much lower than in France or Germany, which means that the degree of selectivity for admission is much higher than in those countries. As in France, moreover, access is limited to persons over 25, with the exception of heads of households. Contrary to France, however, but similar to Germany, parents and adult children who live together (even if they are over 25) are financially responsible for each other. This appears to have an important effect on who is accepted and when people go off the program, especially in Vitoria, where rents are high and not systematically covered in the benefit. For four of the twelve respondents in Vitoria who went off the program, leaving was due to the income of adult children living with their parents or vice versa.

The basic amount granted is identical to the maximum level for admission and is thus quite low (lower in Barcelona than Vitoria). Meanwhile, as has been mentioned, in contrast with Germany, the equivalency scales are quite unfavourable to families. In Vitoria however, this basic amount is almost systematically supplemented with an additional one, granted on an individual basis and aimed at covering part of rent and current housing expenses (in Barcelona only additional financial aid is exceptional). In this respect the cities are vastly different: whereas in Barcelona the basic amount is usually not enough to live on, in Vitoria it is generally sufficient to stabilise living conditions at a minimum level. It should be noted, however, that family solidarity and the informal economy (which is much more developed in Barcelona) enable many beneficiaries to pull together different types of resources.

In both cities the benefit is granted for an indeterminate length of time as long as the beneficiaries meet the criteria for attribution, which include a something-in-return obligation, most often in the form of a signed integration contract. The main difference with the French RMI concerns the compulsory participation in integration activities, which seems to contradict the stated objective of aiding beneficiaries and fighting against a welfare culture by becoming a means of surveying and sanctioning them instead, which is precisely what the French government sought to avoid in dissociating financial benefit and integration contract. We can, however, only evaluate the measure by examining how it is actually applied, considering first the type of action proposed, then the type of relation there tends to be between beneficiaries and social workers.

On the first point, the main forms of action are first and foremost courses in elementary education, professional training, and how to get back to work after being out of it. Identical courses are proposed to most beneficiaries, and have not proved diverse and differentiated enough to suit recipient profiles. Such courses are most appropriate for the most deprived recipients—among them immigrants—namely because they ensure their re-socialisation and improve their self-confidence.

In addition to the courses, the municipality of Vitoria has reserved many low-qualified temporary jobs, such as cleaning lady or concierge, for welfare beneficiaries. This has had an impact on how people get off the program: by means of just such employment, which they keep long enough to be able to collect unemployment insurance. In Barcelona, job-offer supply is much less institutionalised or institutionally controlled than in Vitoria and getting a job has more to do with social workers' personal initiative.

Recipients' relations with social service and social workers differ greatly in the two cities. In Vitoria a rigorous surveillance system has been put in place which serves both to check recipients' resources, prevent fraud, and ensure that the obligation to look for work is respected and leads to beneficiaries meeting regularly with social service professionals. This has a direct effect on social workers' practice, because they must follow numerous bureaucratic procedures and are consequently not often available to follow up on beneficiaries either by giving them moral or psychological support or integration assistance. Beneficiaries are often critical of service and personnel, though some affirm that the pressure exerted on them has ultimately had a positive effect.

In Barcelona, on the contrary, social workers tend to have an extremely understanding attitude toward beneficiaries, giving them much advice on job openings both in the formal and in the informal economy, not being strict about the something-in-return obligation, and not declaring certain income sources from which the recipient is known to benefit as long as they don't go over a certain amount. Such treatment expresses the social workers' intention to practice a kind of local justice in the face of a measure they judge insufficient—an attitude which understandably wins a very favourable judgement from beneficiaries, otherwise quite critical of the financial sum allotted and the kind of professional integration projects proposed.

Turin and Milan

Italian social welfare policy is doubly decentralised, as it were, being the shared responsibility of region and municipality. This means that there are considerable differences between regions and cities. Of the three cities studied, however, Turin and Milan seem to have enough in common to be presented together: their differences do not prevent them from being, from our comparative perspective, relatively similar. Cosenza, on the other

hand, will be presented separately because of the essential rift dividing Italy's central and northern regions from its southern ones.

We studied the same two measures—MV or *Minimo vitale* and MA or *Minimo alimentare*—in both Turin and Milan. Both are category-based measures to which access is conceived as a right and which fix a maximum level of resources to be admitted, in accordance with the respective regional laws. In practice, however, and to varying degrees depending on the city and the persons concerned, these measures bring into play budgetary considerations and a degree of discretionary power on the part of the social workers (this is more the case in Milan than Turin). Such power is exercised through in such things as more rigorous resource verification and prolonged waiting for admission in the case of applicants deemed undeserving, or open attempts to discourage single people living alone. Given that the legislation does not define clear criteria, discretionary power may also affect which of the two benefits is granted (the MV is more generous than the MA). Such power means that the first meeting with the social worker is crucial and that the applicant's negotiating skills can make a difference. Furthermore, in both cities family solidarity is given primacy, increasing selectivity for admission to either of the measures.

What distinguishes the two cities from all the others presented so far are the characteristics of the monetary benefit—both the amount and the length of time it is granted for, the second of which is theoretically unlimited. On both points, the situation is harder in Milan. There the amount granted is usually low (even lower than in Barcelona), and there is no clear connection between amount and household composition; furthermore, municipal regulations fix the maximum length of time one can collect the benefit at six months for any one year, except for very special cases. In Turin, the amount granted is higher on the average, and though the length of time is limited to three to six months each time, it is possible to renew benefits several times in a row. Applications for renewal are not automatically accepted, however, and the necessity of reapplying brings with it breaks and delays in payment, which understandably cause great uncertainty and are severely criticised by respondents. In both cities the amount received has proven insufficient to live on and must be supplemented with income from the informal economy, family assistance, or private help from religious organisations or co-operatives. Going off welfare rarely means that the person has resolved his or her problems.

Situations are handled on a categorical basis first, then considered individually. The applicant's family situation and whether or not there are children under eighteen are crucial factors. In Turin age is also taken into account—babies (not yet one year) benefit from special treatment. We should underline that for both the amount and length of time granted, social workers have considerable discretionary power, which brings into play such things as informal rules for case evaluation (these may vary from one social service and one social worker to the other); the quality of the relation established between beneficiary and social worker; and the former's negotiation and persuasion skills. Such power is limited, however,

in that the commission charged with making the ultimate decisions follows rules and principles of uniformisation (though this is more the case in Turin than Milan).

Among the criteria that come into play in deciding whether or not to renew a recipient's benefits, his or her fitness for work and general attitude, together with the likelihood of finding a job, are crucial. Allowances are more readily made for older people than young people

In neither city is there much in the way of programs for helping people become professionally or economically integrated; traditional social action, focused on people with social problems and/or children, predominates. Any action taken in this domain—especially providing information on possible jobs—is left to the social workers' personal initiative.

Given this overall situation, the relation between beneficiaries and the social services is characterised by strong dependency. The opacity of criteria on which decisions are made, the lack of information about recipient rights, the limited length of consecutive time one can collect the benefit, the existence of considerable discretionary power—all these factors contribute to making recipients repeatedly dependent on how their situation is evaluated by social workers. To this must be added the regular delays and interruptions in receiving the benefit. The relation may also be experienced as humiliating given the procedures implied; in Turin these include the obligation to tell one's life story and undergo home visits, most often conducted by the police.

Recipients' opinions of the social workers under these conditions have much to do with what they deem to be the latter's room to maneuver and how it is used with respect to them, as well as how much follow-up is provided. According to the interview results, the general opinion of social workers tends to be higher in Milan, where the relation seems less bureaucratic and more psychological and moral support is offered.

Lisboa and Porto

Here we shall be discussing only the measures that were operative in Lisboa—*Subsidio Mensal*—and Porto—*Prestações Pecuniárias de Acção Social*—before the application of the new minimum income program, which is at present going through a trial period and for which we lack empirical data. These measures are fairly similar to those just described for Turin and Milan, though there is more discretionary power in the Portuguese cities, especially for getting onto the program. In Lisbon the measure is run by a religious organisation, the SCML, which though state-regulated has its own funding sources and enjoys a great deal of autonomy of action. In Porto the welfare measure is managed by the Regional Centre for Social Action, a public structure that also has a high degree of autonomy. In both cases the measures are in theory applied to all persons living in poverty, but in practice they are highly selective and category-based, though the operative categories

are not well defined (see the vignettes). This may be explained in part by the severely limited resources available (Porto is even more strapped than Lisbon).

In practice no maximum level of resources is taken into account in deciding who is admitted to the program; the decision is essentially based on how the social worker evaluates the situation. The criteria on which judgement is based—the applicant's personal resources; basic expenses (rent and associated expenses); available help from other sources such as family, friends, neighbours, charity organisations; how urgent a given case is; the social worker's empathy for the person and how he or she judges the person's attitude; and the funding available—call into play a great deal of unregulated discretionary power. There is little negotiation between social worker and applicant; internal criteria and institutional funding are determinant. The long and complicated admission and renewal procedures, the results of which are exceedingly uncertain—many are refused—also work to discourage people from applying who don't have the requisite determination and psychological strength to go through all the different steps of what is a generally humiliating and stressful process.

In both cities, the amount granted is generally low and constitutes only part of the person's overall resources. There is no clear relation between household composition and amount granted. As in Turin and Milan, benefits are granted for a limited time only, but on this point there is a significant difference between the two Portuguese cities: in Lisbon the average length of time on welfare is over thirty months—this relatively long period reduces the uncertainty of the person's situation—whereas in Porto it is much shorter, primarily because the city's resources are, as we have said, much more limited. Single women with children—children in general—have priority.

Action to promote professional integration is left primarily up to the social worker's personal initiative. The limited resources hardly permit efficient follow-up beyond giving information on training programs and employment possibilities. It should be underlined, moreover, with the high degree of selectivity on the one hand and the extremely negative profile of beneficiaries and their entourage on the other, few beneficiaries are actually in a position to hold an ordinary full-time job. When people go off the program it is rarely because the problem of poverty has been resolved, and there is a high risk that those who do go off the program will come back onto it.

Recipients' relations with the social service are characterised by dependence strongly coloured with fatalism and subjectivism. Against this common background, however, there are differences between the two cities. In Porto relations are sharply effected by the extreme selectivity with which aid applications are considered, by the utter opacity of decisive criteria and absence of explanations for decisions, and finally by a caseload that precludes any personal follow-up. Many of those interviewed said they had stopped going to the service centre, either their requests for assistance had been repeatedly rejected or because they had been taken off the program without explanation. Judgement of both the service and the social workers was generally quite negative. In Lisbon, on the other hand, we observe a

dissociation in people's minds between the social services themselves—judged negatively for the laborious administrative procedures, lack of information, and the like—and the social workers, who are often judged positively for their follow-up work, support, and dedication in making use of available funds. In this way Lisbon is similar to Milan, though the dissociation is more pronounced in the latter city.

Cosenza

Our analysis of the welfare measure in operation in Cosenza brings to the fore the previously mentioned rift between Italy's northern and southern regions. We studied two different measures in this city. The first, MV or *Minimo Vitale*, administered by the province, is a category-based measure addressed essentially to single mothers with children; it is granted for a period of eighteen months. Given its limited impact and atypical nature, we shall not be discussing it here.

The main measure operative in Cosenza—*Assistenza economica*—is general and inscribed in what we have called a culture of poverty. The measure distinguishes three levels of need, corresponding to three benefit amounts. Access to the first amount—designated for ordinary situations—is granted automatically to all those whose revenues are below a certain level; no significant discretionary power comes into play. The other two levels, called respectively "particular" and "exceptional," are in theory for more difficult situations. The criteria for access are not very clear, however, and our fieldwork has shown that access to these two levels in fact depends on a significant amount of negotiation, to be engaged in with the local political power as well as the social services. Such negotiation follows the model of "clientelist" relations typical of southern Italy; the level of need is not really taken into account. It seems that in practice those who gain access to the higher benefit amounts have greater negotiating skills and a greater network of acquaintances; they also tend to be the least vulnerable.

Due to major budget constraints, the benefit amount granted to ordinary cases, which are by far the most numerous, is ridiculously low—it's comparable to the least favourable Portuguese situations—and has very little impact on household resources. Payments are accorded on a yearly basis and for an unlimited length of time; in these two respects—low amount, long duration—Cosenza resembles Lisboa. The other two amounts are higher—a ratio of one to three between the first and second level and of one to seventeen between the first and the third—but granted much less frequently. In this poverty-stricken context, where unemployment is above 30%, beneficiaries are provided with no training or job-search guidance and nothing is demanded of them.

Relations with social workers are generally very poor, characterised by laborious bureaucratic procedures and verifications which beneficiaries deem humiliating and offensive given the absurdly low benefit amount paid. Moreover, many respondents said they had been witness to preferential treatment that had nothing to do with applicants' real

needs. They often feel that the social workers have no empathy with them and do not give them exact information about what benefits they could obtain. At the same time, some of them make an effort to use the informal negotiation process in their favor, to obtain additional advantages.

Table. 5.1. Characteristics of the Welfare Measures Studied

| City | Type of Measure and Conditions of Access | Content and Type of Treatment | Relations with Social Service and Professionals |
|----------------------|--|--|---|
| Helsingborg | <ul style="list-style-type: none"> - universal measure; - low selectivity at entry level; - primacy of collective public solidarity; - something-in-return principle focused on employment. | <ul style="list-style-type: none"> - generous amount meant to ensure everyone a reasonable living standard, indeterminate length of time; - numerous integration assistance programs but measure limited in scope and frequent switches to other measures; - uniform treatment of applicants for basic amount, individualised but highly regulated treatment for additional amounts and for training and employment programs. | <ul style="list-style-type: none"> - impersonal service-user relations; - weak direct pressure on beneficiaries for something in return, but strong cultural pressure. |
| Göteborg | | <ul style="list-style-type: none"> - less generous measure for short-term assistance. | |
| Bremen | <ul style="list-style-type: none"> - universal measure; - low selectivity at entry level; - in theory, primacy of family solidarity, but not rigorously applied; - something-in-return principle focused on employment. | <ul style="list-style-type: none"> - fairly generous amount, equivalency scales very favourable to big families, indeterminate length of time; - provision for several integration assistance programs but measure limited in scope; - uniform treatment of applicants for basic amount, individualised but highly regulated treatment for additional amounts and for training and employment programs. | <ul style="list-style-type: none"> - impersonal service-user relations; - absence of strong pressure on beneficiaries, in practice a principle of voluntary commitment rather than something in return. |
| Halle | <ul style="list-style-type: none"> - primacy of family solidarity more rigorously applied. | <ul style="list-style-type: none"> - lower amount, but the difference corresponds to the different living standards characterising the former two German states. | <ul style="list-style-type: none"> - disorganized service, crowded offices, relatively high pressure on beneficiaries. |
| Rennes | <ul style="list-style-type: none"> - residual universal measure coexisting with numerous category-based measures; - low selectivity at entry level but exclusion of people under 25; - primacy of collective public solidarity; - principle of mutual commitment, formalised by an integration contract. | <ul style="list-style-type: none"> - moderate amount but enough to live on at minimal level, indeterminate length of time; - numerous integration assistance programs that do not lead to leaving the measure (wide scope); - uniform treatment of applicants for benefit, individualised but highly regulated treatment for training and employment programs. | <ul style="list-style-type: none"> - separate institutions in charge of benefit delivery and integration; - beneficiaries received by special professionals: local integration specialists; - bureaucratic relation for benefit delivery; - personalized follow-up. |
| Saint-Etienne | | <ul style="list-style-type: none"> - fewer and less diverse integration assistance actions. | <ul style="list-style-type: none"> - beneficiaries received by social workers; - no real individualized treatment, important negligence. |

| | | | |
|------------------|--|---|---|
| Vitoria | <ul style="list-style-type: none"> - universal measure; - high selectivity at entry level and exclusion of people under 25; - primacy of family solidarity; - principle of mutual commitment, but integration activities compulsory. | <ul style="list-style-type: none"> - low basic amount, equivalency scales unfavourable to big families, but additional amounts almost systematically granted; measure provides enough to live on at minimum level; indeterminate length of time; - several integration-promoting activities, mainly courses and low-qualified temporary jobs; - uniform treatment of applicants for basic amount, individualised but highly regulated treatment for additional amounts, individualised but non-diversified treatment for actions to promote integration. | <ul style="list-style-type: none"> - contradiction between integration objective, which implies voluntary commitment, and compulsory nature of activities; - beneficiaries closely surveyed. |
| Barcelona | <ul style="list-style-type: none"> - tighter selectivity at entry level. | <ul style="list-style-type: none"> - lower amount, even less favourable equivalency scales, no significant additional amounts; not enough to live on; - even less diversified actions to promote integration, no reserved jobs. | <ul style="list-style-type: none"> - very understanding social workers, not much surveillance, good relations. |
| Turin | <ul style="list-style-type: none"> - category-based measure; - access to the right based on maximum resource level but definite discretionary power used; - considerable discretionary power in deciding protraction of benefits. | <ul style="list-style-type: none"> - low amount insufficient to live on, limited time, frequent application rejection, and delays and interruptions in benefit delivery if admitted; - few integration assistance programs; - weakly regulated categorical and individualised treatment. | <ul style="list-style-type: none"> - dependence on service and fairly bureaucratic relations with social workers. |
| Milan | <ul style="list-style-type: none"> - tighter selectivity; - greater discretionary power. | <ul style="list-style-type: none"> - lower amount, still more severely limited length of time: maximum time for receiving benefits fixed at six months in a given year; - still less regulated individualised treatment, negotiation relatively important. | <ul style="list-style-type: none"> - dependence on service but much less bureaucratic and fairly good relations with social workers. |
| Lisboa | <ul style="list-style-type: none"> - general measure in principle, but actually category-based in a poverty culture framework; - access on the basis of an evaluation of need; - very tight selectivity; - primacy of all other forms of solidarity (family, friends, charity organisations, etc.) - nothing demanded in return. | <ul style="list-style-type: none"> - particularly low amount that constitutes only a complementary resource for most beneficiaries, limited time but in practice relatively long on average (over thirty months); - very few integration assistance programs; - categorical, individualised, weakly regulated treatment; negotiation not important. | <ul style="list-style-type: none"> - dependence on service and feeling of negligence, but fairly good relations with social workers. |
| Porto | <ul style="list-style-type: none"> - still tighter selectivity. | <ul style="list-style-type: none"> - amount just as low, but average length of time much shorter. | <ul style="list-style-type: none"> - poor relations with service and social workers, strong feeling of negligence. |
| Cosenza | <ul style="list-style-type: none"> - general measure in a poverty culture framework, three levels of needs (there is also a category-based measure for single mothers with children); - access to "ordinary" need level on the basis of income total; - access to other levels closely associated with informal negotiation and client-type relations; - nothing demanded in return. | <ul style="list-style-type: none"> - ordinary-need level: absurdly low amount, indeterminate length of time; - other levels: higher amount, especially for "exceptional" need level; - no integration assistance programs; - bureaucratic treatment for "ordinary" level, individualised and very weakly regulated treatment for other levels with negotiation and client-type relations determinant. | <ul style="list-style-type: none"> - very poor general relations with service and social workers, strong feelings of humiliation, negligence, favouritism; at the same time attempt to use informal negotiation to personal advantage. |

The question of equivalence scales

In social assistance, equivalence scales are used to identify the income threshold according to which households with more than one member become eligible to minimum income support measures. In particular, equivalence scales allow to take into consideration possible savings on fixed costs (e.g. housing costs) due to the households' size increase, guaranteeing the same level of wellbeing through specific equivalence coefficients. The equivalence scales reported in table 5.2.. are, independently from their construction rationale (which differs anyway considerably), the ones adopted administratively by social workers (or by the administrative staff itself) to determine the eligibility of the claimants to minimum income support in the ESOPO cities.

Table 5.2.. Equivalence scales formally used in the ESOPO cities (1997) in order to determine the households' threshold and to verify the eligibility to the income support measures of the claimant. Quotas for additional member[#].

| Hsd Size | France | | Germany | | Italy | | | Portugal | | Spain | | Sweden | |
|--------------------------------------|---------------|--------------------|------------------------|------------------------|------------------|---------------------------|----------------|----------------------|----------------------|------------------|----------------|------------------------|------------------------|
| | <i>Rennes</i> | <i>St. Etienne</i> | <i>Bremen</i> | <i>Halle</i> | <i>Milan</i> | <i>Turin</i> ⁷ | <i>Cosenza</i> | <i>Lisbon</i> | <i>Porto</i> | <i>Barcelona</i> | <i>Vitoria</i> | <i>Gothenburg</i> | <i>Helsingborg</i> |
| 1 (A ₁) | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 |
| 2 (A ₁ +Ch ₁) | 0.5 | 0.5 | 0.5 – 0.9 ¹ | 0.5 – 0.9 ¹ | 0.65 | 1.0 | 0.66 | 0.5 | 0.5 | 0.14 | 0.30 | 0.48-0.66 ² | 0.48-0.66 ² |
| 2 (A ₁ +A ₁) | 0.5 | 0.5 | 0.80 | 0.80 | 0.65 | 1.0 | 0.66 | 1.0 | 1.0 | 0.14 | 0.20 | 0.67 | 0.67 |
| 3 (A ₂ +Ch ₁) | 0.3 | 0.3 | 0.5 – 0.9 ¹ | 0.5 – 0.9 ¹ | 0.47 | 1.0 | 0.41 | 0.5 | 0.5 | 0.12 | 0.20 | 0.48-0.66 ² | 0.48-0.66 ² |
| 4 (A ₂ +Ch ₂) | 0.4 | 0.4 | 0.5 – 0.9 ¹ | 0.5 – 0.9 ¹ | 0.42 | 0.025 ⁷ | 0.42 | 0.5 | 0.5 | 0.12 | 0.20 | 0.48-0.66 ² | 0.48-0.66 ² |
| 5 and more | 0.4 | 0.4 | 0.5 – 0.9 ¹ | 0.5 – 0.9 ¹ | 0.39 | 0.025 ⁷ | 0.40 | 0.5-0.7 ⁴ | 0.5-0.7 ⁴ | 0.09 | 0.20 | 0.48-0.66 ² | 0.48-0.66 ² |
| 1.0 = ECU ⁵ | 370 | 370 | 274 | 263 | 357 ³ | 189 | n.r. | 105 ⁶ | 105 ⁶ | 244 | 233 | 326 | 384 |

Sources: Own calculation on ESOPO city reports (original sources are: social assistance laws and local deliberations). Legend: A₁= one adult; Ch₁= one child; A₂= two adults, etc.

(#) The increase rate reported in the table refers to any additional member in relation to the previous households' size (see table 5.3. for some examples).

1) Varies according to the age of the children (0-7=0.5; 7-13=0.65; 14-17=0.9; if single mother the child will count for 0.55 if aged 0-7). For further adults it is 0.8.

2) Varies according to the age of the children (younger children have lower benefits, teenagers higher ones. The range is 114-235 ECU; in the latter case school lunch is included).

3) Official threshold of the *Minimo Vitale*, which does not correspond to the (lower) amount paid in case of need.

4) Varies According to age (for minors 0.5, for adults 0.7; for households with less than 3 adults every adult counts for 1.0).

5) 1.0 Refers to the basic amount for an individual. Housing costs or additional benefits, which may be relevant for determining the Households' threshold are not considered. 6) The amount and the equivalence scale refers to the new scheme (*Rendimento Minimo Garantido*).

7) In Turin the measure considered is the alimentary minimum. There is a maximum upper limit (1997=520 ECU) to the total amount payable to one household, which applies to households consisting of 3 members or more. If the sum of the individual amounts exceeds that limit, the benefit paid is increased by 2.5% of the basic amount for each additional member. Moreover the amount is increased by 10% for single persons and by 5% for two persons' households.

n.r. = Not relevant, because the benefit (*Assistenza economica ex-ECA*) is paid only once a year and corresponds to about 157 ECU.

The way in which the equivalence coefficients (as well as the underlying elasticity) are defined, bears several implications from both the technical and normative points of view. From the technical point of view differently constructed equivalence scales can bring about completely different thresholds. As several scholars have shown (e.g. Buhmann *et al.*, 1988; Kohl, 1992), scales based on regression analysis of consumption/expenditure survey data differ considerably from scales constructed for administrative purposes or from scales built for statistical reasons. From the normative point of view, the technical aspects show, at least partly, the generosity of the benefits, i.e. they show how the scales contribute to determine a higher or lower threshold. That threshold can be one of the indicators of the multiple ways in which poverty is socially constructed.

A confirmation for this implication is to be found in the practice of how the different systems (and the social workers within them) administer equivalence scales, i.e. in the relationship between the identified thresholds and the benefits paid. For instance, *only* in countries with a demand oriented and non-categorical system, like Sweden, Germany and France, the benefit paid corresponds automatically to the difference between the actual monthly income of the household and the amount identified by the given threshold for *that* household constructed through the equivalence scale existing in *that* particular context. This general rule, which characterises the subsidiarity principle of most continental welfare states, has several exceptions.

A first (positive) exception is given by Sweden and by the specific way in which households are defined in this country. In Sweden, cohabiting adults (if they are not in a couple relationship) are not considered as members of the same household, but as separate households. A consequence of that is a more generous way of determining the amount of the benefit to be paid, which is seen as an individual right. Similar conditions apply partly for Bremen.

A second (negative) exception is given by the countries in which the benefit paid does not *always and automatically* correspond to the difference between the actual monthly income of the household and the amount identified by the given threshold for that household: namely Italy (partly), Portugal and Spain. In these countries the equivalence scales are mostly used to determine the access to the measure, not the amount of the benefit. The relatively high degree of discretion in determining the amount (as well as the length of reciprocity) in these countries influences the rights of claimants in a condition of economic need.

To make the implications clear of what has been said so far, let's consider the different thresholds relating to the following family configurations:

1) single person; 2) single parent with one child; 3) family (couple) with 3 children.

| amounts determined on the basis of the equivalence scales formally used in the ESOPO cities (1997). (ECU) | | | | | | | | | | |
|---|-----------------------|--------------|--------------|--------------|----------------|----------------|---------------|------------------|----------------|-----------|
| Income | Germany ^{1*} | | Italy | | | Portugal | | Spain | | |
| <i>St. Etienne</i> | <i>Bremen</i> | Halle | <i>Milan</i> | Turin | <i>Cosenza</i> | <i>Lisbon*</i> | <i>Porto*</i> | <i>Barcelona</i> | Vitoria | <i>Go</i> |
| 370 | 274 | 263 | 357 | 189 | n.r. | 105 | 105 | 244 | 233 | |
| 555 | 411/521 | 440/500 | 589 | 368 | n.r. | 158 | 158 | 278 | 310 | |
| 962 | 904/1233 | 868/1184 | 1046 | 529 | n.r. | 368 | 368 | 371 | 443 | 10 |

calculated on the basis of table 5.2.. To give an example of the procedure, for instance in France between the household with two members (1.8*0.3) refers to the third member. The second member will get 0.5, so that the total amount of a three members' household will be (1.8*0.5) the actual rent or an amount up to a fixed maximum has to be added to the households' income in order to determine the threshold (

age of the children (0-7=0.5; 7-13=0.65; 14-17=0.9; if single mother the child will count for 0.55 if aged 0-7). For further adults it is 0.8. For younger children (younger children have lower benefits, teenagers higher ones. The range is between 1002 SKR and 2070 SKR, i.e. 114 and 234 SKR (included).

Table 5.3. shows the different thresholds determined on the basis of the equivalence scales formally used in the ESOPO cities. The amounts paid differ from these thresholds, because in many cities the basic amount is integrated by housing costs. Its level, however can vary considerably (e.g. it can be relatively high in Bremen, relatively low in Lisbon, absent in Milan).

By contributing to determine the generosity of the benefit and the level of income below which a person is entitled to income support, equivalence scales institutionalise, at least partly, the cultural background of the distribution of cities along the diagonal identified in this chapter (see: fig. 4.1.), i.e. the contrast between models characterised by a culture of citizenship rights and models characterised by a culture of poverty. A contrast which reflects the underlying heritage of the deserving-undeserving debate. In fact, from table 5.3. we can see that the cities belonging to countries characterised by a culture of citizenship – which have demand oriented models – have higher thresholds, while these are lower in countries characterised by a culture of poverty – which have budget oriented models. Milan is only formally an exception, because in practice the benefits paid are considerably lower than the amount identified by the thresholds.

6. BENEFIT RECIPIENTS: CHARACTERISTICS AND TEMPORAL PATTERNS

Yuri Kazepov and Wolfgang Voges⁴⁶

6.1. Introduction

The multiplicity of dimensions which influence the temporal dynamics of social assistance reciprocity presents us several difficulties in the interpretation of our results. As we shall see, similar temporal patterns of welfare use can be found in completely different socio-economic contexts and different institutional contexts, can generate rather similar dynamics. These differences and similarities in the temporal patterns are not self-explanatory, they can be indicators of both good or bad performance of the local welfare system as well as indicators of the spread of conditions of economic need in the respective socio-economic context.

Usually, in national or comparative studies some of the factors influencing the temporal patterns of welfare use are assumed to be homogeneous, e.g. the institutional or the socio-economic context are

⁴⁶ Many ESOPO researchers in the different countries involved in the project helped us in answering our questions and supplying information useful for writing this chapter. In particular David Benassi (who wrote an earlier version of the subsection on duration and recipients' characteristics), Marta Varanda (who gave us some accounts from the results of the qualitative study), Ana Morcillo and Rosa Mur (who supplied information on Vitoria and Barcelona), Anders Giertz (who gave a methodological support on the interpretation of the Swedish data). Marco Oberti and Yves Bonny gave us the data from the survey they carried out in the French cities. Rolf Müller gave his methodological support and Katja Schulte commented together with Antonino Campennì on earlier versions of the chapter. We thank all of them very much. Responsibility of this chapter can be attributed as follows: Wolfgang Voges took on the overall coordination and wrote 6.4. and the conclusions, Yuri Kazepov wrote 6.3; together they wrote 6.1. and 6.2.

constructed *ad hoc* in order to control the variation. In the observed cities we have attempted to do so, considering the same kind of measure throughout the six countries included in the project and relatively similar groups of socio-economic contexts, but diverging practices and complex socio-economic configurations have added an *unexpectedly* high degree of variation. In fact, *exit*, i.e. terminating a period with payments, because of a *shift* into another measure is different from exit because the possibility of claiming the benefits has been exhausted, or because an adequate re-insertion into the labour market has been achieved, or because social workers usually use a first short cash episode to evaluate the single case, or because bureaucratic reasons delayed the payments and the cash episode finishes.

In addition to the above mentioned reasons, a dynamic and performing socio-economic context (e.g. Rennes or Milan) produces (obviously enough) more job opportunities than a depressed one (e.g. Bremen or St. Etienne) and this can also help to shorten the duration of the episodes. This last point is true in general, but it becomes more evident in contexts where, *ceteris paribus*, universal access to a generous measure is granted, because in these contexts a short reciprocity corresponds more often to the end of the condition of need. When, however, conditions of entitlement as well as degree of generosity vary, reconstructing causal links becomes more difficult. The different causes we list above tell us already much about the wide scope of possible explanations and the need to consider multiple sources of information in order to better understand the dynamics of reciprocity.

The aim of this chapter is therefore to provide a framework for the interpretation of the different temporal patterns emerging from the longitudinal analysis on the basis of the results from other approaches applied in this project: namely the vignettes, the reconstruction of the social context of the local system, the in-depth interviews carried out with current and former recipients, and the institutional frameworks. This means that even though the chapter relies mainly on the outcomes of the longitudinal analysis⁴⁷, most of our statements will also be based on information. This will also allow us to give a tentative comparative account also for the cities not included in this methodological exercise.

This chapter, which analyses the characteristics and the temporal patterns of reciprocity, is divided into three sections.

In the first section we analyse the recipients' demographic characteristics as indicators of the varying risk of becoming a welfare recipient (or of the chance of getting minimum income support). In general the distribution of the sub-population within population of the given city is considered. However, for some cities, this could not be done because of missing data on the reference population. Due to this and the eligibility filter of the local income support programs, the characteristics of the recipients could only be used as a kind of proxy-indicator for risks (or opportunities) of welfare use. This will emerge very clearly when we look more precisely at the reasons for entering welfare and taking-up benefits, as we combine the longitudinal findings with those from the qualitative study. In fact, when only demographic characteristics and the reasons for starting welfare use are analysed, it is not possible to make precise assumptions about the persons' risk (or opportunity) of staying on benefits.

In the second section of the chapter we focus on the first period of reciprocity, since most researchers ascribe it a sort of *gate-keeping* function, as it opens a potential "social assistance career". As far as the longitudinal analysis is concerned, we will try to understand the marked variations in the periods of time (episodes) on benefits, portraying the risk (in the statistical sense) related to it, through the use of survival functions. In particular, we describe some of the main features of the first cash and dependence

⁴⁷ For the reasons why some cities have not been included, see the description of the data-sets considered for the longitudinal study in the appendix.

episodes emerging from the consideration of the recipients' demographic characteristics. We will also try to understand, within each city, how groups of recipients with different social-demographic characteristics diverge from the mainstream dynamic. As far as the use of the qualitative material is concerned, we assume that on, one hand what, recipients report reflects, at least partly, their first benefit receipt experience and on the other hand, that their experience before entering welfare and during receipt of benefits is relevant for interpreting the longitudinal data.

In section three we will analyse not only the first cash episode, but the succession of cash episodes and non cash episodes within a given observation window. This is another way of finding out how effective the local minimum income support is in combating social exclusion. From the longitudinal perspective, we will describe the sequence of cash and non-cash episodes and the resulting accumulation of welfare use by trying to examine systematically possible explanations for differences and similarities at the city level. This implies that in this section we are interested in identifying the coherence of the city-models pointed out in chapters four and five.

6.2. Social-demographic characteristics of recipients and reasons for starting welfare use

The main aim of this section is to present the social-demographic characteristics of minimum income support recipients, and in particular those entering in the measure for the first time⁴⁸. This description will help us to frame the analysis of the longitudinal output we will in the two following sections, integrating it with the qualitative results. We describe the differences between the cities in relation to the following variables:

- age of the reference person;
- gender of the reference person;
- household size;
- number of children in the household;
- marital status;
- family structure.

Age of the reference person

With respect to age and temporal patterns of welfare use, it is often assumed that older individuals are less likely to become recipients, but if they do, they are more likely to remain dependent on minimum income support over a longer period. For younger age groups, it is assumed that difficulties associated with the transition into employment increase the risk of entering a minimum income program and getting trapped in a longer period of dependence cash episode. Persons in middle age groups, on the other hand, are generally assumed to have good odds of overcoming potential welfare need. According to these assumptions, the risk for receipt is high at both ends of the life course and low in the middle.

Tab. 6.1. First time recipients by age group.

| Age group | Barcelona | Bremen | Göteborg | Halle | Helsingborg | Lisboa | Milan | Turin | Vitoria |
|-----------|-----------|--------|----------|--------|-------------|--------|-------|-------|---------|
| 18-29 | 15.4 | 54.4 | 51.2 | 51.8 | 59.0 | 15.7 | 18.8 | 26 | 28.8 |
| 30-44 | 35.9 | 33.2 | 35.1 | *31.1 | 27.0 | 36.4 | 43.2 | 36.8 | 45.2 |
| 45-64 | 48.7 | 12.4 | 13.8 | **17.1 | 13.9 | 48.0 | 37.9 | 37.2 | 26.0 |

⁴⁸ For the statistical explanation of the importance of considering first time recipients see: Blossfeld and Rohwer (1996) and chapter 2, where the difference between first time and stock recipients is explained.

| | | | | | | | | | |
|-----------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Missing | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| (*) age 31-40; (**) above age 41. | | | | | | | | | |

If we look at the distribution (see tab. 6.1.), we are immediately struck by the comparatively high proportion (more than 50%) of young (< 29) recipients in Bremen, Göteborg, Halle and Helsingborg. In other cities this age group constitutes one-quarter or less of recipients. Both in Milan and in Vitoria, the 30-44 year-old age group constitutes, with more than 40%, the largest share of recipients. A similar situation is to be found in Dreux and Rennes. In Barcelona and Lisboa, on the other hand, the 45-and-older group predominates. The causes of the unequal age distribution are manifold. The limited opportunities on the labour market in Bremen, Göteborg, Halle, Helsingborg and St. Etienne has contributed greatly to the sharp increase in the proportion of young adult recipients there. This age group undoubtedly faces similar employment constraints in the other cities. Yet, in Barcelona, Lisboa, Milan, Turin and Vitoria, both institutional rules and social workers' practice distinguish formally (in some cases) as well as informally between 'deserving' and 'undeserving' poor. Younger age-groups tend to be seen in this context as 'undeserving' and hence form a comparatively small group of recipients. The proportion of individuals in a potential family formation phase (age 30-44) in nearly all cities makes up more than one-third of recipients. This is attributable to the considerable risk of impoverishment and welfare need among families with children in a depressed economic context. The higher percentage in Milan, Vitoria and Rennes, nevertheless, maybe an indicator of a specific targeting of families (i.e. when children are present).

Tab. 6.2. Stock recipients by age group.

| Age | Dreux | Rennes | St. Etienne |
|---------|-------|--------|-------------|
| 25-29 | 20.0 | 40.5 | 39.5 |
| 30-44 | 50.3 | 44.0 | 39.8 |
| 45-64 | 29.7 | 15.5 | 20.7 |
| Missing | 0.0 | 0.0 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 |

Gender of the reference person

With respect to gender-specific temporal patterns of welfare use, it is often assumed that households headed by a woman are at greater risk of entering minimum income support programs. It is further assumed that in conservative welfare states (as opposed to the Scandinavian, social-democratic ones) the administration of benefits still operates on the 'male breadwinner principle' which assumes a male head-of-household. One of numerous perverse consequences of this administrative principle is that even in cases where a male head-of-household does not reside in the home – e.g. due to a prolonged hospital stay – he is treated as the breadwinner. This practice leads to a systematic underestimation of the share of female-headed households among welfare households. When, on the other hand, women appear on the form as the principal applicant and head-of-household, it can be assumed that there are specific problems as well as a greater risk of long-term need.

Tab. 6.3. First time recipients by gender.

| Gender | Barcelona | Bremen | Göteborg | Halle | Helsingbor | Lisboa | Milan | Turin | Vitoria |
|---------|-----------|--------|----------|-------|------------|--------|-------|-------|---------|
| Male | 46.3 | 64.3 | 43.2 | 48.9 | 53.3 | 32.8 | 64.3 | 58.8 | 44.2 |
| Female | 53.7 | 35.7 | 37.7 | 51.1 | 46.7 | 67.2 | 35.7 | 41.2 | 55.8 |
| Missing | 0.0 | 0.0 | 19.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

In Bremen, Helsingborg, Milan, Turin and to a less degree Göteborg, male heads-of-household clearly predominate among welfare recipients. In the other cities, female headed households predominate. Since in Barcelona, Lisboa and Vitoria the problem-constellations elsewhere often associated with the welfare need of women (e.g. lone motherhood, numerous children in the family) are not widespread, we can assume a gender-specific orientation of the welfare administration.

Tab. 6.4. Stock recipients by gender.

| Gender | Dreux | Rennes | St. Etienne |
|---------|-------|--------|-------------|
| Male | 46.5 | 45.7 | 48.0 |
| Female | 53.5 | 54.3 | 52.0 |
| Missing | 0.0 | 0.0 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 |

Household size

Very often in the literature it is assumed that there is a linear correlation between household size and the risk of needing minimum income support. Larger households, especially those with more children, are supposed to have a smaller self help potential and therefore are more at risk of being dependent.

Tab. 6.5. First time recipients by households' size.

| | Barcelona | Bremen | Göteborg | Halle | Helsingborg | Lisboa | Milan | Turin | Vitoria |
|-----------|-----------|--------|----------|-------|-------------|--------|-------|-------|---------|
| 1 Person | 45.1 | 41.2 | 67.0 | 48.1 | 61.5 | 23.2 | 27.3 | 27.3 | 33.0 |
| 2 Persons | 18.8 | 19.9 | 15.9 | *51.9 | 16.4 | 20.2 | 21.2 | 17.6 | 19.0 |
| 3 Persons | 14.4 | 16.4 | 8.5 | | 13.5 | 24.7 | 21.4 | 14.5 | 21.3 |
| > Persons | 21.7 | 16.7 | 8.6 | | 8.6 | 31.8 | 30.1 | 15.4 | 26.7 |
| Missing | 0.0 | 5.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 25.2 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

(*) Two and more persons.

Following this assumption, the higher proportion of one-person households in Göteborg and Helsingborg might be seen as an indicator of low self help potential of this household type in Sweden. To a lesser extent, one-person households represent also in Barcelona, Bremen, Halle and in the French

cities the larger group of households in conditions of need. In Milan, Turin and Lisboa, on the contrary, more-persons households are the predominant type of recipient. For Milan the high proportion of four and more persons households is an outcome of the specific minimum income program which supports families with minors. Also in Lisboa, the high proportion of larger households is a program-specific outcome. Single adults are only given minimum income support when they live in a situation of extreme exclusion and isolated from any relatives. Due to the eligibility filters in these cities' minimum income support programs, multi-person households predominate. If one looks at the household size as an indicator for entering welfare, then in Barcelona, Bremen and Halle, like in the Swedish cities, as well as in Rennes and St. Etienne, it is clearly single households which, due to their lesser self-help potential, show a higher risk of entering welfare. The lack of a primary social network often reinforces this risk.

Tab. 6.6. Stock recipients by household size

| | Dreux | Rennes | St. Etienne |
|-----------|--------------|---------------|--------------------|
| 1 Person | 39.4 | 47.4 | 44.9 |
| 2 Persons | 17.4 | 24.1 | 18.8 |
| 3 Persons | 9.7 | 14.7 | 12.5 |
| > Persons | 33.5 | 13.6 | 23.4 |
| Missing | 0.0 | 0.0 | 0.4 |
| Total | 100.0 | 100.0 | 100.0 |

Children in the household.

All comparative studies agree that since the mid-1980s the risk of families with children needing minimum income support has grown in Western Europe. Often it is assumed that the presence of minors increases the risk of needing welfare and above all of remaining on it. Our analyses of Swedish cities shows, however, that this assumption depends to a great extent on the local welfare regime (see also Gustafsson and Voges 1998). In Göteborg, the presence of children did not prove to be a significant variable affecting the duration of benefit receipt. In Barcelona (for young people below 25), Milan and Turin, on the other hand, the existence of children is a precondition to gaining access to the minimum income support programs aimed at families with minors. Differences between all these cities in the proportion among recipients of families with children and in their median duration of receipt (as we will see in the next section) are thus inevitable.

Tab. 6.7. First time recipients by number of children.

| No. Children | Barcelona | Bremen | Göteborg | Halle | Helsingborg | Lisboa | Milan | Turin | Vitoria |
|----------------------------|------------------|---------------|-----------------|--------------|--------------------|---------------|--------------|--------------|----------------|
| 0 child | 52.1 | 72.6 | 74.2 | 57.6 | 66.0 | 36.4 | 43.4 | 48.5 | 53.2 |
| 1 child | 19.3 | 15.9 | 13.5 | *42.4 | 17.6 | 30.3 | 22.3 | 14.8 | 24.7 |
| 2 children | 13.0 | 7.7 | 8.1 | | 11.9 | 21.2 | 21.4 | 8.1 | 11.2 |
| more children | 15.6 | 3.9 | 4.2 | | 4.5 | 12.1 | 13.0 | 4.7 | 8.6 |
| Missing | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 23.9 | 2.3 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| (*) One and more children. | | | | | | | | | |

If we first look at the share of childless households, it is notable that in Bremen, Göteborg and in Helsingborg (but also in Rennes) this group makes up more than two-thirds of recipients. In Barcelona, Halle, Vitoria and St. Etienne too, more than half of recipient households are childless, while in Lisboa and Milan the proportion is much lower. The smaller share in Milan results from the fact that recipients are divided into two categories and for one of them, the fact of having children is an implicit prerequisite for eligibility. This helps to explain Milan's higher proportion (more than one-third) of recipients with two or more children; in demographic terms this population is strongly over-represented among the recipients. Milan's other office (the UAD, *Ufficio Adulti in Difficoltà*) targets *childless* adults with special difficulties. In Lisboa the social administration makes a clear distinction between households with and without children. Households with children have a higher priority of becoming eligible to minimum income support.

Tab. 6.8. Stock recipients by number of children.

| | Dreux | Rennes | St. Etienne |
|------------|--------------|---------------|--------------------|
| 0 child | 45.8 | 62.1 | 52.7 |
| 1 child | 16.1 | 18.1 | 19.1 |
| 2 children | 14.8 | 10.3 | 12.9 |
| > children | 23.2 | 9.5 | 15.2 |
| Missing | 0.0 | 0.0 | 0.0 |
| Total | 100.1 | 100.1 | 100.0 |

Marital status of the reference person

The increasing instability of marriage and family in Western societies has of course increased the heterogeneity of households according to marital status. Unmarried and separated household heads have a high risk of entering welfare; yet also married couples and their families are not beyond such risk.. Long-term unemployment often drives the latter into welfare, whereas the former are most often not single-adults, but divorced or separated *parents*.

Tab. 6.9. First time recipients by marital status.

| | Barcelona | Bremen | Göteborg | Halle | Helsingborg | Lisboa | Milan | Turin | Vitoria |
|-----------|------------------|---------------|-----------------|--------------|--------------------|---------------|--------------|--------------|----------------|
| Unmarried | 43.8 | 36.9 | | 52.2 | | 27.3 | 31.0 | 29.8 | 35.8 |
| Married | 23.8 | 40.9 | 19.2 | 13.4 | | 38.9 | 32.6 | 26.3 | 27.0 |
| Separated | 23.8 | 12.1 | | 4.8 | | 13.6 | 20.4 | 10.2 | 29.1 |
| Divorced | 4.8 | 7.9 | | 26.2 | | 11.6 | 7.8 | 4.4 | 3.1 |
| Widowed | 3.9 | 2.2 | | 3.4 | | 8.6 | 7.5 | 5.4 | 4.2 |
| Missing | 0.0 | 0.0 | 80.8 | 0.0 | 100.0 | 0.0 | 0.0 | 23.9 | 0.8 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

In Bremen, Lisboa and Milan recipients with a married reference person are the predominant household type. In Barcelona, Halle, Milan and Vitoria households with a divorced or separated reference person

constitute about 30% of recipients. However, in Barcelona, Halle, Turin, Vitoria and in the French cities, the unmarried are the predominant type of recipient. This might be an indicator of a higher degree of marginality of recipients in these cities, at least in Turin and Vitoria, where people in a working age are more represented. The high proportion of unmarried recipients in Halle is still an outcome of the transformation process in East Germany and the bad labour market situation. Due to the large number of missing information for this variable for Turin, full comparable figures are not available on the Italian cities.

Tab. 6.10. Stock recipients by marital status.

| | Dreux | Rennes | St. Etienne |
|--|--------------|---------------|--------------------|
| Unmarried | 51.0 | 66.4 | 57.8 |
| Married* | 28.4 | 13.3 | 25.8 |
| Divorced | 14.8 | 16.4 | 11.8 |
| Widowed | 5.8 | 3.4 | 3.9 |
| Missing | 0.0 | 0.0 | 0.8 |
| Total | 100.0 | 100.0 | 100.0 |
| (*) Includes also for each city less than five cases living separated. | | | |

Family structure

The weakening of the role of marriage in forming households and stabilising families, is reflected in the heterogeneity of family configurations. These present different forms of vulnerability (cf. e.g. Voges 1996; Voges, Buhr and Zwick 1996). On the one hand, households with children have a greater risk of entering welfare, often because of long-term unemployment. On the other hand, we have lone parents who are most often divorced or separated parents, so that it is often parental disruption that drives them into the measure. Eurostat reports that about one-third of lone female parents in northern European countries and nearly two-thirds in southern European countries live in relative poverty, depending on welfare transfer payments. In relation to this, it is sometimes assumed that the risk of entering an income support program is related to the number of adults in the family. According to this line of thought, the presence of more adults in a household translates into greater self-help potential, i.e. households with more than one adult have a lower risk of entering welfare.

The question of the self-help potential is particularly relevant in the case of singles. They tend to have a higher risk of income weakness. However, the institutional design of the measures and the eligibility filter underlying their access criteria, make a clear distinction between households according to the presence of children and not of adults. This means that even if there are single persons who might have the same risk of becoming welfare recipients as persons with children, they are, according to the institutional filters, less eligible to receive benefits.

Tab. 6.11. First time recipients by family structure.

| | Barcelona | Bremen | Göteborg | Halle | Helsingbor | Lisboa | Milan | Turin | Vitoria |
|---------------|------------------|---------------|-----------------|--------------|-------------------|---------------|--------------|--------------|----------------|
| Single Adults | 45.3 | 41.2 | 67.0 | 51.4 | 59.8 | 23.2 | 27.3 | 23.3 | 29.4 |
| Lone Mother | 26.2 | 10.6 | 13.0 | 24.6 | 17.2 | 23.7 | 15.4 | 8.5 | 19.7 |
| Couple+Chd. | 14.5 | 15.7 | 12.0 | 13.6 | 16.0 | 31.8 | 26.3 | 16.6 | 19.5 |
| Others | 14.0 | 32.2 | 8.0 | 10.4 | 7.0 | 21.3 | 31.0 | 25.3 | 24.1 |
| Missing | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 26.3 | 7.3 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

The above presented assumptions are not fully confirmed by our data. Table 6.11. and 6.12 illustrate that large differences among the cities can be observed in the proportion of single adults. How can we explain this? For instance, one-person households constitute over half of the recipients in Göteborg,

Halle and Helsingborg. In this case, the high proportion of single adults in the Swedish cities is an outcome of the country specific understanding of household. According the Swedish definition, an unmarried adult is counted as a household, even if the person is cohabiting with his/her parents. Due to this, a distinction between singles and couples (without children) is only a rough approximation. The higher proportion, however, should not be seen as a weaker familial self-help potential. The larger proportion of single adults in Halle is an outcome of the transformation process of the East-Germans institutions, which no longer protect from economic vulnerability resulting from divorce and separation (Ganssmann 1993, Voges 1996). In Barcelona, Bremen, St. Etienne and Rennes this household type predominates, with more than 40 percent, while in the other cities slightly more than 20 percent of recipients are single. As far as the German and the French cities are concerned, we can infer that the less strict pre-selection of recipients brings about more cases of multiple cumulation of conditions of need of marginal singles, while in the Portuguese and Italian cities their conditions of access are stricter. In Barcelona, we have an intermediate model with a better access, but low benefits. Due to the eligibility filters, therefore, in some of the cities' minimum income support programs, multi-person households predominate. In Lisboa, for example, this filtering brings about the fact that more than half of the recipients are families with children. The situation is similar in Milan and Vitoria.

Tab. 6.12. Stock recipients by family structure.

| | Dreux | Rennes | St. Etienne |
|---------------|--------------|---------------|--------------------|
| Single Adults | 39.4 | 47.0 | 45.1 |
| Lone Mothers | 21.3 | 21.6 | 20.8 |
| Couple+Chld | 32.9 | 16.4 | 26.7 |
| Others | 6.5 | 14.7 | 7.5 |
| Missing | 0.0 | 0.0 | 0.4 |
| Total | 100.0 | 100.0 | 100.0 |

As far as lone mothers are concerned, in the cities studied we observe clear differences in their risk of entering welfare. They constitute 20% up to 25% of the recipients in Barcelona, Halle, Lisboa and Vitoria, but only between 10 and 15% of the recipients in the other cities. If we assume that the share of lone mothers in the residential population is much less than that among the benefit recipients, we can infer that their over-representation is due to their weaker self-help potential and to the fact that, given their conditions of need, they are implicitly more eligible.

Considerable differences among these cities can be seen also in terms of the patterns of receipt of households consisting of couples with children. In Milan and Lisboa, this family type represents more than one-quarter of the recipients, in the other cities it is between one-fifth and one-tenth.

Reasons for entering the program

In the previous sub-sections we described the social-demographic characteristics of persons entering income support measures in the different cities. These characteristics are the result of a joint effect of the many dimensions which partly influence and partly channel the distribution of risks of impoverishment among the population. The aim of this sub-section is to point out

the difficulties of using data on the reasons for entering minimum income support programs as an adequate indicator to understand social assistance reciprocity. From our results, we can identify three dimensions which impact in a relevant way on the characteristics of the people receiving income support:

- 1) the social context, which can produce areas of vulnerability (with specific features), for instance in the labour market, or in relation to the demographic trends (e.g. increase of dependency of young and elderly persons) (see chapter three);
- 2) the institutional design of welfare provisions and services, which filter the problems arising in the local context (see chapter four with the institutional frameworks in the annex. See also the presentation of the cities in the appendix);
- 3) the individual capabilities (in the sense of Amartya Sen), i.e. the human capital of knowledge, skills and social competencies, etc. with which an individual and/or a household faces conditions of need.

There are seldom single reasons for explaining a situation, nor can the direction of events be portrayed as inevitable *ex-post*. Case studies show that it is likely to be a combination of risks and opportunities, arising within the specific context from the interplay of the above mentioned dimensions. The outcome is the impact over the person's biography in that specific local context (on the subjective impact see chapter eight).

A multi-causal analysis of this kind allows us to identify some of the main factors triggering impoverishment processes, as well as those structurally impeding the overcoming of welfare need.

Analytically, we distinguish between two kinds of triggering factors: those which can plague one in nearly any phase of the life course, and those which tend to afflict one in a particular phase. The first category includes events like job loss, illness or the end of a long-term relationship. Examples of the second type are the birth of a child or health problems related to degenerative diseases. Both these factors are transversal to the areas of vulnerability we mentioned before.

In cases in which welfare receipt becomes self-perpetuating (see section three of this chapter), the causes are to be sought in conditions which arise or intensify during the course of the reciprocity. In these cases, reasons for entry have little significance for the explanation of patterns of receipt.

In order to reduce the complexity of the reasons for welfare use, we synthesise below the main problems which brought a person to enter the minimum income support program:

- 1) marital disruption (which includes divorce or separation);
- 2) the loss of a job (or employment *per se*);
- 3) insufficient welfare provisions (which includes the fact that claimants are waiting for other transfers, low/insufficient family allowances, etc.)
- 4) other causes (which include a great variety of possible causes, from illness to the participation in a job training program, etc.).

The qualitative in-depth interviews confirm to a great extent the multiplicity of causes mentioned, allowing us, however, to better specify their meaning and their adequacy in explaining the impoverishment process before the claimants enter the measure. It is not our intention here to reconstruct their strategies (even though it would be very interesting); but we will use some insights from that information together with the information on the local socio-economic and institutional context to interpret the longitudinal data, to verify their adequacy in explaining causes and to extend the analysis to the other cities not included in the longitudinal study.

Let us start from a general statement: it can be said that, in Western democratic capitalist societies the main source of resources necessary to satisfy one's needs is the income gained on the labour market by selling one's labour. This means that in all cities the role played by the local labour market in limiting or improving the employment chances of the claimants is particularly relevant. For the same reason, job-loss is considered in all cities as a latent causal factor. Surprisingly, however, only in the German cities job loss does predominate as an explicit reason for entering the minimum income program: in Bremen and Halle about two-thirds start receipt due to job loss and unemployment (see tab. 6.12.a). Also in Barcelona and Turin about one-third entered welfare for job-loss reasons. In the French cities, job loss is more important in St. Etienne than in Rennes, while in Cosenza it is the main structural reason for being in a condition of need.

Tab. 6.12.a. First time recipients by entering reasons.

| Reasons | Barcelona | Bremen | Halle | Lisboa | Milan | Turin | Vitoria |
|--|------------------|---------------|--------------|---------------|--------------|--------------|----------------|
| Marital disruption | 24.7 | 3.8 | | 9.5 | 1.0 | | 12.0 |
| Job loss | 43.5 | 62.4 | 66.9 | 3.2 | 3.4 | 32.8 | 6.7 |
| Insuf. welfare provisio | 0 | 0 | | 0.0 | 95.7 | | 48.0 |
| Other reasons | 31.8 | 33.8 | *33.1 | 30.2 | 0.0 | *67.2 | 17.3 |
| Missing | 0.0 | 0.0 | 0.0 | 57.1 | 0.0 | 0.0 | 16.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| (*) Includes also marital disruption. | | | | | | | |
| N.B. Swedish and French cities (survey) do not include this variable in the dataset. | | | | | | | |

Entry into welfare is closely connected also to insufficient welfare provisions (benefits and services). In Milan the great majority and in Vitoria about half of recipients entered welfare for this reason. In Turin, on the other hand, the majority of recipients entered welfare – like in Barcelona, Bremen and Lisboa – due to one of the manifold 'other causes'. Marital disruption does not seem to play an important role except in Barcelona.

The huge differences in reasons for entering the minimum income support programs indicate not only how initial events vary. They have also which are – administratively – the accepted categories for entering the program. Due to this, reasons for entry also have to be seen as an outcome of the social assistance administrations' perspective. However, to have a more precise explanation of the north-south divide, we have to grasp the influence of the cultural background of the given context on the institutional design. It is not by chance that in figure 4.1. of chapter four we find the southern cities in the right hand side characterised by a strong passive subsidiarity (often forced by the lack of state intervention) and a *culture of poverty*, and the cities of the northern countries in the left hand side, characterised by a *culture of citizenship*. These positions – roughly speaking – hide a legacy from the past: the deserving-undeserving question. If in Milan, Vitoria, Lisboa and partly Turin we do not find unemployment as the main cause, this has to be related to the interplay we mentioned before between the local context and the institutional framework and, in particular, on how this impacts on the individual biographies. In Milan, a dynamic labour market together with a high stigmatisation of able-bodied adults without children and budgetary constraints (institutional design) make it difficult for unemployment to be the main reason for entering welfare. A qualified need is required, i.e. an income below the threshold has to be complemented by some other problems (illness, dependent children or disabled adults in the household, etc.). In these cases, however, it is difficult also for the social worker to identify the main reason for the condition of need. The case studies report about complex situations

of cumulative conditions of need in most of the cities, but particularly in the cities of this group. Less cumulating conditions of need are to be found in the north European cities, where unemployment could be really the only problem claimants have.

It is not, however, the aim of this sub-section to deconstruct the reasons at this level of analysis. We simply wish to report on the difficulty of using the reason for entry as an adequate indicator of the spread of the *ex-ante* problems claimants have at the beginning of the first cash episode. The examples we gave, clearly show the filtering effect of the welfare state together with the socio-economic and demographic context that make it very difficult to use these data as clear cut indicators. Data needs to be interpreted, and the qualitative material can suggest the directions of this interpretation.

6.3. Temporal patterns of welfare use

As soon as we introduce the “time” dimension and look at the social assistance dynamics of recipients in the cities, we immediately realise that we are facing a very heterogeneous picture with a high degree of variation.

Table 6.13. Median duration of the first four cash episodes by cities (months).

| City | 1. Cash | | 2. Cash | | 3. Cash | | 4. Cash | |
|---|---------------|-----------------|---------------|-----------------|---------------|-----------------|---------------|-----------------|
| | <i>Median</i> | <i>Episodes</i> | <i>Median</i> | <i>Episodes</i> | <i>Median</i> | <i>Episodes</i> | <i>Median</i> | <i>Episodes</i> |
| Barcelona | 26.86 | 585 | 25.59 | 85 | 15.00 | 11 | | |
| Bremen | 5.57 | 849 | 5.58 | 202 | 3.18 | 45 | 4.10 | 19 |
| Göteborg | 3.41 | 2213 | 3.27 | 847 | 3.49 | 368 | 3.22 | 152 |
| Helsingborg | 4.05 | 244 | 3.73 | 115 | 5.19 | 40 | 7.44 | 16 |
| Lisboa | 33.50 | 198 | (x) | (x) | (x) | (x) | (x) | (x) |
| Milan | 4.93 | 791 | 5.90 | 285 | 5.02 | 116 | 5.87 | 34 |
| Turin | 6.09 | 1230 | 6.68 | 519 | 6.78 | 186 | 6.64 | 53 |
| Vitoria | 11.63 | 385 | 9.30 | 134 | 12.17 | 32 | (*) | 7 |
| (*) >50% censored episodes; no possibility to calculate the median. | | | | | | | | |
| (x) No cash episodes. | | | | | | | | |

Table 6.13. shows some of the results of the longitudinal study conducted. It shows that, the range of the median duration of the first cash episode varies from 3.4 months in Göteborg to 33.5 months in Lisboa. What clearly emerges is that the cities, with the exception of Vitoria, which has an intermediate position, can be divided into two groups:

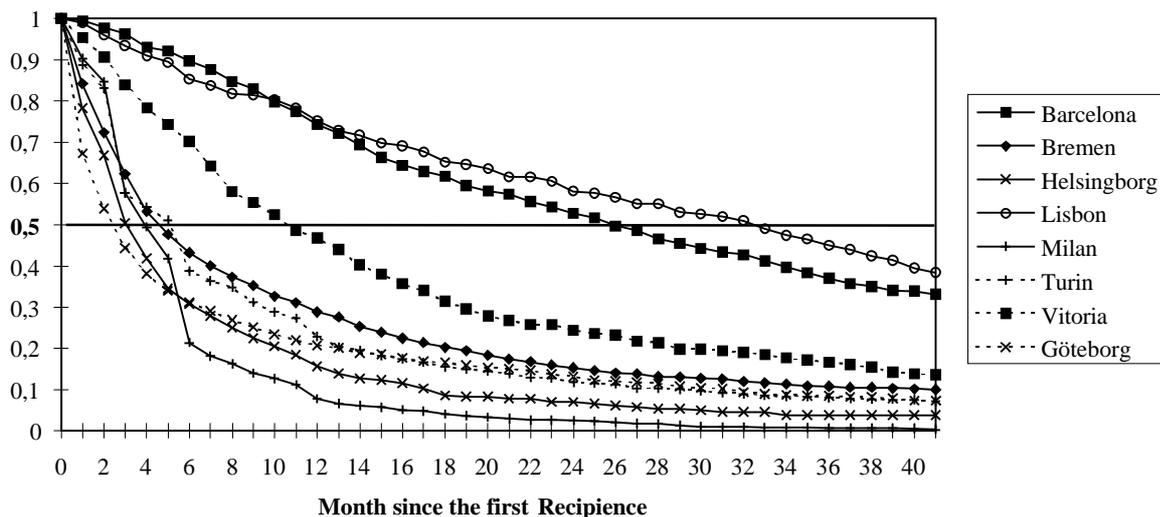
- 1) cities, like for instance Barcelona and Lisboa, in which the first cash episode lasts a long time;
- 2) cities, like for instance Göteborg, Helsingborg and Milan, in which the first cash episode is very short.

From Table 6.13. we can see also that the so called "gate keeping effect" of the first cash episode does not really apply to these results, at least not at this level of aggregation. In fact the heterogeneity of the intervening factors makes it difficult to infer the significance of its influence on the sequences and the duration of the subsequent episodes (on this, see the next section).

Figure 6.1. shows the survivor functions of the first cash episodes. The duration of benefit receipt is remarkably brief for certain households. Yet a significant share of households remains dependent on minimum income support over the long term. Most evident is the lack of a simple answer to the

question of whether social-assistance receipt in the cities studied is more a short or long-term phenomenon. However it becomes evident that the longer a household has been in a specific cash episode, the harder it becomes to leave it. The cities differ considerably in this respect. While in some, households leave benefit shortly after their entry into the program, in other cities exit from the program occurs on average after a longer period on benefit. The figure also confirms the grouping proposed in the long run, showing its persistence for the whole observation window of 42 months, with Vitoria converging from month "30" towards the cities where the first episode lasts shorter.

Fig. 6.1. Survival of First Cash Episode



Given the very different contexts of reference of all cities, these results can be misleading. As already explained, data on temporal patterns are not self-explanatory. This means that short cash episodes cannot always be considered an indicator of good performance: they need to be seen in a framework. In fact, in order to interpret the dynamics of reciprocity we should know something about the reasons for leaving welfare (see chapter eighth) and about the socio-economic and institutional context of reference (see chapter three and the presentation of the cities in the appendix), in order to weight short-term reciprocity.

To complete the view, we can add to the above mentioned factors a further element of analysis which could help us to define the patterns of reciprocity dynamics' better and to check at least the apparently low variability in the short term recipients' cluster and the polarisation of cash episodes. We refer to the construction of dependence episodes as a methodological approach able to consider the time the condition of need lasts. As we have seen in chapter two, a dependence episode on minimum income support includes the time on social assistance payments plus an approximate time needed to overcome the poverty gap. We assume that dependence ends only if we observe twelve consecutive months of non-reciprocity. In terms of reciprocity duration, the result of this procedure tell us the net duration of a (longer) period of time within which we can infer that the conditions of need persist.

Tab. 6.14. Median duration of the several dependence episodes by cities (months).

| City | 1. Dependence | | 2. Dependence | |
|------|---------------|----------|---------------|----------|
| | Median | Episodes | Median | Episodes |
| | | | | |

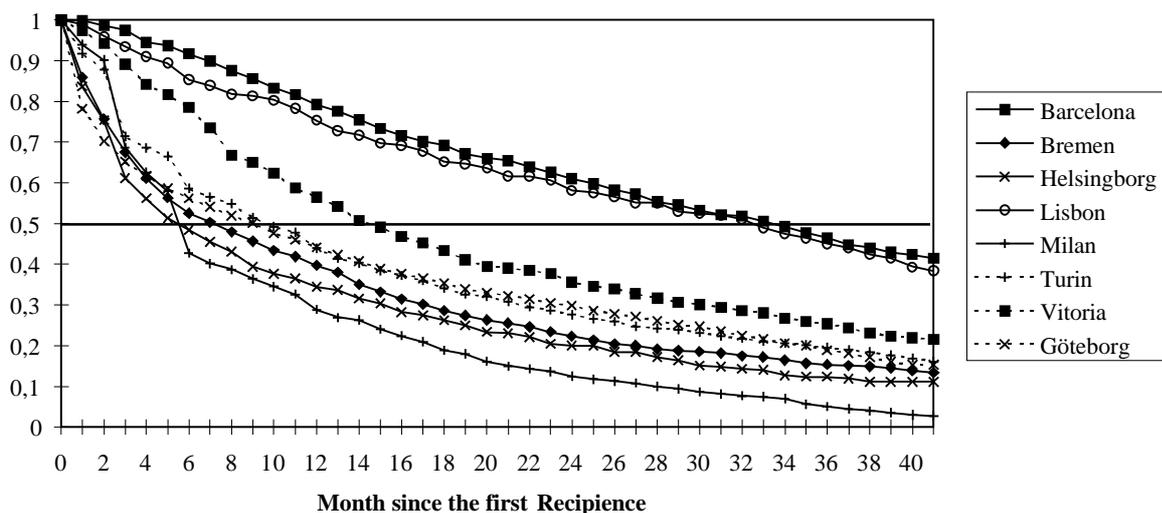
| | | | | |
|---|-------|------|-------|-----|
| Barcelona | 34.44 | 585 | (*) | 13 |
| Bremen | 8.12 | 849 | 10.17 | 83 |
| Göteborg | 10.03 | 2213 | 7.43 | 206 |
| Helsingborg | 6.43 | 244 | 5.16 | 51 |
| Lisboa | 33.50 | 198 | (x) | (x) |
| Milan | 6.52 | 791 | 6.47 | 80 |
| Turin | 10.66 | 1230 | 9.52 | 154 |
| Vitoria | 15.42 | 385 | 13.00 | 60 |
| (*) >50% censored episodes; no possibility to calculate the median. | | | | |
| (x) No dependency episodes. | | | | |

Table 6.14. shows the median duration of the first and the second dependency episode. As we can see by comparing the two tables, the reciprocity patterns have changed. In the new distribution, the length of the median time on benefit has increased and more cities present a medium term reciprocity pattern. In synthesis, as soon as we consider dependency patterns and classify the cities according to their short (the median duration corresponds to <10 months on benefit), medium (10-20 months) and long-term (>20 months) reciprocity dynamic, we have:

- cities which persist in long term reciprocity patterns, i.e. Barcelona and Lisboa;
- cities which increase the length of time on benefits, i.e. Göteborg, Turin and partly Bremen (Vitoria remains in its median position);
- cities which persist in short time patterns, i.e. Helsingborg and Milan.

The survivor function for the first dependency episode (Figure 6.2) largely confirms these groupings, even though in the long term Helsingborg converges to the medium term cluster.

Fig. 6.2. Survival of first Dependence Episode



However, what clearly emerges from Figure 6.2. is that this classification is a rhetorical device which needs careful analysis if we are to go beyond an aggregate description of dependence patterns. The median duration of all groups of recipients is too complex to be exhaustive and significant, even if it gives us the general pattern of the city, which is a first important step in the analysis, as we have saw in the fourth chapter.

Figure 6.3. represents the distribution of the ESOPO cities according to the pattern emerging when we consider the time on benefit. For the cities not included in the longitudinal study this pattern has been estimated on the basis of the results from all the other methodological approaches used in this project.

In the following paragraphs, we refer to this figure and shall try to explain some of these differences in social assistance dynamics according to the background information we have from the descriptions/reconstruction presented in Chapters three, four and five the other sources of information we gathered in this project. This will be done contrasting Figure 6.3. with Figure 4.1. (reproduced also here) of the fourth chapter. In particular we will refer to the way in which the local welfare systems have been classified, i.e. considering the level of institutional resources (x axis) and the level of subsidiarity (y axis). We will also consider the classification comes presented in chapter five, which is based on practices and the implementation of the measures.

These different perspectives will help us frame and extend the results of the longitudinal analysis by providing also some general information on all cities.

Long term recipiency

According to the results of the longitudinal analysis, long term recipiency seems to affect only Barcelona and Lisboa. If we look at the typology developed in the third chapter (see Figure 3.1.) and consider the level of the institutional resources available, we find the two cities located at different points, but both on the right hand side of the x axis, showing a lower than average degree of available institutional resources: Barcelona tends more to the centre, whilst Lisboa is nearer to the right end. Porto could surely be inserted also here, at least in more general terms, in the sense that the overall institutional structure presents more or less the same characteristics as Lisboa (see the institutional

frameworks appended to chapter four). However, as soon as we consider the patterns of reciprocity dynamics, Porto (which is not included in the longitudinal study) tends to take an intermediate position between Lisboa and Vitoria, tending however more to a medium term pattern.

How can we explain this? A first possible answer is to be found in the fact that in Porto the level of discretion is higher, so that restrictions of the time on benefits are more common than in the other two cities.

But why do we have these long-term reciprocity patterns in the southern cities? One reason, amongst others, is to be found in the fact that the reference population accumulates several conditions of need, e.g. unemployment together with health and psychological problems. This accumulation in a context of relatively low institutional resources (e.g. low benefits due also to inadequate equivalence scales) does not provide an adequate basis to help the recipients out of their situation of need, so, as a consequence, the time on benefit is longer. In this situation, increasing the benefit is a necessary but not sufficient condition. It could help to make accompanying measures more effective, but it is the latter which should become the core of the intervention. Attempts in this direction are being made in both countries, more recently in Portugal through the experimentation of the new *Rendimento Mínimo Garantido*, despite the fact that the institutional structure remains still the old and traditional one.

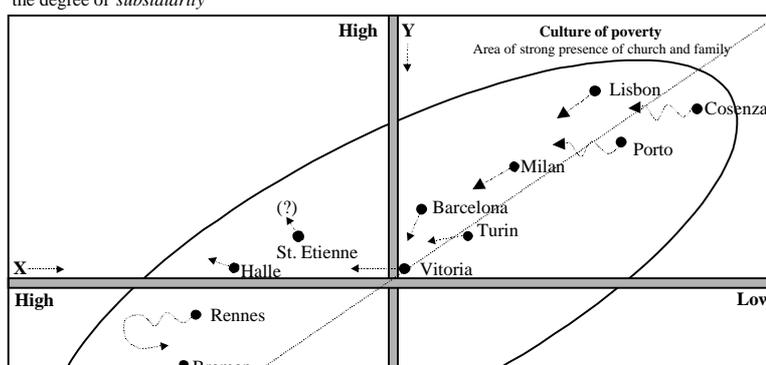
Medium term reciprocity

To analyse the temporal patterns of reciprocity on the basis of the length of dependency episodes, changes particularly the composition of the medium term reciprocity cluster. Vitoria was the only city with medium term first cash episodes, but considering the dependency episodes we can observe that more cities follow this pattern.

Besides Vitoria, also Göteborg, Turin and – as we said before – partly Bremen, follow this pattern. From the qualitative studies carried out, we can infer that also Rennes, St. Etienne and Halle should be classified in this cluster. It is, however, an ambiguous cluster which requires detailed explanation. Göteborg and Turin or Halle and St. Etienne have, for instance, quite different contexts in socio-economic and institutional terms, but have similar reciprocity dynamics. Why is this?

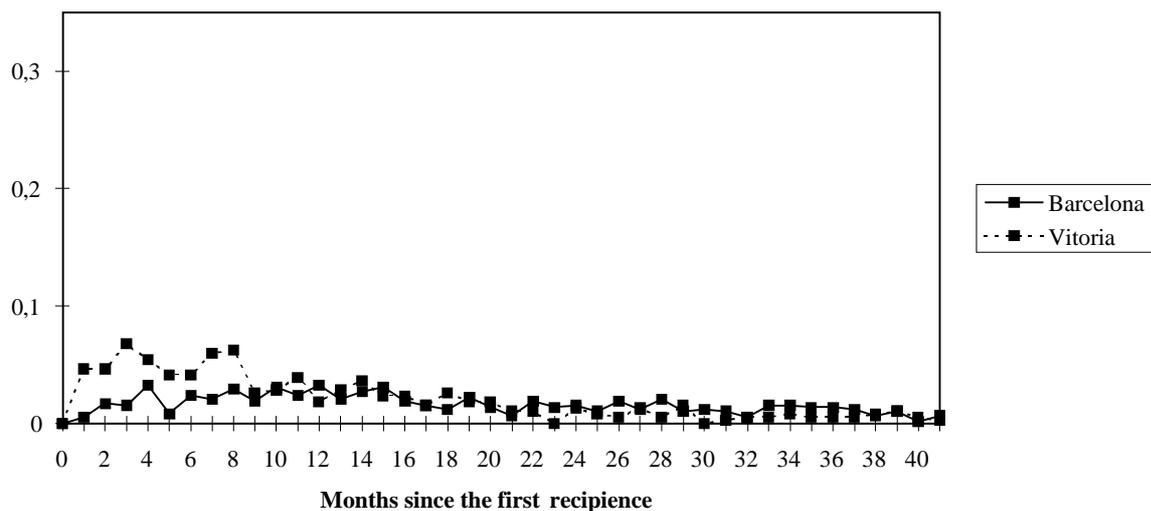
In Figure 4.1. some of the cities of this cluster are located in a relatively central position, but Vitoria and Turin are in the right hand side of the *x* axis, while St. Etienne, Halle and Bremen are on the left hand side. Göteborg is also in the left part of the figure, but in a more extreme position. Moreover we have to explain also why Vitoria presents medium term dynamics vis-à-vis an institutional framework which is similar to Barcelona and other cities presenting long term patterns. This apparently contradictory picture is the result of the multiple dimensions intervening in defining the patterns of reciprocity dynamics in each city.

Figure 4.1. Distribution of ESPO cities according to the level of institutional resources available and the degree of *subsidiarity*



Let us start explaining the position of Vitoria by illustrating the multiplicity of the dimensions which influence the dynamics in this city and by comparing it with Barcelona. First of all we have institutional reasons, relating in particular to the differences between the legal framework and the actual practice existing in the two Spanish cities. Vitoria, in particular, exercises a higher level of social control upon the access to the measure: stricter bureaucratic procedures and more frequent checks of the eligibility of the recipients. Barcelona, on the contrary, has a looser handling of access criteria, and informal labour activities do not impede the access to welfare, but are tolerated as a mean of integrating the low level of benefits paid. Moreover, accompanying measures are less developed, less widespread and not as generous as in Vitoria. Jobs offered by the municipality of Vitoria help more people out of the condition of need and/or at least for longer periods than is the case for Barcelona.

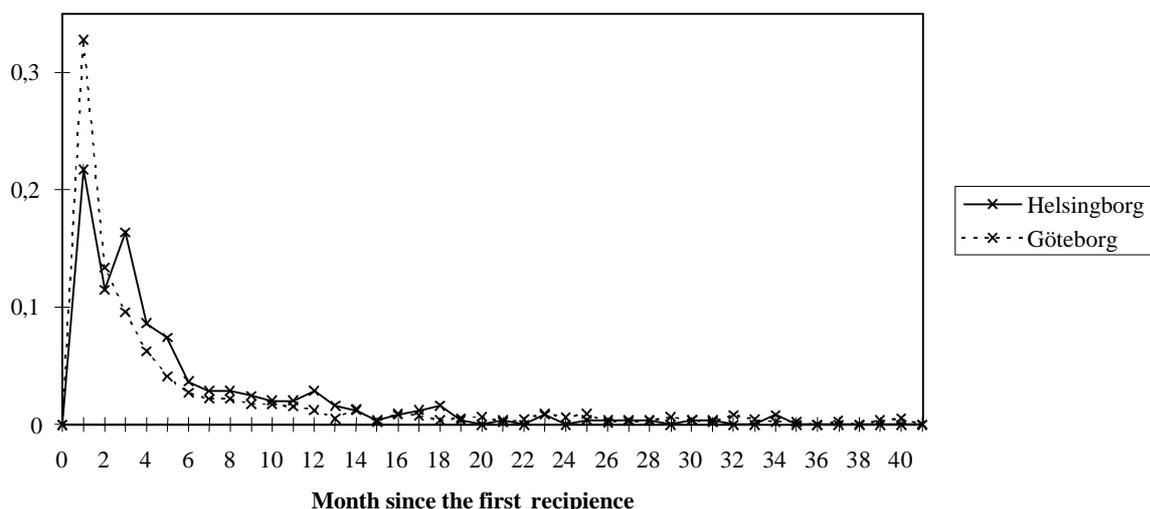
Fig. 6.4. Density of Transition of first Cash Episode in the Spanish Cities



This dynamic is confirmed by the density of transition of the first cash episode, i.e. by the number of recipients exiting the measure in a given month. From Figure 6.4. it is clear that the large differences are in the first months of recipiency: in Vitoria in months “3”, “7” and “8” a considerable number of people left the measure due to the mixture of positive and negative aspects we have already mentioned. As it emerges from the qualitative interviews, which further underline the instability of the jobs offered by the municipality, the typical trajectory of recipients is: being on welfare benefits \Rightarrow having a temporary job \Rightarrow being on unemployment benefit \Rightarrow being on welfare benefit again.

The medium term pattern in Göteborg, Turin and in the German cities is more difficult to explain. In particular it is not easy to grasp why Göteborg is different from Helsingborg. The institutional framework is the same, access conditions and amounts are the most generous within the ESOPO cities, and the socio-economic context does not differ so much from one city to the other to justify such a variation. One of the possible explanations is related to the data handling and to the fact that in Helsingborg the sample is much smaller than in Göteborg. For instance, in the data set for the latter one time payments are included, while they have been excluded in all other data sets. This becomes clear from Figure 6.5, which shows that in month "1" more than 30% of the recipients ended their first cash episode in Göteborg.

Fig. 6.5. Density of Transition of first Cash Episode in Helsingborg and Göteborg

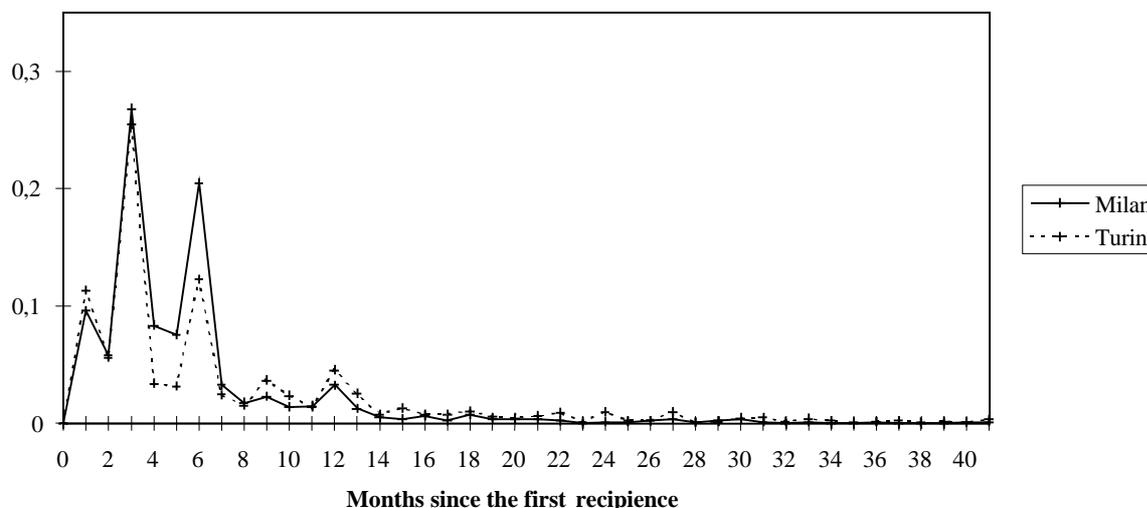


Adding these one time payments to the regular benefit reciprocity periods can bring about longer dependency episodes. A further explanation of the difference between the Swedish cities may be found in the labour market conditions, which show in Helsingborg a higher outwards mobility to other cities and even to the Danish labour market; but this is not confirmed by our data, nor is it possible to recognise an effect due to the nationality of the claimants, even if this seems to be a crucial point in explaining longer dependency episodes in Göteborg.

Turin, as well as the German and the French cities, also present a high incidence of medium-term reciprocity patterns.

In figure 4.1., due to the level of institutional resources available to face conditions of need, Turin is in a middle position. The medium-term reciprocity pattern is partly the consequence of the less discretionary access in comparison to the other Italian cities. Even if this does not really help people to overcome their conditions of need (the benefits are not particularly generous) it does, at least supply them with some resources for a certain time. In addition, the socio-economic context does not produce heavy forms of social exclusion, even though industrial restructuring has affected the city more than other north-Italian cities and the living conditions of non-EU immigrants are not particularly good. In synthesis – and this is also confirmed by the in-depth interviews with current and former recipients – in Turin the possibility of leaving welfare is not really related to the end of the condition of need, but people stay longer *in* than in Milan and Cosenza, because they are more entitled to claim the measure.

Fig. 6.6. Density of Transition of First Cash Episode in Milan and Turin



The strong influence of the institutional design on patterns of recipiency is evident in Figure 6.6, which shows the density of transition of the first cash episodes in Milan and Turin. The three peaks in months “1”, “3” and “6”, are clearly related to access constraints and show the number of people exiting the measure.

In the German cities the situation is different. Here, like for the Swedish cities and, as we shall see, also the French ones, it is possible to say that to a great extent the end of the dependency episode corresponds to the end of the condition of need or, at least, to stabilisation of the households' income at a low level equilibrium. In Figure 4.1. the German cities are in the left part of the diagonal, showing the presence of a highly institutionalised social assistance system, which gives the right to claim for social assistance as soon as the households benefit is below the given threshold.

There are of course several differences between Bremen and Halle⁴⁹. These differences are related mainly to the fact that Halle was part of the former GDR and is now undergoing a deep transformation process. This process strongly influences the risk of entering the social assistance system. In particular, the highly problematic conditions of the labour market help to bring about an unstable pattern with more frequent cash receipts than in Bremen. In fact, in Halle people "enter" and "exit" active labour market policy measures more frequently and bridge the periods of time in-between with social assistance. This means that, despite shorter first cash episodes, in the long run Halle will have longer dependency episodes. This is not yet the case (at least on a large scale), because active labour market policies prevent the institutional downward mobility. However, the number of social assistance recipients has steadily increased in absolute terms since unification, even if they are still *bridgers* with short time spells.

The French cities were not included in the longitudinal study. On the basis of survey data (related on the stock of recipients), we can infer that they present medium-term recipiency patterns. In Figure 4.1. the French cities are positioned on the left hand side of the x axis, with a relatively good – but varying – institutional set of resources available to the recipients. It is this particular mix of institutional support measures together with the results from the analysis of the in-depth interviews with current and former recipients, which lead us to infer that there are differentiated dynamics in Rennes and St. Etienne. In particular, in Rennes the recipients end their dependency more quickly than in St. Etienne, because

⁴⁹ Halle is not included in the longitudinal study we carried out, but we can refer to Olk and Rentzsch, 1997.

social insertion activities are more effective in accompanying people out of their condition of need. Furthermore the socio-economic context in the two cities is different. Rennes is dynamic, while St. Etienne has been hit by the effects of the transition from Fordism to post-Fordism. The case studies confirm this pattern, by showing that in St. Etienne most “former recipients” did not re-enter the labour market, and were still on other forms of assistance, while this is not the case in Rennes.

Short term reciprocity

Helsingborg, Milan and Cosenza present short-term reciprocity patterns. The reason why Cosenza's recipients have short dependency episodes is self-evident from Figure 4.1. and relates to the institutional framework: very few available resources and a high level of "passive subsidiarity", i.e. the implicit family support taken for granted by the institutions, which consequently do not intervene. If Cosenza had a universalistic system of income support, it would also have a long-term reciprocity pattern: the high incidence of long-term unemployment and a chronic structural economic crisis would have dragged onto welfare a large part of the population which lives in a condition of poverty. This part of the population is not actually "on benefits", because social assistance is in most of the cases in the form of one-time payments, which are particularly modest. Only lone mothers can remain on benefits for longer – though also limited – periods.

The situation in Milan is not so bad, but the right to income support measures is limited there too. Budgetary constraints, discretionary power of social workers and formal guidelines, which apply strict control of the claimants' eligibility, restrict the right to be helped in case of need. Unlike Cosenza and despite these limitations, Milan has a relatively well-developed social safety net compared to other Italian cities (in particular those in the South), especially for families with children. In addition, the socio-economic context is favourable, so the short dependency episodes can be explained by the combination of the restricted access (in particular for the able bodied, who are highly stigmatised) and favourable socio-economic conditions.

Helsingborg is the only city within the short-term reciprocity cluster in which the length of the dependency episodes seems to depend exclusively on the less problematic context and on the effectiveness of the measure. In this city, like in Göteborg, Bremen, as well as partly in Halle and in the French cities, the local welfare system covers the vast majority of the persons in a condition of need, at least in terms of potential claimants (a non-take-up quota still persists, but it is not large). In Helsingborg, effective coverage and short spells are a positive indicator of the fact that people are helped out of the condition of need in an active and effective way.

*Temporal patterns according to demographic characteristics*⁵⁰

If we analyse the length of the periods on benefit in relation to the recipients' socio-demographic characteristics, we add a further element of complexity to our analysis (see 6.2.), which can help us to further specify our modelling exercise. In this sub-section, we focus mainly on the relative differences between different subgroups of recipients. This means that we will examine how recipients belonging to different groups with specific characteristics have convergent or divergent patterns of reciprocity dynamics within the model of the city. In this way, it will be possible to understand more precisely the degree and the direction of the variation. Again, we refer mainly to the results of the longitudinal study, drawing, however, some suggestions from the results of the survey carried out by the French team. Even though the two data-sets have been built following different methodologies, and are non comparable⁵¹, their outcomes (integrated with the results from the other methodologies) can be used in order to characterise the subgroups of recipients, also in the French cities.

As an introduction to the analysis presented in chapter seven, we now focus on the following social-demographic characteristics of the recipients:

- a) age of the reference person;
- b) gender of the reference person and household size;
- c) number of children in the household.

Our aim is to give some first interpretative lines that will be investigated in greater depth later for specific groups of recipients.

Age of the reference person

If we look at the length of the first cash episodes by age groups, we can identify two main patterns of reciprocity for the cities included in the longitudinal study:

- 1) those where the recipients belonging to the median age group (30-44) have shorter periods than younger and older recipients (e.g. Barcelona and Bremen);
- 2) those which show an increase of the period of time on benefits correlated to an age increase (Lisboa and Vitoria).

In both cases, explanations of the dynamics are connected to the interplay between the institutional framework and the characteristics of the local socio-economic context, in particular the features of the labour market (see Table 6.15.).

⁵⁰ David Benassi gave a substantial contribution to this sub-section by writing an earlier version of it.

⁵¹ On this point see the explanations given in appendix related to the descriptions of the data sets used in ESOPO.

Tab. 6.15. Median duration of the first cash and dependency episode by age (months).

| | Age | Barcelona | Bremen | Göteborg | Helsingborg | Lisboa | Milan | Turin | Vitoria |
|--------------------------|-------|-----------|--------|----------|-------------|--------|-------|-------|---------|
| First Cash Episode | 18-29 | 28,5 | 6,5 | 3,4 | 3,7 | 24,8 | 5,5 | 4,7 | 8,7 |
| | 30-44 | 19,4 | 4,4 | 3,4 | 5,7 | 32,0 | 5,1 | 4,8 | 11,1 |
| | 45-64 | 32,5 | 6,5 | 3,2 | 4,5 | 34,5 | 4,3 | 6,8 | 16,0 |
| First Dependency Episode | 18-29 | - | 9,6 | 9,9 | 5,6 | 24,8 | 9,3 | 8,4 | 13,5 |
| | 30-44 | 29,7 | 5,6 | 19,2 | 9,0 | 32,0 | 6,7 | 9,6 | 14,9 |
| | 45-64 | 35,1 | 9,8 | 9,4 | 6,5 | 34,5 | 6,2 | 13,0 | 19,5 |

- 1) As far as the first pattern of reciprocity is concerned, in Barcelona, the longer episodes involving of young people are the result of the unequal chances of accessing the labour market. We find the same pattern for the same reasons also in Bremen, even though at a much lower level and in relative terms. As far as older workers are concerned their episodes are longer because, in addition to a greater difficulty in re-entering the labour market, they are often waiting for other forms of income support, such as invalidity pensions or old age pensions. For this reason, their period of time on benefit lasts until they become eligible for the other measures.
- 2) Also the second main pattern, present in Lisboa and Vitoria, is presumably linked to the labour market, but in a different way. In fact, it is well known that being unemployed for a long period, even though sometimes carrying out informal jobs (particularly in Lisboa) prevents the older recipients from re-entering in the labour market, binding them to the measure and making them long term dependent.

The other cities do not show significant differences, with the exception of the longer dependency episodes of the central age group in the Swedish cities and of the older age group in Turin. In the former case, the figure depends partly on the presence of alternative measures existing for the other two age groups and probably partly on the fact that refugees (especially in Göteborg) belong to this age group. In Turin, on the contrary, the longer periods of the older recipients are related, as in the case of Bremen, to the transition to other programs (e.g. invalidity pensions, social pensions) and to the greater difficulty of re-entering the labour market in the absence of active reinsertion measures.

Tab. 6.16. RMI recipients in Rennes, St. Etienne and Dreux by age groups (%).

| | > 24 months | 6-24 months | < 6 months | Out < 12 months | Out > 12 months | Total |
|-------|-------------|-------------|------------|-----------------|-----------------|-------|
| <30 | 19,3 | 28,7 | 17,5 | 10,9 | 23,6 | 100.0 |
| 30-39 | 29,7 | 16,4 | 10,5 | 7,7 | 35,7 | 100.0 |
| 40-49 | 41,3 | 16,6 | 7,2 | 7,6 | 27,4 | 100.0 |
| 50-59 | 46,2 | 17,2 | 8,6 | 2,2 | 25,8 | 100.0 |
| 60 + | 35,7 | 3,6 | 3,6 | 3,6 | 53,6 | 100.0 |

The French cities (Rennes, Dreux and St. Etienne considered together) would seem to belong to the second pattern (see Table 6.16.), but in this case we have to consider that the eligibility for the RMI is from 25 years of age onwards, with some exceptions for young people between

18 and 25 if they have children. Differences between the cities could not be investigated extensively because of the limited sample. St. Etienne, taken by itself, does not belong to this second pattern because it presents a concentration of short-term recipients in the youngest age group (25-29) and the long term recipients in the medium age group (30-44). But this distribution needs further analysis.

Gender and household size

In all the cities investigated in the longitudinal study, except the Swedish ones and Milan, the length of the cash episodes is longer for women than for men. A longer median duration of receipt for female-headed households points to the greater risk of women remaining on benefit. Two kinds of considerations can, at least partly, explain this. First, in all the cities considered, occupational opportunities for women are fewer than those for men; this implies that once on welfare, it is more difficult for women to get out. Second, there are many lone mothers and families with children amongst the recipients, and this suggests that women are often recorded by the social worker as the reference person.

Tab. 6.17. Median duration of the first cash and dependency episodes by gender (months).

| | Gender | Barcelona | Bremen | Göteborg | Helsingborg | Lisboa | Milan | Turin | Vitoria |
|------------|--------|-----------|--------|----------|-------------|--------|-------|-------|---------|
| First Cash | Male | 19,8 | 4,8 | 3,6 | 4,3 | 29,6 | 5,0 | 5,1 | 10,5 |
| | Female | 31,0 | 8,3 | 3,0 | 3,9 | 35,2 | 4,8 | 6,6 | 12,6 |
| First Dep. | Male | 28,4 | 6,4 | 12,3 | 7,5 | 29,6 | 6,6 | 9,3 | 15,2 |
| | Female | 39,0 | 11,4 | 8,4 | 5,7 | 35,2 | 6,4 | 13,0 | 15,8 |

As far as the first consideration is concerned, the differences between the situation of males and females are very clear in Barcelona, Bremen, Lisboa and Turin (see Table 6.17). On the contrary, in the cities where job opportunities for women are better and the compatibility between work and family higher, like in the Swedish cities, the balance between men and women often changes in favour of women, in the sense that they show shorter dependency episodes. Moreover, we have to take into consideration that longer or shorter episodes for women do not have always the same meaning. In fact, where access strictly depends on a citizenship right, as is the case in France, Germany and Sweden, a long cash or dependency episode indicates a high degree of difficulty encountered by recipients, notwithstanding the measure, in achieving personal autonomy. Thus, to a certain degree, it might even be taken as an indicator of failure, or inadequacy, of the measure towards this end. On the contrary, in countries with weaker, and less certain, social rights (e.g. Italy, Portugal), the same figure has a somewhat opposite meaning, i.e. it indicates *ceteris paribus* a stronger citizenship right to stay on benefit as long as the condition of need persists.

The second consideration concerns the high presence of lone mothers and families with minors. As we shall see better in chapter seven, the presence of minors is central for interpreting correctly the length of reciprocity episodes. In particular, in the case of lone mothers, we have to add gender discrimination in the labour market and the difficulties women have to face in combining family and paid work responsibilities. On this point too (see also the first dependency episodes table), the Swedish cities, thanks to better institutional resources for lone mothers (like the wide diffusion of *ad hoc* services and

part-time jobs), show shorter dependency episodes than couples with children. Also in this case, longer episodes have different meanings in the different cities. In particular, longer episodes of reciprocity for lone mothers in respect to couples with children in Bremen, express the difficulty of the *Sozialhilfe* to let them (re)enter the labour market; while in Italy or in Portugal the relatively longer permanence on welfare shows the attitude of protecting them from an unfavourable socio-economic context.

Data from the French survey do not show significant features on this point, except that males are on benefits for longer periods.

Number of children in the household

According to the international debate (on longitudinal data: Duncan, Gustafsson et al., 1995; Duncan and Voges, 1995; Gustafsson and Voges, 1998) more children in the household bring about longer dependency episodes. However, differently from what we expected, only in Göteborg did we observe a direct correlation between the number of minors in the household and the time on benefit. It is true that in many cases (e.g. Bremen, Göteborg, Helsingborg, Lisboa, Vitoria) households with more than two children had longer episodes, and this confirms the fact that the presence of minors is a factor that makes it more difficult for the family to satisfy its own needs (see Table 6.18). This is also the case of the French cities, where 37.9% of the families with 3 or more children stays in the measure for more than 24 months.

Tab. 6.18. Median duration of the first cash and dependency episodes by number of children (months).

| | Children | Barcelona | Bremen | Göteborg | Helsingborg | Lisboa | Milan | Turin | Vitoria |
|------------|------------|-----------|--------|----------|-------------|--------|-------|-------|---------|
| First Cash | 0 child | 26,9 | 5,06 | 3,3 | 3,8 | 26 | 3,8 | 6,6 | 13,7 |
| | 1 child | 27,8 | 8,5 | 3,5 | 5,1 | 38 | 6,0 | 5,7 | 9,38 |
| | 2 children | 26 | 6,5 | 3,8 | 3,7 | 35 | 6,2 | 6,5 | 8,25 |
| | > children | 26,7 | 4,9 | 5,04 | 12,5 | 40 | 5,6 | 6 | 17,5 |
| First Dep. | 0 child | 31,2 | 6,9 | 10,3 | 5,7 | 26,0 | 3,9 | 12,9 | 15,6 |
| | 1 child | 34,5 | 14,1 | 8,0 | 7,7 | 38,0 | 10,0 | 9,6 | 13,7 |
| | 2 children | 33,5 | 8,5 | 9,5 | 5,3 | 35,0 | 11,6 | 10,0 | 18,5 |
| | > children | - | 10,3 | 13,1 | 21,5 | 40,5 | 12,2 | 9,0 | 22,5 |

But why do families with two children often have shorter dependency episodes than families with one and families with more children? We can infer that these dynamics are probably related to the fact that among the families with one child, there are more lone mothers with longer episodes, and that more than 2 children *per se* weakens the capacities of the “normal family” to face conditions of need, in particular it weakens the second earner’s opportunities on the labour market. For the former getting out from dependency on the measure, mainly during the early years of the baby, is obviously harder. For the latter it is more a complex situation in which the difficulties suffered by mothers in entering into the labour market due to the number of children cumulates with a low paid job or structural long term unemployment by fathers, giving rise to longer dependency episodes.

Finally, we can say that in Barcelona and Turin we do not find specific patterns in relation to the duration of the time on benefit and that, generally, families without children have shorter

episodes (except in Turin and Göteborg). In particular, in Lisboa and Milan this is due to the presence of a non-formalised mechanism of selection against childless able-bodied, who are considered undeserving and are, therefore, excluded from the possibility to receive the measure for long periods.

6.4. Perpetuation and Welfarisation

The efficiency of a minimum income program can be measured ultimately by the extent to which it succeeds in rendering recipients independent of transfer payments. In order to determine the extent to which local welfare regimes fulfil this objective, or conversely, the degree to which they manage to hinder a perpetuation of benefit receipt or neediness, we will examine in more detail those recipients in each city who are still on benefit and those who are not. To do this, it is necessary to analyse not only the first cash episode and its termination – as we have done in the previous section – but also the succession of periods with and without benefit within the given observation window. Using this kind of analysis, it is possible to identify those households that are already on a subsequent cash episode after their first episode and which are, at a given point on time, not in a minimum income program but will return to it later. This approach also allows us partly to find out how effective the local minimum income support program is, given its eligibility filters and financial base.

Recipiency in first and subsequent cash episodes

Recurrent cash episodes have a different meaning for the differently financed programs. In demand oriented models⁵², like Göteborg, they are seen as a tool for preventing a further fall into the poverty gap. In budget oriented models, like Milan, recipients show a limited number of cash episodes, which are not related to overcoming the conditions of need, but to the fact that subsequent payments are handled very restrictively. Due to this, recurrent episodes are for these recipients a chance to get minimum income support for a further period of time and seldom constitute a solution to the condition of need. In Göteborg, on the contrary, recipients terminate episodes very often as short receipts, in particular because they are entitled to other public transfers. Cycles of *in* and *out* of the measure are therefore an outcome of recipients' labour market problems, but also of the existence of other programs to which the claimants are entitled. These different meanings of recurrent cash episodes can be described as temporal patterns.⁵³ In order to get an idea of the proportion of subgroups with a higher chance of recurrent cash episodes, we can use 12 months as the span of time which allows us to examine those who are not receiving payments, at a given point in time, but will return into the measure later. This allows us to make a distinction between transient non-recipients, who are at a given point in time not receiving benefits, but will apply for it later again. In the figures below this group is called as *between* cash episodes. Contrary to this group are persistent non-recipients, who did stay out during the observation period. In this way we can, at least partly, analyse the impact of the local welfare regime on, respectively, remaining constantly on benefits or leaving them.

In order to make this approach more understandable, we will use the temporal patterns in Göteborg, Milan and Bremen. In Göteborg, after 12 months about 32% of recipients are off welfare. This figure is about 17% in Milan. If we observe the situation at the end of our observation window, the figures show for Göteborg about 7% of the recipients still in their first cash episode, another 8% already in their

⁵² Demand oriented models are characterised by the fact that public expenditure is not capped by budgetary constraints but follows the demands arising from the conditions of need existing in a given context. Budget oriented models, on the contrary, have limited resources at disposal and this limits the access to the measure. In ESOPO, Swedish, German and French cities are mostly within demand oriented models, while Italian, Portuguese and Spanish cities are budget-oriented models.

⁵³ This type of longitudinal analysis cannot consider the censoring of episodes. Cf. Rohwer (1994), TDA Working Papers.

second and about 19% in their third one. The figures for Milan are quite contrasting. Here at the end of the observation period less than 1% are still in their first cash episode, while 2% in their second episode and another 3% in their third.

Fig. 6.7. Cumulated Status Distribution of Cash Recipiency in Göteborg

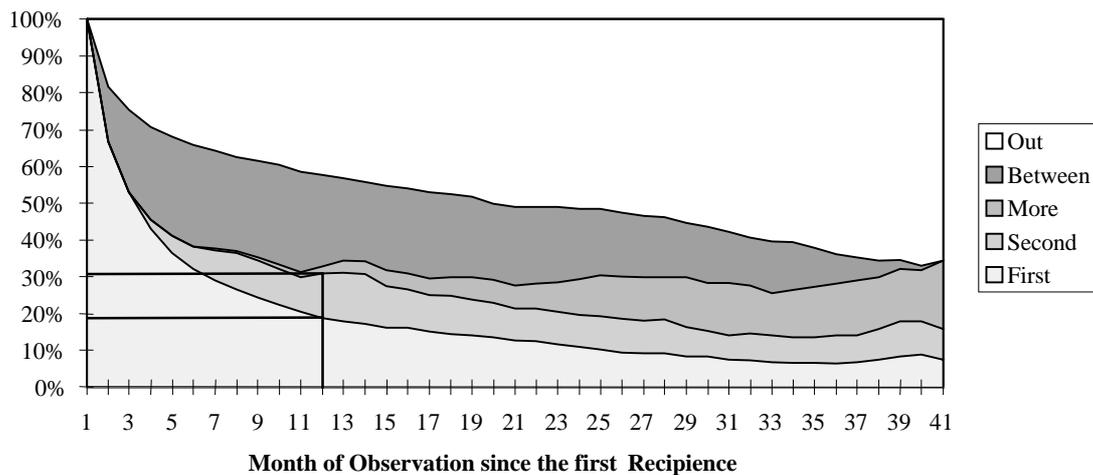


Fig. 6.8. Cumulated Status Distribution of Cash Recipiency in Milan

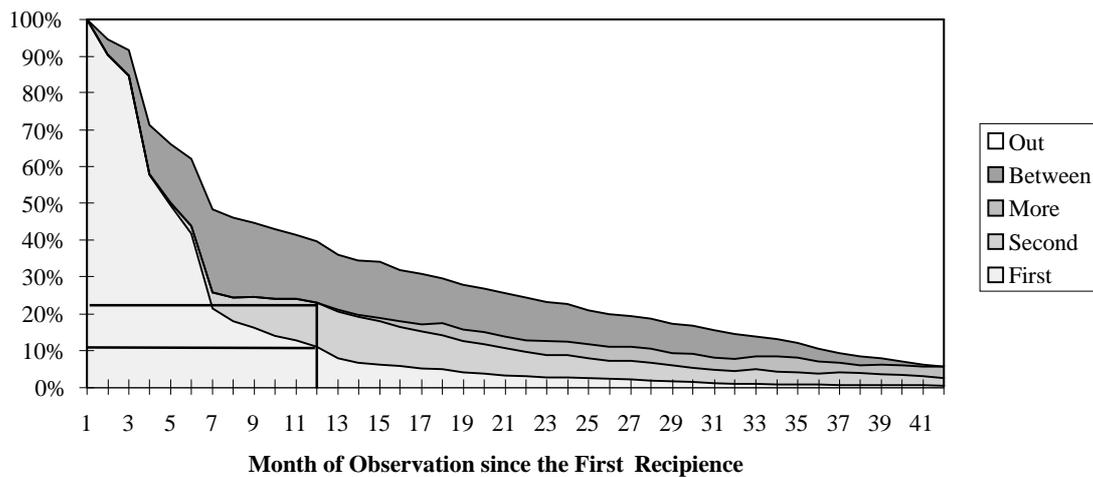
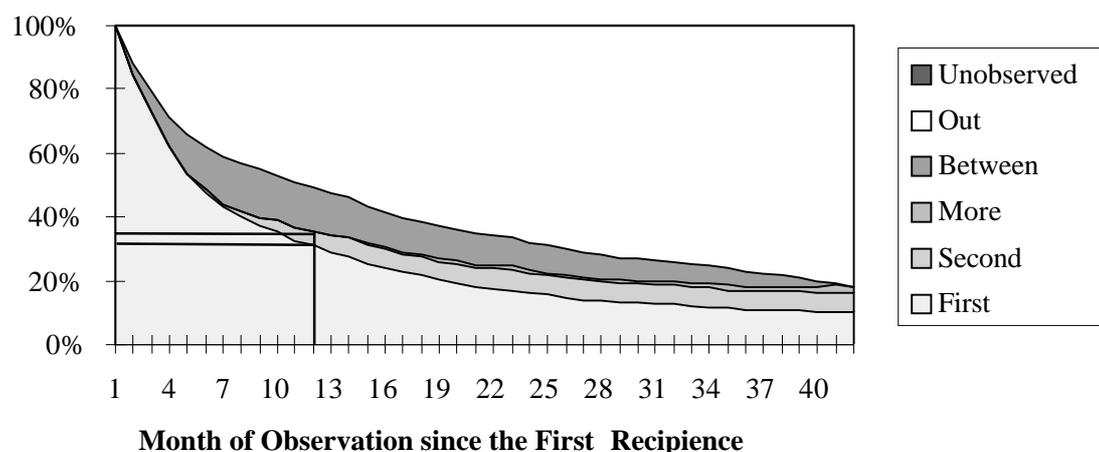


Fig. 6.9. Cumulated Status Distribution of Cash Reciprocity in Bremen



If we take the proportion of recipients on first and subsequent episodes after one year and at the end of the observation as an indicator for the effectiveness of the local income support policy, we could assume that the welfare program in Milan is more effective for overcoming poverty than the program in Göteborg. There is a small proportion of recipients on first and subsequent episodes, and a smaller proportion of temporary non-recipients could be seen as an effective minimum income support program. However, this interpretation is misleading. An income support policy only partly related to the recipients' economic conditions of need, with high budget constraints and restrictive use of temporal limits for reciprocity, produces this illusion of an effective social assistance program. This indicates that social assistance patterns are seldom self-explanatory, and can be interpreted correctly only in the context of the local welfare regime.

Tab. 6.21. Status of reciprocity after 12 months.

| | Barcelona | Bremen | Göteborg | Helsingborg | Lisbon | Milan | Turin | Vitoria |
|---------|-----------|--------|----------|-------------|--------|-------|-------|---------|
| First | 74,2 | 28,9 | 18,8 | 15,6 | 75,3 | 7,8 | 22,9 | 46,8 |
| Second | 2,1 | 5,2 | 11,9 | 7,4 | 0,0 | 12,8 | 13,3 | 4,7 |
| More | 0,0 | 0,0 | 2,2 | 1,6 | 0,0 | 0,5 | 0,7 | 0,0 |
| Between | 4,6 | 13,6 | 24,7 | 25,0 | 0,0 | 14,9 | 17,5 | 16,9 |
| Out | 19,1 | 52,4 | 42,4 | 50,4 | 24,7 | 64,0 | 45,7 | 31,7 |
| Total | 100,0 | 100,0 | 100,0 | 100,0 | 100,0 | 100,0 | 100,0 | 100,0 |

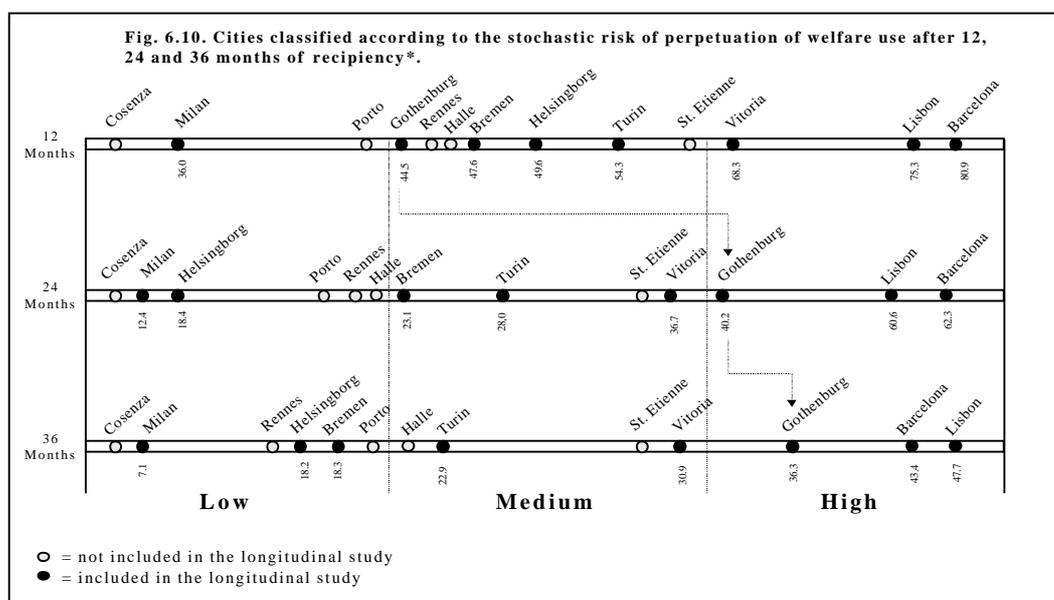
As far as the other cities are concerned, in Barcelona and Lisboa, for instance, after a period of twelve months, about three quarters of the recipients are still on their first cash episode. In Bremen and Turin about one quarter are in their first episode, while another 5% in Bremen and 13% in Turin are already on their second episode. Similar to these temporal patterns are those of Göteborg and Helsingborg. After 12 months, less than one-fifth of the observed population is still on a first cash episode while already about one-tenth is on a second episode.

The impact of the local welfare regime on being able to become self-supporting could in theory be evaluated also by looking at those who are, at a given point in time, not receiving payments, but who return to the measure later. In Göteborg and Helsingborg, after one year this rate was about one-quarter

for temporary non-recipients while in Bremen, Milan, Turin and Vitoria, this figure is about one-sixth. For Barcelona a proportion of about 5% temporary non-recipients was observed.

Judging the situation from the perspective of the first cash episode and comparing Figs. 6.7, 6.8. and 6.9., one could conclude that the chance of dependency becoming self-perpetuating is greater in Bremen than in Göteborg and Milan. However, since these cities show a different dynamic in terms of sub-sequent recipiency, it is advisable to shift the level of analysis to dependence episodes. Often, in fact, a rapidly ended first cash episode and brief period off benefit can be followed by a second cash episode.

To get a closer picture of the risk of becoming long-term dependency and of perpetuation of welfare use within a given observation period it is useful to observe recipiency at several points in time. We can observe the differences between the cities according the risk of perpetuation of welfare use by looking in a given point in time at the proportion of recipients who are still (or again) on benefits. Even though within this approach it is not possible to consider the censoring of episodes, it a useful indicator to make a distinction between the local welfare programs according the risk of perpetuation. Figure 6.10 shows the results of this approach. The estimation of the risk of perpetuation of welfare use is highly dependent of the point of observation in time. Due to this we observe the proportion of recipiency after 12, 24 and 36 months and classify the cities according to their production of a low, medium and high level of risk of perpetuation. For the cities that are not included in the longitudinal study their placement in the scales is based on the qualitative material and the vignettes and can only be considered a very rough estimation.



(*) As far as the cities included in the longitudinal study, censoring has not been considered. Data refers to the proportion of recipients who receive income support benefits after 12, 24 and 36 months on the basis of cumulated cash episodes.

observing the position of Göteborg in the three given points . After 12 months about 45% of the Göteborg recipients are still or again on benefits. After 24 months the proportion has reduced on 40% and after 36 months on 36%. Looking only on these figures the risk for perpetuation seem to be decreasing. Compared with the position of all cities, however, after 12 months it seems that the recipients in Göteborg have nearly a low risk for perpetuation of welfare use. However after 24 months in most of the cities more recipients are out of welfare use. Due to this the proportion of recipients in Göteborg tells us that this local welfare regime produces a relatively high risk of perpetuation of welfare receipt. This picture becomes more evident after 36 months.

On the other hand there are cities like Bremen, where the findings draw a quite different picture. After 12 months the figures for Bremen place the welfare regime in a medium position. However after 24

months it still has a medium position and tends to be close to the programs with a low risk. This position appears after 36 months. Differently from these cities with a changing risk over time, there are cities with a stable position. Due to high temporal and budget related restrictions Milan produces a picture of a welfare regime with little trace of welfarisation (but also with little trace of effective support). The figures for the welfare regimes in Barcelona and Lisbon on the opposite show, over all, a high risk of perpetuation of welfare use. While in these cities the high risk of perpetuation is an outcome recipients remaining in the first cash episode, in Göteborg it is mainly a result of recurrent episodes. The figures show that most of the cities minimise the risk of perpetuation by bringing recipients in other social security programs (e.g. workfare program etc.)

Reciency in direction of dependency and perpetuation

As we have seen in the second section of this chapter, terminating a first cash or dependence episode does not, of course, always mean that the conditions of need of the household have changed. From the previous section, we know that, dependence episodes also differ on roughly the same scale as the cash episodes. According to this, one could assume that the differences between the local minimum income policies have no significant effect on temporal patterns in direction of perpetuation and welfarisation. However, this is only an unclear effect of this approach. When we look at the proportion of the long-term needy, bearing in mind that the varying eligibility influences recurrent episodes to a different extent within the cities, we can see that clear differences emerge.

To identify the local social policy that produces more households being dependent on minimum income support, we compare the proportion of households in a cash episode with the proportion of households on a dependence episode at a given point in time. In Lisboa, recipients remain within the observation window nearly constantly in their first cash episode and do not continue with a second one; therefore, we cannot use this approach for this city. Table 6.22. shows the results for the other cities, for which we find distinct differences between time receiving payment and time being dependent (time on benefit plus time for overcoming the income weakness). To make the result understandable, we will use the findings from Barcelona and Göteborg. In month 7 in Barcelona only 2% of the households are dependent and not receiving payments. However they will be on payments again within 12 months at the latest. In Göteborg we find 24% of the households that are not on payments in month 7 but are still dependent. They are still in a situation of need and will receive minimum income support within a maximum of 12 months. However, at the end of the observation period we have nearly the same proportion of dependent households in Barcelona and Göteborg.

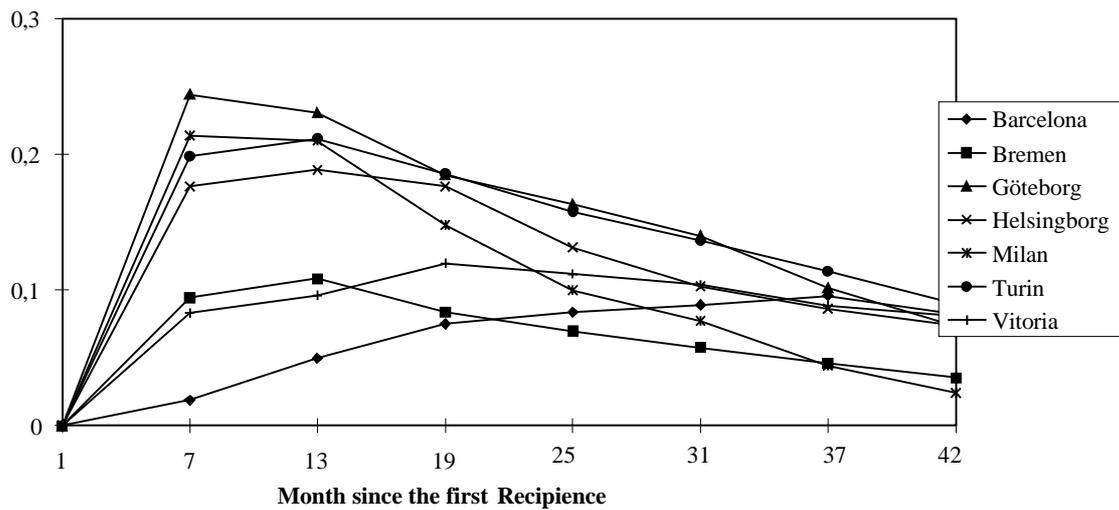
Tab 6.22. Difference between proportion of households in cash and in dependence episodes at a given point in time.

| Month | Barcelona | Bremen | Göteborg | Helsingborg | Milan | Turin | Vitoria |
|-------|-----------|--------|----------|-------------|-------|-------|---------|
| 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7 | 0.02 | 0.09 | 0.24 | 0.18 | 0.21 | 0.20 | 0.08 |
| 13 | 0.05 | 0.11 | 0.23 | 0.19 | 0.21 | 0.21 | 0.10 |
| 19 | 0.08 | 0.08 | 0.18 | 0.18 | 0.15 | 0.19 | 0.12 |
| 25 | 0.08 | 0.07 | 0.16 | 0.13 | 0.10 | 0.16 | 0.11 |
| 31 | 0.09 | 0.06 | 0.14 | 0.10 | 0.08 | 0.14 | 0.10 |
| 37 | 0.10 | 0.05 | 0.10 | 0.09 | 0.04 | 0.11 | 0.09 |
| 42 | 0.08 | 0.04 | 0.07 | 0.07 | 0.02 | 0.09 | 0.08 |

The way in which the proportion of dependent households has changed within the observation period becomes evident with figure 6.11. The figure shows the differences of dependent households between all cities. We can see

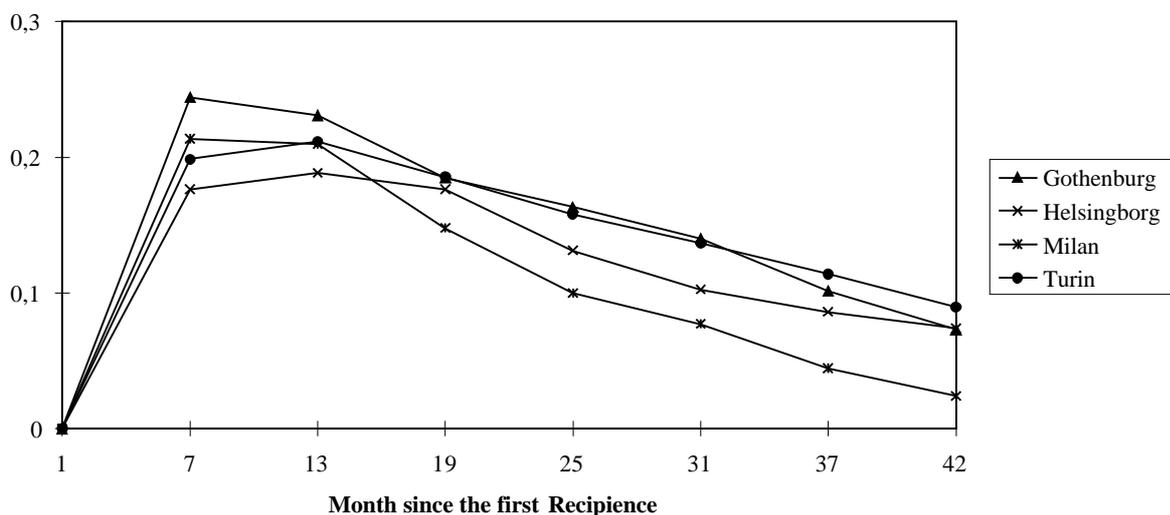
that in some of them the proportion of dependent households increases more rapidly at the beginning of the observation period and decreases at the end, while in some others cities it increases smoothly. This picture will become more evident when we distinguish between the cities according to the prevalent type of reciprocity. The proportion of dependent households which are not on payments is lower in those cities for which the figure shows short term patterns.

Fig. 6.11. Proportion of Dependent Households by Cities



The Swedish as well as the Italian cities produce the same patterns of dependence – in spite of their distinct legal framework and eligibility filters for income support. The high constraints of the Italian cities lead people to other (e.g. of the primary social network) resources faster. They come back as fast as the recipients in cities in which minimum income support is a universal right. While in the Swedish cities this pattern is an outcome from recipients fast passing over from welfare benefits to other public transfers it is in the Italian cities the result of the temporal restriction of welfare use.

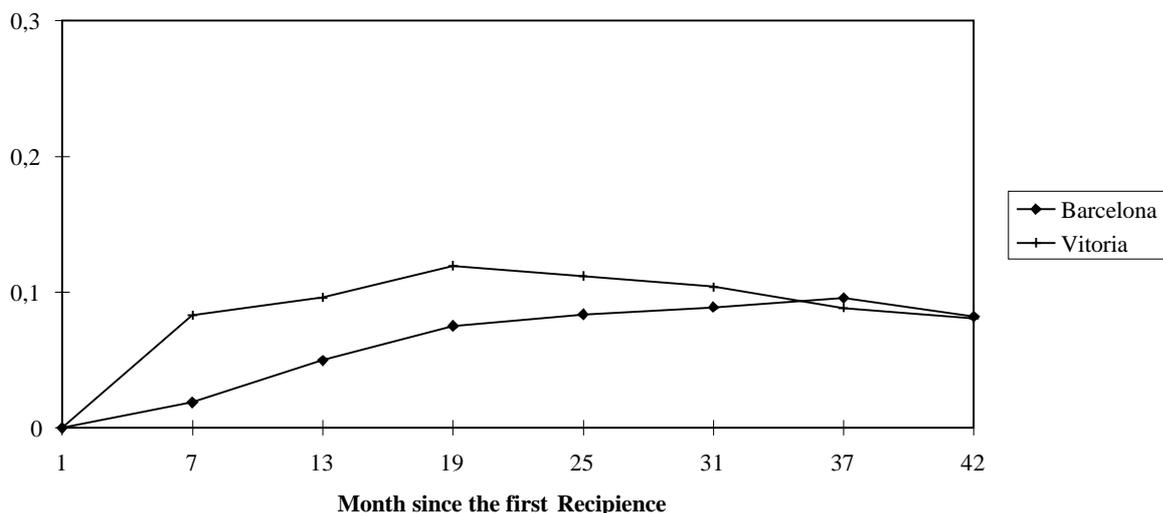
6.12. Proportion of Dependent Households in Cities with Short Term Receipt



In the Spanish cities the predominant type of reciprocity is a long term one in Barcelona and a medium term one in Vitoria. As the analysis of the second section has already shown, these patterns are due to

the different forms of social intervention existing in the two cities. In Vitoria, households terminate reciprocity faster due to municipal job offers (e.g. as street cleaners). After participation in these workfare programs individuals/households in need can receive the unemployment benefit financed by the state budget. By law also in Barcelona it is possible to participate in a workfare program, but it is not as common as in Vitoria. This kind of jobs usually means in both contexts only short-term employment with recurrent welfare use after the relatively short period on unemployment benefit. Therefore, even though in the short and medium term reciprocity patterns differ between the two cities, the differences in minimum income support policy between them become smaller the longer the observation period lasts (see Fig. 6.13).

Fig. 6.13. Proportion of Dependent Households in Cities with Long Term Receipt



Due to the greater generosity of nearly all income support programs for sub populations with an entry reason related to the fact of having children, and due to the fact that problems occur much more in female headed households, there might be differences between men and women in the perpetuation of welfare use. The figures we presented show that in those cities with an eligibility filter open for family related events, women have a larger chance to receive the benefit at another point in time. This is the case for all south European cities. In the Swedish cities the proportion of male headed households that continue with another episode increases after two years, while surprisingly, before this point in time, it is higher for women.⁵⁴ In Bremen, it is a quite different situation. Before 12 months, there are no significant gender differences in the proportion of episodes. However, after this point in time, the proportion of female headed households increases. Restricted part-time opportunities on the labour market and the caring problems with small children constrain their opportunities to earn an income through paid work. There are some signs that the highest proportion of male headed households in Sweden is related to the fact that they are mostly men with multiple problems and foreign born, who have less chances to participate in the Swedish labour market. The higher proportion of women in the south European cities is an outcome of the family related perspective in social assistance targeting.

6.5. Conclusions

The focus of this section were the existing variations between cities in the temporal patterns of welfare use. On the basis of this perspective, we analysed the social-demographic characteristics and the

⁵⁴ Within a 12-month observation period Gustafsson and Voges (1998) find for Sweden no differences by gender.

temporal patterns of welfare use of recipients as indicators which can tell us something relevant on the specific local welfare regimes.

What emerges from our analysis is that Income support programs do not treat all claimants in the same way. Some local welfare regimes do not permit persons in a situation of need to apply for benefits. Persons might not belong to an eligible target group.

According this, in the first section (6.2.) we analyzed the recipients' characteristics as an indicator for the chance (or the risk) of entering the measure and receiving benefits. The findings show that in northern cities younger recipients and recipients without children have better chances of getting minimum income support than in the southern cities. One can assume that in the southern cities persons belonging to these categories are treated as undeserving poor. On the other hand it seems that recipients with specific family configurations (female headed households, high number of children, large household size, etc.) are treated as a group that has more social rights (chances) to become eligible for income support. Due to this family with children is one of the largest recipient's group over all cities. However, as whole, the largest group are the unmarried ones and the single adults.

The large variation between the cities in the proportion of the claimants with given characteristics as well as the variation in the reasons for entering the program indicates large differences in the used eligibility filter of each welfare program.

In the second section of this chapter (6.3.) we investigated the impact of the local welfare regime on the first cash and dependence episode. The differences between cities that we find in the temporal patterns are highly significant. The duration of the first cash as well as the duration of the first dependence episode for recipients in Barcelona, Lisbon and Vitoria are the longest. There are remarkable differences between the Spanish cities that indicate the impact of the workfare component in the Vitoria social assistance program. While there are no significant cash receipt related differences between Bremen and Turin. Due to the differences between the programs, universal in Bremen and categorical in Turin, this result is surprising. However by using the dependence definition the difference becomes highly significant. In the Swedish cities we find better chances of leaving the welfare program. We find the shortest duration in Milan, due to the restrictions of the income support policy, with its annual budget constraints and caps on duration of receipt. Milan and Turin are cities in which termination of welfare receipt is highly likely to be caused by temporal limitation of entitlements. In most of the cities female headed households and those with more children remain longer on benefits. The duration has also partly to be seen as an effect of the specific age structure and household composition of recipients.

We found that differences both in the duration of receiving the benefit and in dependency are mostly the result of the institutional and cultural specificity of income support policies. The analyses of selected demographic characteristics show that the impact of belonging to a specific group is in general much lower than that of the specific income support program. Due to this, the differences between the cities cannot be explained simply referring to city or country specific kinds of poverty and economic vulnerability.

Terminating recipiency does not, of course, always mean that the recipient has left a situation of need. Ending a period of income support can be the result of temporal limitations of entitlements. Due to this, the focus of the third section (6.4.) of this chapter is the risk of recurrent cash episodes and the perpetuation of welfare use. By observing the succession of cash and non-cash episodes we can find out how effective a local welfare program is in preventing persons from being recurrently dependent on social assistance. The figures show for the Swedish cities the highest proportion and for Barcelona the lowest proportion of temporary non-recipients. The variation between cities in the proportion of persons not receiving income support at a given moment in time but who will receive it within the observation period, is very large. In order to identify the risk of perpetuation one has to consider that

this is highly dependent from the point of observation in time. Not all cities, however change their position over time. Barcelona and Lisbon for instance present constantly a high risk of perpetuation, while other have a low risk. For Göteborg the risk position changes from medium to high while in Bremen moves in the opposite direction, from medium to low. The risk for a recurrent cash episode is increasing during the non-cash episode. The differences of the proportion of persons in cash and dependence episode indicate their risk of staying out of welfare even if they are in a condition of need. The analyses show a large variation between cities. Surprisingly, the patterns for the Swedish and the Italian cities are very similar. High risks to live in a situation of need without benefit at the beginning and lower risk the longer this situation lasts. Opposite to this is the figure for the Spanish cities: low risk at the beginning and a little higher one at the end of the observation period.

Generally the differences we found in the temporal patterns of welfare use are mostly a result of different income support policies *and* labour market opportunities. The impact on the variation between the cities of belonging to a specific group seems to be in general much lower than the legal framework of the welfare program.

7. EXITING WELFARE - DIFFERENCES CROSS CATEGORIES

Björn Gustafsson, Nicola Negri, Nicoletta Bosco ⁵⁵

7.1. Introduction

People receiving social assistance payments are not identical, they differ in many respects. This observation constitutes the starting point for the present chapter in which we analyse, in a comparative framework, exits from welfare reciprocity among various categories of claimants.

There are many reasons why some categories of recipients in certain cities exit the welfare roles very rapidly, while others remain for longer in welfare. We suggest three main reasons for this differential.

a) First some possible reasons exist within the welfare systems. For example, entitlements to benefits can have time limits differing by category. Further, the pressure from those administering the measure might differ by category. For example an able bodied single person in one city can be under substantial pressure to find a job (either reducing the amount or the duration of the measure or stigmatising the recipient) and thereby exit welfare receipt earlier. In the same city, it may be much more acceptable for a single mother with a young child to use welfare for the maintenance of her child and herself.

b) There is also a possible link between criterion for admittance to the measure and how quickly one exits. An applicant who has passed a stringent income test and also been identified as not able to receive support from relatives is more likely to have to search longer for a job than an applicant who has not passed such tests, because in this case the most marginalised recipients could be selected. A similar effect can take place when the local welfare system allows social workers discretionary power in

⁵⁵ Eva Franzen, Anders Giertz, Ana Morcillo, Rosa Mur, and Katia Schulte also contributed to this chapter. Data have been collected by: Thomas Andren, Nicoletta Bosco, Anders Giertz, Yury Kazepov, Ricardo Mamete, Rosa Mur, Nicola Negri. Rolf Mueller was responsible for harmonising the data sets and for preparing the tables. The chapter is the product of a joint endeavour by the three authors. Part two was written by Nicoletta Bosco.

deciding who should be admitted to the benefit and under what conditions. It could happen that when a local system has tight budget constraints, or where offices are overloaded with work, social workers use their discretionary power to select the most marginalised cases.

c) Reasons why periods of welfare vary by category can also be traced to different possibilities of finding an income sufficient high for survival. It can be stressed that these chances can vary for the same category according to the local context. For example in some cities in the study, immigrants face far greater problems finding jobs and thereby more difficulties in becoming self sufficient than natives. In other local contexts, immigrants may have better opportunities of finding a job: for example because there are opportunities to take part in the informal economy. For similar reasons, it is easy for older recipients to have more difficulties exiting welfare than younger persons, or for lone mothers in some cities to be more discriminated against the labour market than other groups. Furthermore, a different infra-structure can have impact as well, e.g. the supply of public child care.

The first question to be examined in this chapter is: Do exits from welfare vary by category of recipient within the cities investigated? To answer this, one obviously needs to define what are the categories analysed. For this purpose we split the population of recipients (who in our study all are non elderly able-bodied persons) by household type, focusing on the lone mothers, couples with children and single adults without children. In some cities many foreigners are on welfare, and in such cases we also investigate if natives and foreigners exit welfare at a different pace.

We have analysed each city separately, examining the first cash episodes and the first dependency periods, leaving to further studies the analysis of higher order periods. This leads to descriptions showing which categories have a different pattern of welfare use. This description in turn leads us to our second research question: Is there a general structure to how exits from welfare vary by categories across the cities? For obvious reasons, in answering this question we concentrate on cities from which we have obtained data sets on benefit-duration.

Our third research question too is comparative: In Chapter 6, exits from welfare in various cities were investigated and a ranking of the cities established according to the average durations. To what extent is this pattern applicable to each category?

The rest of the chapter is arranged as follows: In the next section, we introduce the dimensions of the measures that can be considered to effect exits and durations in the various local systems we are considering. In Section 3 we investigate how exits from the income support measure differ by category city by city. Section 4 focuses on lone mothers while Section 5 is about couples with children - both in a cross city view. We discuss the category singles without children in Section 6 and foreigners in Section 7. Finally, in Section 8, we sum up the conclusions.

7.2. The dimensions of the measures

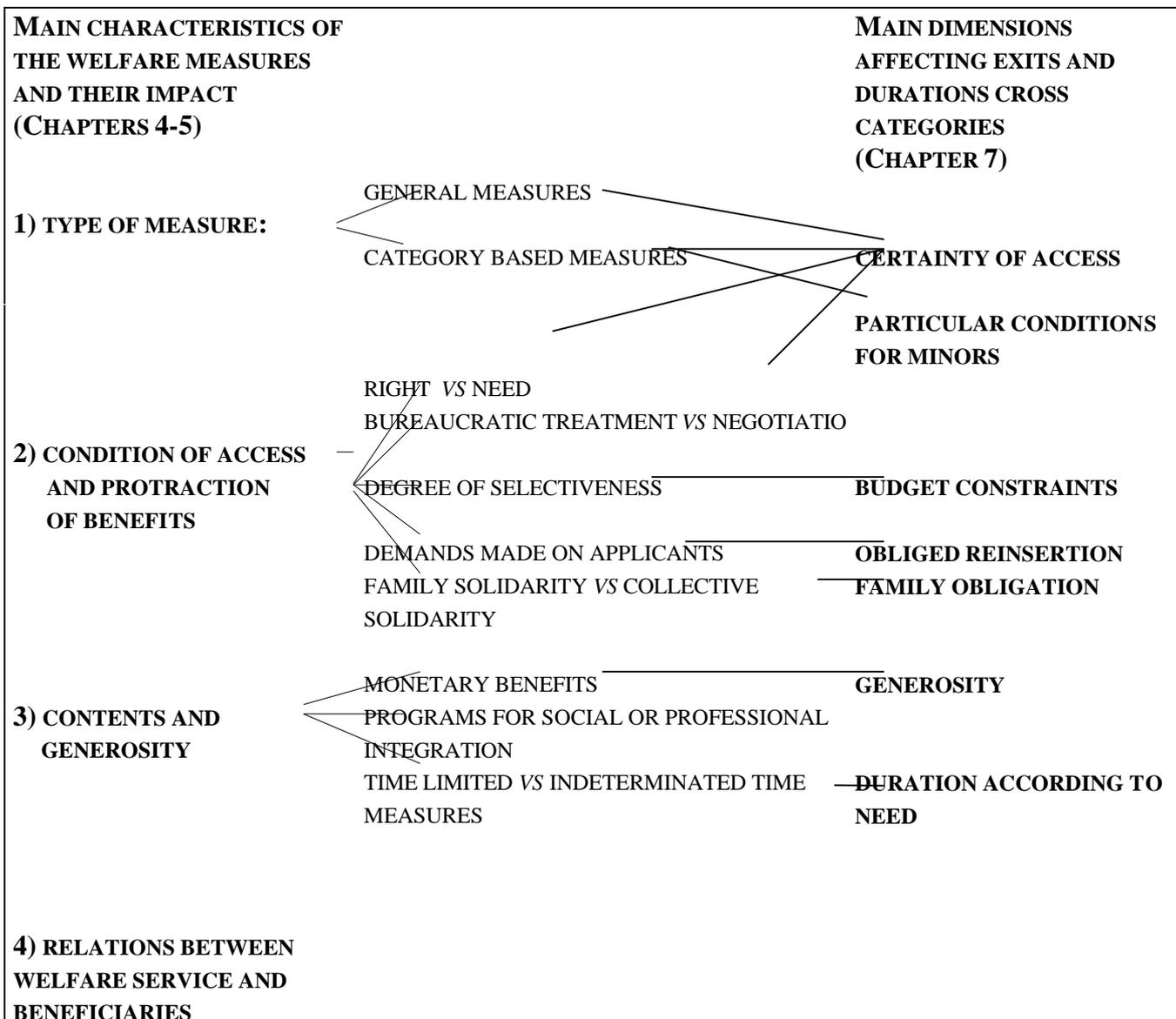
In order to answer the questions posed above, we consider that the treatments of the different categories of recipients is embedded in the different local welfare systems which have been described in Chapters 4 and 5. First of all, we have to consider that only some of the dimensions described in these chapters directly affect durations and exits. Obviously, this does not mean that those dimensions not used here are not important for describing and for comparing local welfare systems. Rather, they are relevant for describing other features of the working of local welfare systems, such as the outcome of measures in terms of the well being of beneficiaries, their economic autonomy, social integration and so forth, or the actual meaning of exits (e.g. termination of entitlement or termination of need), or the

degree of clients' satisfaction with the way the measure is administered, with the resources and opportunities offered through it, and with their relationship with social workers.

To select the relevant dimensions for measuring durations we used the information collected by the "vignettes technique" and particularly that concerning "main social mechanisms which explain the differences between legal and actual duration" (see Chapter 2 and the Appendix C). The items that stand out from these data concern: a) the dimensions of the measures and b) the dimensions of social workers' evaluation that are actually applied. In particular we will consider: duration according to the need, certainty of access, generosity, rigidity of budget constraints, presence of negotiated reinsertion requirements, particular conditions for households with minors, family obligations, and "obliged" insertion.

Figure 1 shows the link between the dimensions used in Chapter 4 and 5 to describe local welfare patterns in general and the items used here to understand cross category differences with regard to exits and durations.

Table.7.1. Dimensions of analysis



Let's now turn to a deeper explanation of the dimensions we are going to use:

1) *Duration according to need*. This issue concerns the presence (or absence) of specific time limits for receiving benefits for different recipients or groups of recipients. To illustrate: Milan has been assigned a low score because there can be terminated after a defined period, even if the recipient has not overcome his/her need for income support.

2) *Certainty of access*. This point answers the question: having the required characteristics (for the local context), is access to the measure guaranteed or can social workers apply, in selecting the recipients, their personal opinion concerning the deservedness or undeservedness of the claimants? Can they use their discretionary power for controlling the access or not? If they can and do so, the score of this dimension will be higher.

3) *Generosity of the measure*. To define this dimension we have decided to use a very rough index which has been calculated considering various items⁵⁶:

a) will the receipt of income support make a household (in this case with one member only) able to reach the poverty line or not?

b) in supporting families with different number of members, are amounts calculated applying an equivalence scale?

c) are housing costs covered?

When the answers to these questions are affirmative, the score of this item will be high. In this case we have assigned to the Swedish case 10 points. The scores of all the other countries (or cities within) have been weighted on the Swedish standard.

4) *Presence of a tight budget constraint*. This could make the local system unable to protect people in need because of the inadequacy of the available resources.

5) *Presence of negotiated reinsertion programs for the recipients*. In this case, we find a contract which defines a reciprocal commitment between the recipient and the local welfare system in choosing an insertion program which fits the situation of the recipient. Reinsertion through work can be part of a social insertion programme, as well as other activities (e.g. training, health services, counselling and so forth). For this item France has the highest value; but we have also assigned a medium score to Spain. In the latter case, adults are encouraged to improve their chances in the labour market, to participate to professional training courses or other types of course, and sometimes even to find an employment in the

⁵⁶ For example, in the case of Bremen we have considered the average monthly disposable income in Ecu in 1993 (Vogel 1997) as 1138 Ecu. To obtain a sort of monthly poverty line for a single person household, we took 50% of this amount. In the case of Germany, this threshold is equal to 569 Ecu per month. We then calculated the amount of the highest benefit given to a single person household (270 Ecu) and to a seven person household (1604 Ecu). Then we calculated the ratio Ω between each benefit amount and the "threshold" (0.47; 2.8). We have defined two scores for Bremen, for a one person household and for a seven person household, in the following way:

$$\text{Bremen score} = \frac{\Omega \text{ of Bremen} * 10}{\Omega \text{ of Sweden}}$$

In this way we have related the Bremen values to the Swedish ones, considered to be equal to 10, as they were the highest among our cases. Finally, we have calculated the average of the two scores obtained for Bremen. We used the same procedure for calculating the value for each context. Moreover, we must remember that the amount of benefit is considered without extra money for housing, but in those contexts where such integration is not provided, the final score is equal to the average score minus 1.

informal economy. Moreover they are often involved in training activities and other kinds of course aimed at their social and economic reinsertion.

Concerning the dimensions of social workers' evaluation, we have pointed out three more issues, that - as we said above - become more relevant in those contexts where we find welfare systems which are selective according to the category.

6) *Presence of particular conditions for households with young children.* In some systems social workers apply special criteria if there are young children within the household: either because the law makes it possible, or because they think the presence of young children represents a special qualifying dimension. In two contexts (Cosenza and Halle), we have assigned a low score, because the presence of particular conditions for households with young children seems to be related more specifically to being a lone mother than simply to the presence of young children within a poor household.

7) *Presence of family obligations.* This issue concerns the question of the so called "obliged kin" and more generally the weight of family (including kin) obligations within each context. Does public help represent the last resource to which individuals and families can turn to in case of need? As is well known, one of the strongest feature of the welfare systems in the Southern European countries is the central role assigned to the family in supporting the individuals. Public intervention is admitted only where the family and the safety net around it are not enough, or are defined as inadequate. It should be stressed that for this dimension, as well as for all the others, we have considered the actual functioning of the local welfare system. Thus, for example, we have assigned a low score to Turin because, even though in this town the responsibilities of "obliged kin" are defined by a national law, and also further enforced by a local law, *de facto* they are not applied by social workers, when they involve non resident kin. The medium value assigned to Halle means that this condition is applied only sometimes, and at social workers' discretion.

8) *Presence of "obliged" insertion.* In this case we have considered both the presence of an obligation to work and the extent of cutting (on amounts or durations) of benefits when recipients are unwilling to work. This dimension is different from that of point 5, above, insofar as it involves the idea of obligation. Recipients are "obliged" to seek "re-insertion", and in the terms defined by social workers and /or by the institutional rules, as a counterpart for receiving a benefit, with little room for negotiating what they are willing to do, or under what conditions.

The differences among the local welfare systems according to these dimensions are shown from figure 7.1 to figure 7.6⁵⁷

⁵⁷ Instruction for reading the "diamond" figures:

| | |
|---------|---------------------------------------|
| 7 to 10 | high level |
| 6 to 4 | medium level |
| 3 to 2 | low level |
| 1 | the dimension is absent or irrelevant |

Fig. 7.1 Germany

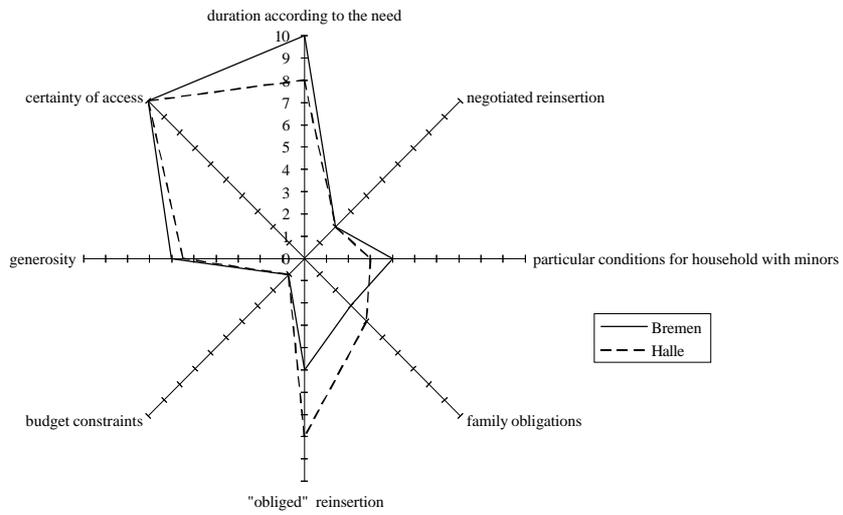


Fig. 7.2 Italy

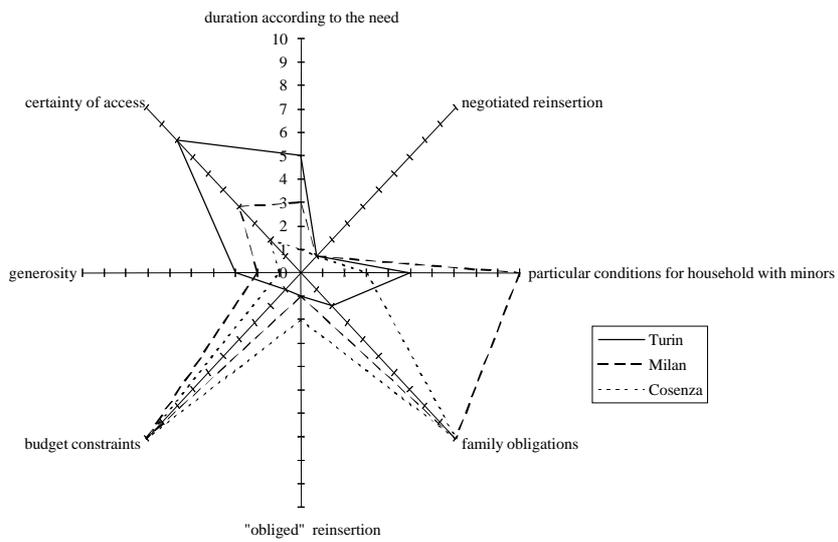
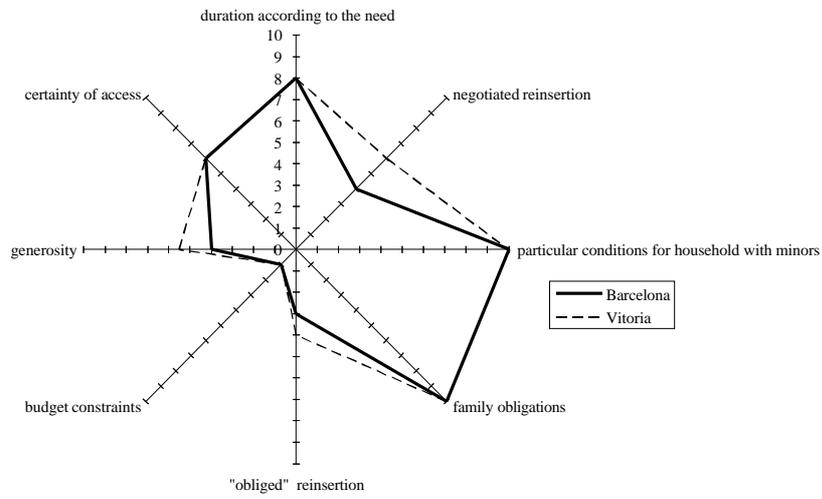


Fig. 7.3 Spain



**Fig. 7.4 Sweden
(Gothenburg-Helsingborg)**

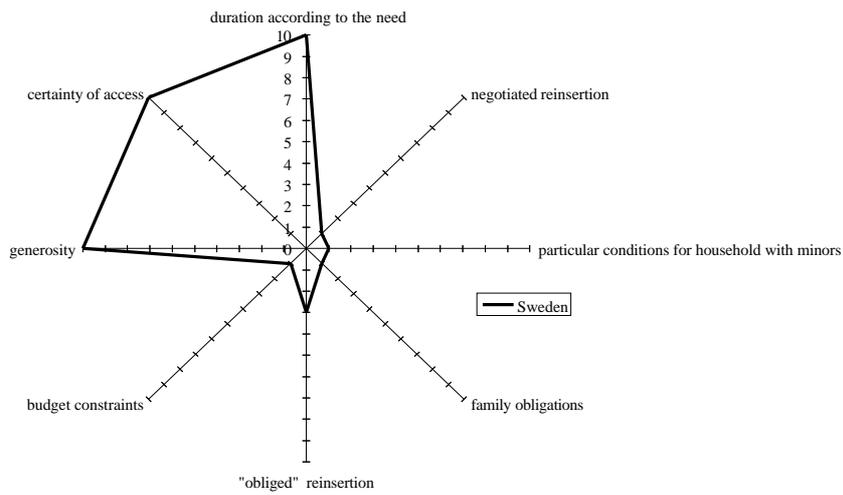


Fig. 7.5 France

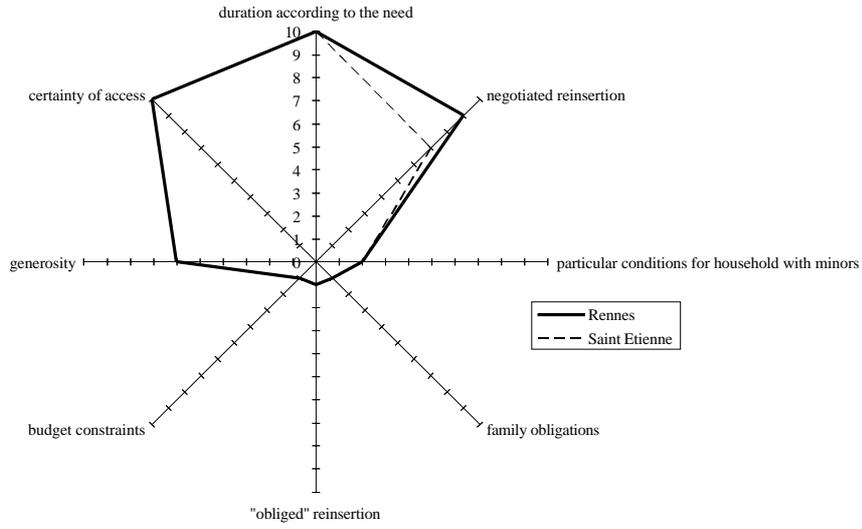
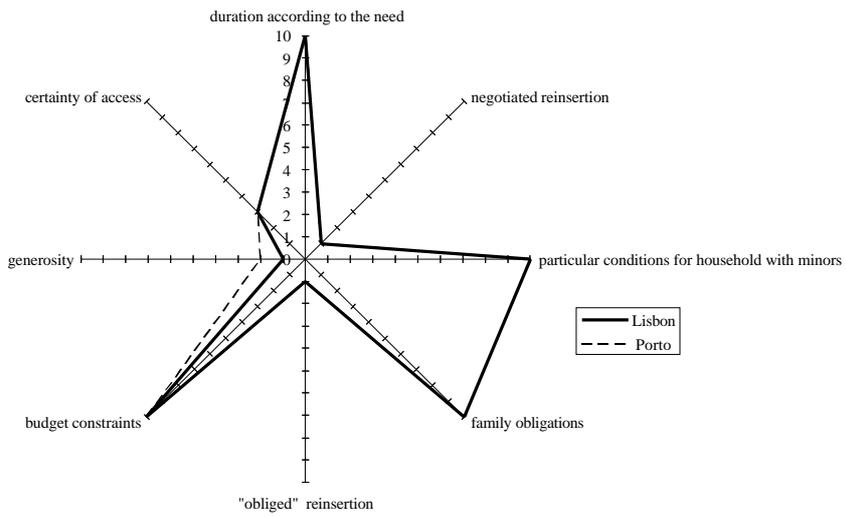


Fig. 7.6 Portugal



7.3. Do exits from welfare in a city vary by category?

First, we will look at the two German cities.

Figure 7.7 shows survival-curves referring to the first cash episode in Bremen for the categories which stand out as exiting welfare at a pace different from others. In selecting which categories to show we have used results from estimates of Cox-models explaining median duration of the first cash episode. The estimates are given in the Appendix.

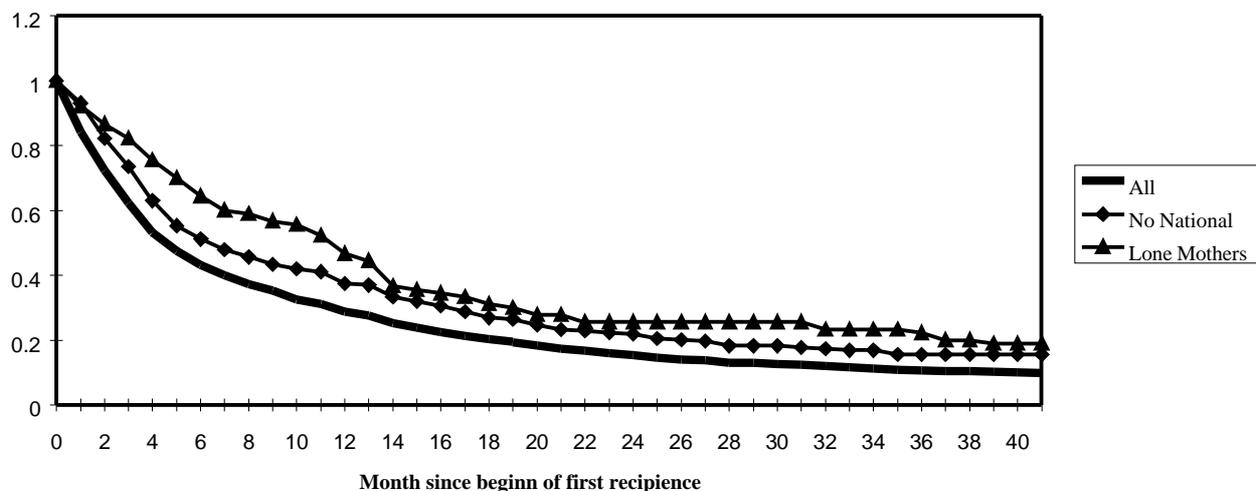
In this city, single parents stand out as exiting welfare more slowly than other recipients. In Chapter 6 we showed that single parents also run a higher risk of entering the measure. Thus, in Bremen single parents are more likely both to enter the measure and to remain longer in it, compared to other social groups. While half of all recipients in Bremen have exited welfare after 6 months, it took 12 months for single parents. Figure 7.7 also shows that, after 36 months, two out of five single mothers are still on welfare, a proportion twice as high as that for other claimants.

Economic incentives to exit welfare are relatively low for single mothers of a new born child in Bremen. They are entitled to benefits (including child-raising allowance) amounting to 830 ECU/month plus housing costs. However, as the child gets older, benefits decrease gradually, going down to 513 ECU when the child is 13 - 17 years of age. Taking a job in Bremen is also difficult for a single mother with a young child, since there are very few day care facilities for small children. It seems that if administrators of the measure put little pressure on single mothers to search for a job or take part in labour market programmes, following the lack of other opportunities and possibly a cultural model which values full time motherhood for small children.

Also foreigners exit welfare slower than the average claimant in Bremen, although the process is not as slow as for single parents. The difference between foreigners and natives is not large: the median duration differs by 2 months. The somewhat slower exit from welfare by foreigners is most probably caused by the greater difficulties for foreigners in finding a job. The estimates also show a tendency for single adults without children to exit welfare faster than the average claimant.

Also in Halle single parents exit social assistance more slowly than other recipients. However, the difference between single parents and the average claimant is smaller than in Bremen. An interesting finding is that periods on welfare for single parents in Halle are shorter than for single parents in Bremen (Rentzsch & Buhr, 1996). This should be seen in the light of the fact that mothers in the former GDR were participating in the labour force to a far greater extent than in West Germany. To be a working mother in the former GDR was both a positive gender model and facilitated by policy measures. For example, there were many more child care facilities than in West Germany and mothers of young children were entitled to special leave or to shorter working hours. Now, however, lone mothers in East Germany are said to be *the* losers of the unification of Germany. Their employment rates have dropped rapidly to approach the situation in West Germany. Yet women in East Germany still share the previous gender model, which involved participation in the labour market despite having small children. Thus, lone mothers in Halle possibly feel stronger cultural and social incentives to find a job and to be self-supporting than in Bremen, and hence to leave social assistance sooner.

Figure 7.7. Survivor Function of first Cash Episode for Categories in Bremen



Next we turn to the Italian cities.

Comparing Figures 7.8 and 7.9, we notice that the average survival function for Milan is much lower than in Turin. In particular, for Milan, we show survival curves (Figure 7.8) for singles without children, single parents and all. The main results are: shorter episodes for singles without children and longer periods for lone mothers. There are also weak signs of foreigners having shorter periods (the median differs for cash episodes, but not for dependency periods).

For Turin (Figure 7.9) the main results are: longer periods for singles and shorter periods for foreigners. The lack of a national system of social protection can explain these differences among the cities (see Fig.7.2). It should be stressed that the differences concern more the institutional level than the dimensions of social workers' evaluation. In Milan, the presence of a hard budget constraint and defined durations for specific groups of recipients indicate a less protective system in comparison with that of Turin.

The social system in Milan varies according to category, and different groups have to address their requests to different offices within the city. Thus, average durations could reflect more the distribution of claimants between the two different offices than the distribution between the four categories selected for our analysis: single adults and foreigners have a median duration of the first cash episode of 3.8 and 3.9 months respectively ("Adults in trouble" office - UAD) and lone mothers and couples with children of 6.3 and 6.0 months (Minors office).

Looking at the dependence periods in Milan, the differences between the four target groups become greater: lone mothers (median duration of first dependence episode 11.5 months), couples with children (8.3 months), foreigners (6.3 months) and single adults (4.0 months) The presence of children within the household, or being a lone mother, are considered more qualified needs in comparison with the needs of couples without children or single adults. However, the shorter durations in Milan than in Turin cannot be read as better chances to overcome welfare use, since they only reflect institutional constraints. In Turin, where a less categorical local welfare system exists, we do not find such constraints. In case of single adults, however, the local welfare systems admits only those who totally lack family ties and are isolated from relevant social networks to income support. Thus, we are in the presence not only of persons living alone, but of socially isolated individuals, whose capability to leave

welfare is low. A job in the regular labour market is difficult to find for persons with such characteristics. This is the reason for their longer than average periods of receipt of benefits.

It is possible to claim that also in the case of Cosenza exits are conditioned by the institutional level. In fact single able bodied persons and couples with children in a situation of economic need in this city are entitled to receive only an *una tantum* contribution of a very low amount. The local welfare system is more generous towards lone mothers. In the presence of economic and social difficulties, they are entitled to receive support for 18 months. But the actual duration of the support mainly depends on social workers' evaluation. Economic support may be stopped after a first period of six months if the recipient refuses to accept a job opportunity or if there is evidence of the presence of well-off parents or other relatives who might support her.

Figure 7.8. Survivor Function of first Cash Episode for Categories in Milan

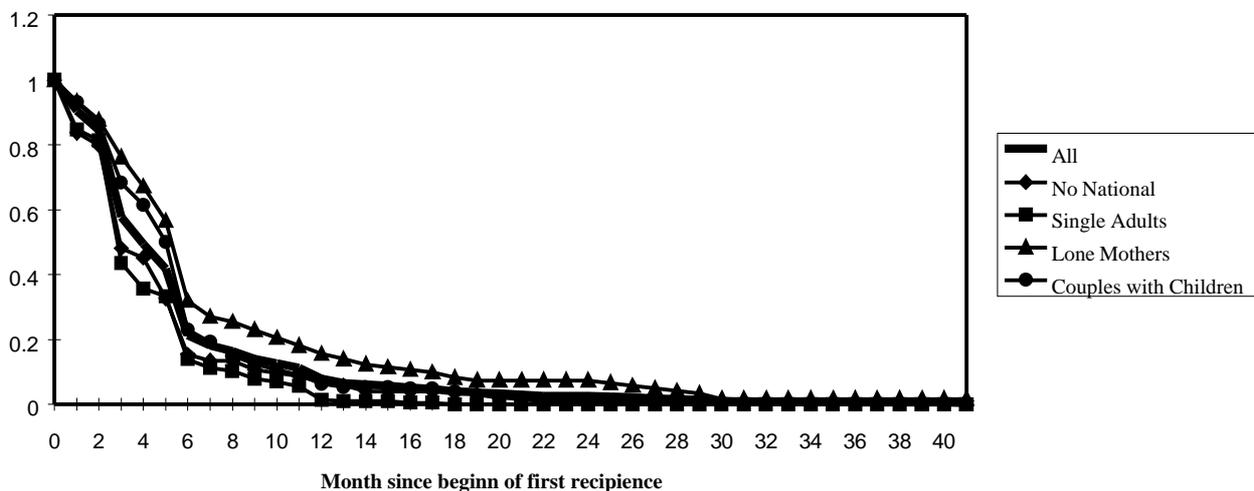
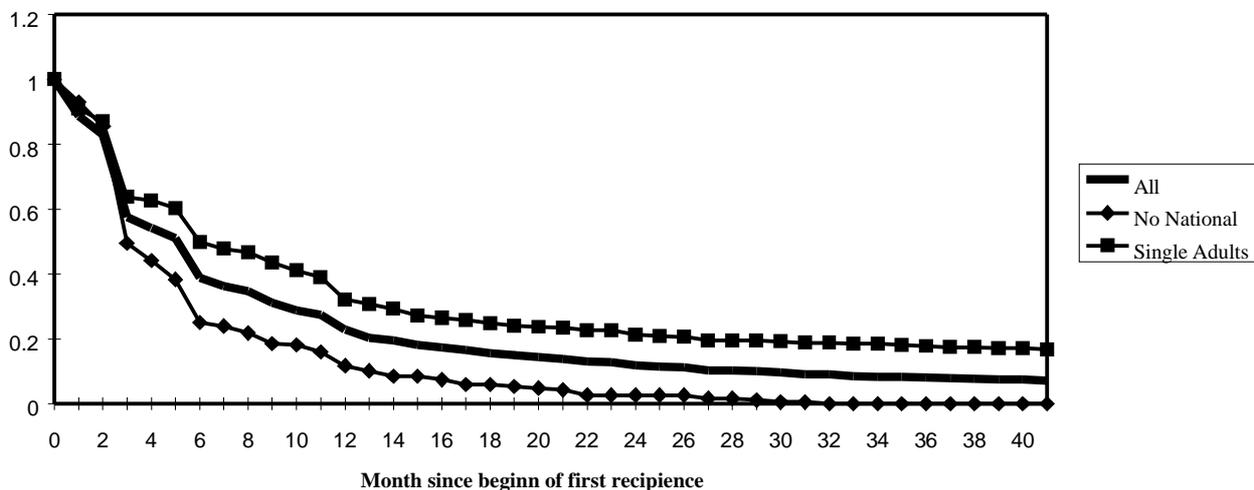


Figure 7.9. Survivor Function of first Cash Episode for Categories in Turin



It should be stressed that neither the “obligation to work”, nor the condition of “obliged kin” are formally stated by local regulations⁵⁸.

Turning to Spain we first look at Barcelona (Figure 7.10.) where the pattern seems to be fairly similar for the various categories. The exception seems to be couples with children. Some more differences can be seen in Vitoria (Figure 7.11) where it is found that single parents have longer periods on benefits and couples with children shorter.

Comparing Figure 7.11 and Figure 7.10, we can make two further considerations regarding these two Spanish cities. First of all, it can be stressed that the average survival function for all the recipients is much higher in Barcelona than in Vitoria. In Barcelona after 12 months we find 75% of all the recipients still on cash, while this percentage is 48% in Vitoria.

Below the average curve we find in both cities the curves for families with children, but with considerable differences in their durations: in Barcelona after one year we find 62% still on cash and in Vitoria 42%; after two years in Barcelona we still find 40% of this group, while in Vitoria the percentage is about 18%. In Vitoria, within a local welfare system where exits are faster compared with those in Barcelona, there are larger differences among the different target groups. The greater emphasis on family obligations in the city of Vitoria means that if a mother is alone, without strong ties or family support, she is considered to belong to one of the weakest target groups and will be supported more than other claimants. If she lives with her parents, however, she will not be supported by any Vital Minimum Income scheme. This consideration does not apply to the situation of Barcelona, where the episodes among lone mothers do not differ from the average.

If we look at the survivor function of first dependence episodes in Vitoria, the particular treatment of lone mothers is greater than when we simply observe the first cash episode (the distance from the average duration calculated for all groups increases). The differences become clearer if we look at the social assistance career as a whole. Probably, in the case of lone mothers, difficulties in becoming self-supporting through paid work play an important role both in increasing the duration of the measure and in social workers' decision to continue to grant them income support.

⁵⁸ However, we must remember that this condition is stated by the Italian law.

Figure 7.10. Survivor Function of first Cash Episode for Categories in Barcelona

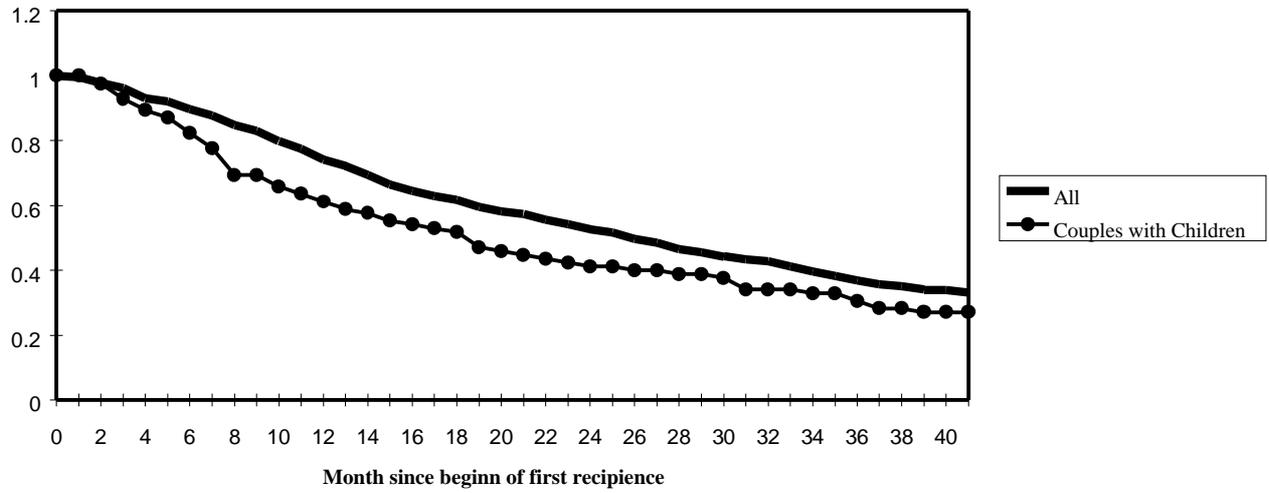


Figure 7.11. Survivor Function of first Cash Episode for Categories in Vitoria

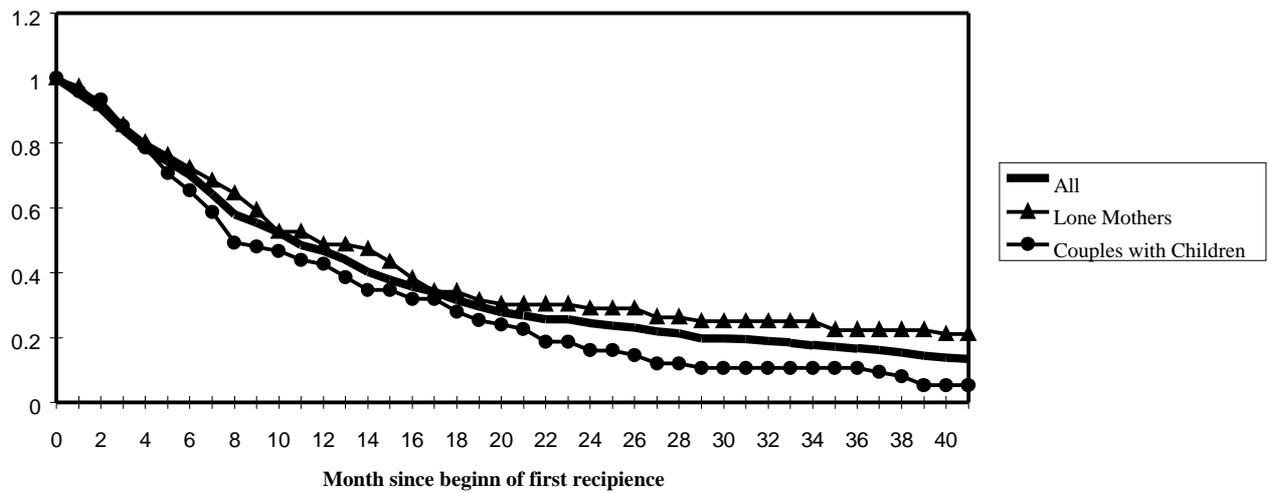


Figure 7.12. Survivor Function of first Cash Episode for Categories in Gothenburg

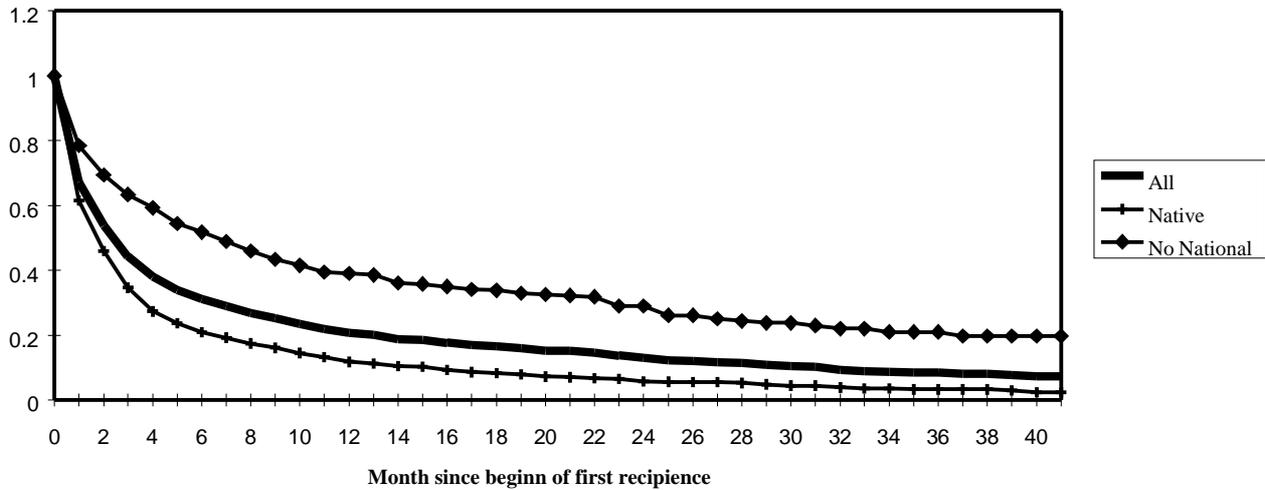
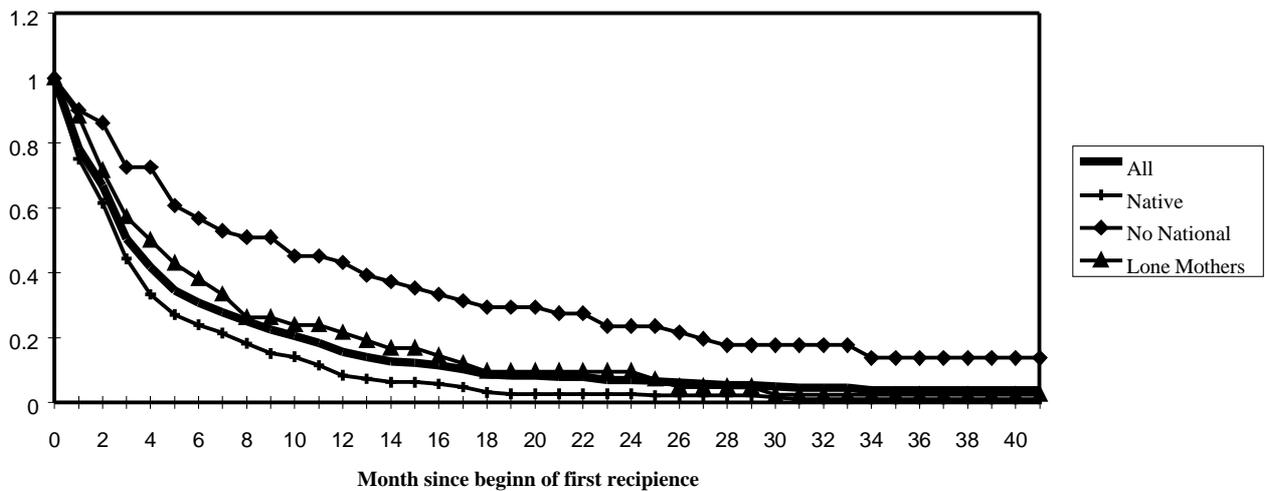


Figure 7.13. Survivor Function of first Cash Episode for Categories in Helsingborg



For the cities in Sweden we find similar pictures for both Gothenburg (Figure 7.12) and Helsingborg (Figure 7.13). Social assistance receipt has a much longer duration among foreigners than among natives. For example, while the median of the first cash episode for natives is 3 months in Gothenburg and 4 months in Helsingborg, among foreigners it is 8 months in Gothenburg and 10 months in Helsingborg. While less than one out of ten natives were still on welfare after 18 months in Gothenburg, this was the case for one out of three foreigners. Also the length of the dependency periods differs greatly between natives and foreigners.

The main reason for the slower exit of foreigners in the Swedish cities is probably the much greater difficulties immigrants face in finding a job in the Swedish labour market and therefore receiving earnings and being covered by social security (e.g. Aguilar & Gustafsson, 1994). It is well-known that during the 90s the immigrant population in Sweden had lower rates of employment than natives.

Immigrants also have higher rates of unemployment. The labour market situation of newly arrived immigrants is particularly difficult. Many have arrived to Sweden as asylum seekers or relatives of such persons.

In Figure 7.13 we have also shown a survival curve for single mothers in Helsingborg. This curve is very close to the average curve. However, when inspecting survival curves for the first dependency period, the difference is larger and in estimates of the Cox-models the coefficient for the variable single parent comes emerges as significant. Thus, there is a slight evidence of single parents in Sweden exiting welfare slower than other recipients, indicating that even in this country, notwithstanding the higher labour market participation by women-mother, and the higher availability of child care services, this group has a specific vulnerability to poverty.

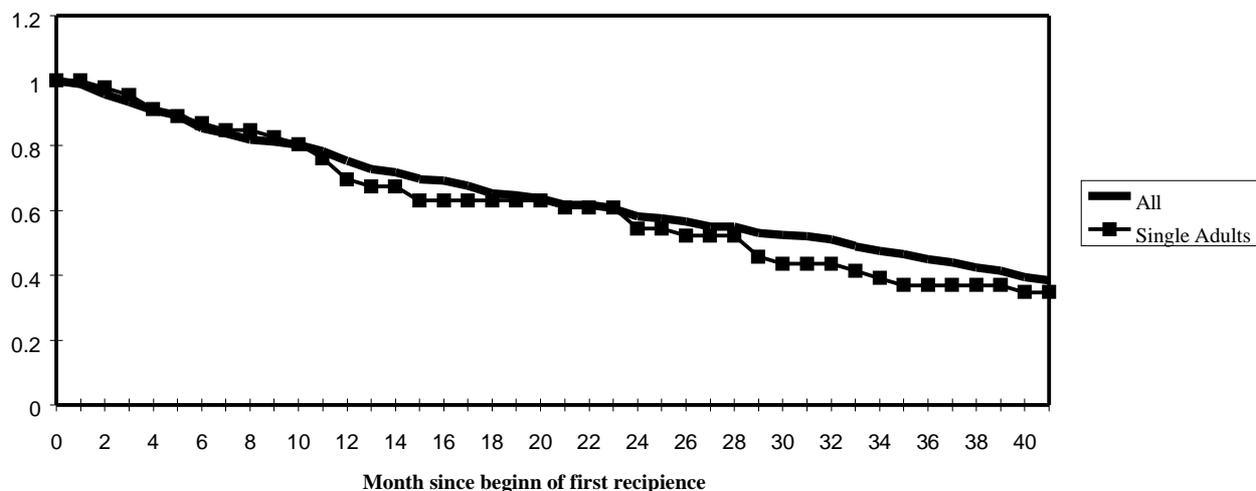
Table 7.2. RMI recipients in St. Etienne by duration and household type

| | > 24 months | 6-24 months | < 6 months | Total |
|---------------------------|-------------|-------------|-------------|-------------|
| Couples without children. | 4 36.4% | 2 18.2% | 5 45.5% | 11 100% |
| Couples with children. | 20 60.6% | 5 15.2% | 8 24.2% | 33 100% |
| Lone adults | 23 31.3 | 33 44.6% | 18 24.3% | 74 100% |
| Lone mothers | 19 51.4% | 11 29.7% | 7 18.9% | 37 100% |
| Total | 66 42.6% | 51 32.9% | 38 24.5% | 155 100% |

For the French cities we have only small samples, which do not permit the analysis of differences between categories in Rennes and Dreux. As discussed in Chapter 6, the French data have been collected in a different way (from interviews and not from social assistance archives), so comparisons cannot be made with the data and results for the other cities. Here we simply point to differences between categories within the French sample considered in its own right. In Saint Etienne (Table 7.2) both lone mothers and couples with children seem to stay longer on welfare than other categories. In giving this result we have to stress that social workers in France may not decide on the duration of benefits, because this is defined legally and nationally. Among the able-bodied, only lone mothers with children below three years old and separated women with children in economic need are entitled to extra benefit (over and above RMI).

They receive a more generous measure (API) until the child is three or for one year after separation or divorce. In general, in these cases the beneficiary is under no obligation to work or to look for a job. She has to be a good homemaker and mother, but the social services' controls are rare. Longer durations by lone mothers in RMI reciprocity, cannot be explained, therefore, by some kind of categorisation within the measure itself, but to the specific difficulty this group experiences in becoming self-supporting through the labour market, and possibly the lower efficacy of insertion programs offered to this group at the local level (see e.g. Chaupain and Guillot 1998).

Figure 7.14. Survivor Function of first Cash Episode for Categories in Lisbon



Turning to the cities in Portugal we cannot go into much detail, mainly because of the small sample size for Lisbon and lack of data for Porto. Analysing data for Lisbon, we find slight signs of the first cash episode being shorter for single adults without children (Fig. 7.14). Thus, for the Portuguese cities we have no solid evidence of exits from welfare varying by category. But any observation concerning exits in these cities has to take into account the fact that the local welfare systems in the period we are considering were very weak and highly discretionary. The generosity of the system is the lowest among the countries examined (see Fig.7.7). It should be stressed that the general system of protection is currently changing, and since 1996 new supporting measures have been introduced, more in line with the prevailing criteria in other European countries.

We turn now to the analysis of how welfare patterns differ by category city for city, considering only cases for which we have comparable longitudinal data and where coefficients are significant (see Appendix). This means that we consider the following cities: Barcelona, Bremen, Gothenborg, Helsingborg, Milan, Torino and Vitoria. When analysing foreigners, we omit Vitoria because of the low number of cases.

7.4. Lone mothers exiting welfare

Although single fathers exist, most single parent families consist of a mother and her child(ren). Several processes may lead to the formation of a single parent family: in many cases single parenthood results when the parents separate (before or after the birth of the child). But also the death of one parent or voluntary lone motherhood can lead to a lone mother family being formed.

Single parenthood is neither a homogeneous nor a static condition. Often single parents find a new partner, some single parents may receive some support from the other non (or no longer) cohabitant parent. They may also receive support from kin. Thus, a lone mother is not necessarily alone in a social sense. Moreover, since there are considerable fixed costs for a household and many single parents are in a weak economic situation, many share households with other members. A strategy for a considerable number of young single mothers is to live in the household of their parents. A middle-aged divorced mother can find it advantageous, or have moral obligations, leading her to take her aged mother into the household.

Many lone mothers obtain their living from paid work. However, there are remarkable differences across the countries investigated, at the national and local level. The lowest proportions are found in Italy and Spain,⁵⁹ where slightly more than one out of two single parents are employed (Vogel, 1997). The other extreme is Sweden, where three out of four single parents have a job. In between are France and Germany where two out of three single parents are gainfully employed.

From the legal point of view, lone mothers have higher welfare protection than recipients belonging to the categories we analyse in the next sections. Transfer payments are typically more important for lone mothers than for couples with children. There can be a court award or an agreement stating that the ex-spouse has to pay alimony. Some countries have introduced advanced systems guaranteeing single parents maintenance payments. Furthermore, when lone motherhood has occurred because of the death of the father, widow's pensions are more often paid. Similar to other families with children, lone mother families qualify for child allowances and benefits replacing income loss due to the care of a new born baby. Since the child benefit systems vary nationally in the degree of generosity and universality, the specific package of benefits available to parents in general, and to lone mothers in particular, makes a great difference to the economic vulnerability of lone mothers. This is in addition to differences caused by the existence or not of advance maintenance payments, the availability of reliable and inexpensive child care, as well as by participation into the labour market (see e.g. Lewis 1997).

Having a low income in relation to household size, many lone mothers have access to other income tested benefits, for example housing benefits.

Although many lone mothers can earn enough to live through work, or through substantial sums received as transfer payments, lone parent families have a high risk of being poor. In many countries ex-husbands do not pay the alimony they should, and widow's pensions - as well as other welfare benefits - can be too low to make ends meet. Interestingly enough, although labour force participation rates of women in general, and lone mothers in particular, vary greatly between the countries investigated, it seems that everywhere lone mothers face higher risks of being poor than the population as a whole. This emerges from a recent study based on the European Household Panel and Nordic SLCs, using data for 1994, and using relative poverty lines defined as a percentage of each country's average income (Vogel, 1997). The study also shows large international variations in relative poverty rates for single parents. The highest rates are reported for Germany and Spain, the lowest are for Sweden.

For all these reasons, in all the cities investigated lone mother families make up a considerable proportion of all recipients. The proportion is highest in Barcelona, where one out of four claimants is a lone mother family. In Vitoria this figure is one out of five claimants. The lowest proportion is found in Turin, where no more than one out of twelve recipients is a lone mother family. Obviously this does not mean that in Turin lone mothers are at lower risk of becoming poor.

Table 7. 3. Are periods of welfare different among single parents compared to all recipients?

| | Cash episode | | Dependency period |
|---------------|--------------|--------|-------------------|
| Germany | | | |
| Bremen | Longer | | Longer |
| Italy | | | |
| Milan | Longer | Longer | |
| Turin | ns | ns | |

⁵⁹ Although in Italy the proportion of lone mothers in the labour market and working is higher than that of married mothers: 60.4% compared to 42.8% in 1993. See Zanatta 1997, 253.

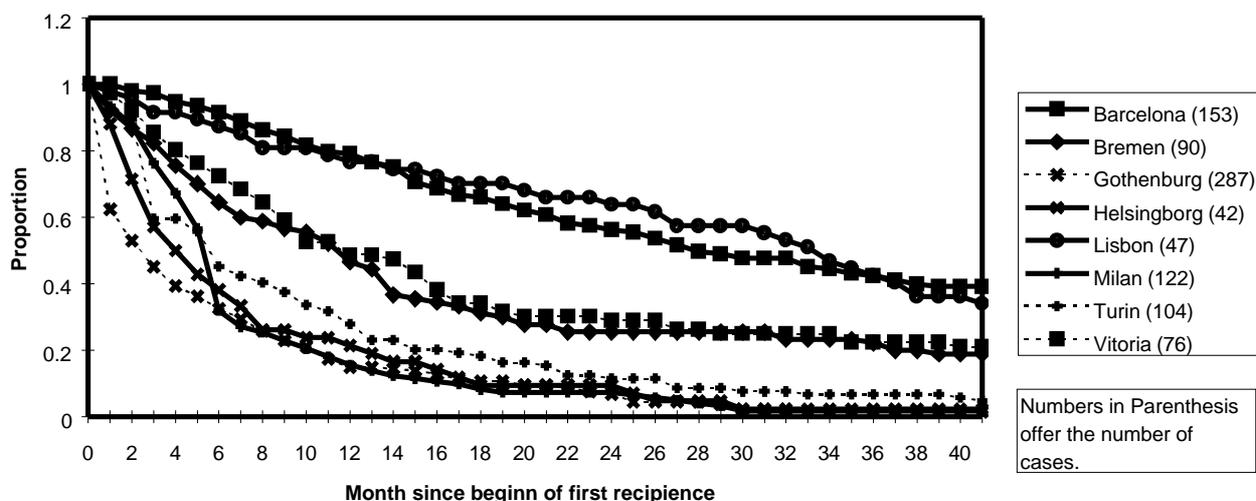
| | | |
|--------------------|----------|----------|
| Spain | | |
| Barcelona | (Longer) | ns |
| Vitoria | Longer | Longer |
| Sweden | | |
| Gothenburg | ns | ns |
| Helsingborg | ns | [Longer] |

Explanations: ns = no significant difference. () indicate significant difference from zero at the 10-percent level in one specification, but not in the other. [] indicate significant difference from zero at 5-percent level in one specification, but not in the other (see appendix D).

We now turn to our second question and investigate whether there is a general pattern across the various cities to how fast single parents exit welfare. In Table 7.3 we summarise the results obtained from Cox-models explaining the median of the first cash episode, or the median of the first dependency episode. We worked with two specifications; the second also includes the age of the household head (see the Appendix). For no single city have we found an indication of single parents exiting welfare faster than the average recipient. On the contrary, for Bremen, Milan and Vitoria there are clear signs of single parents exiting welfare more slowly than the average claimant. For Barcelona and Helsingborg there are weak signs of single parents exiting welfare more slowly. These data are consistent with the fact that the average poverty risk is higher for lone mother households in many of the cities we are observing. Only in Turin and Gothenburg there are the no signs of single parents exiting welfare at a pace different from the average. Considering the situation in Gothenburg it must be stressed - as we have said above - that in Sweden lone mothers have higher chances of getting a job, but this is not the case in Turin. In Turin, as in other contexts, lone mothers are exposed to a higher poverty risk, but we have to consider that social services are more selective in order to admit other categories, e.g. single adults and couples with children. Within these last categories, only the cases which have the great socio-economic problems are entitled to receive economic support.

The data confirm the specific vulnerability of this group of recipients, indicating that the combination of gender (i.e. being a woman) and the sole responsibility for everyday child care can hamper opportunities to become self-supporting - or at least require additional supporting resources in terms of social services, training or re-training, and so forth. Further analyses by types of lone mothers (in terms of origins of lone motherhood, age, previous work history and so forth) might furnish a more disaggregated view of this group and of their relative resources and options (see e.g. Lewis, 1997, Barbagli and Saraceno, forthcoming)

Figure 7.15. Survivor Function of first Cash Episode for Lone Mothers



Finally we turn to our third question: Does the ranking of cities, with regard to the speed with which all claimants exit welfare, apply to the exits of single parents? Figure 7.15 shows the survival curves of the first cash episode for single parent families. It turns out that this figure is rather similar to the one constructed for all claimants. The main exception is in the ranking of Bremen and Vitoria; exits among single parents are slower for single parent families in Bremen compared with Vitoria.

Despite the differences in the average length of benefits for this group of recipients, it should be stressed that in all countries - and in particular within the Southern welfare systems - the presence of small children tends to entitle lone parents to other kinds of support measures, which should be considered as well in the total social assistance package. For example, in Barcelona this category is more carefully considered by social workers since a good support from the social services can make a great difference to the mother and the well-being of her children. Support is given in all possible forms: (a) helping to find small incomes complementary to the Minimum Income, (b) legal support to get a proper separation from the husband, if that is what the woman wants, (c) income support to help the children to get grants and a proper education, (d) mediation with her family, if she wishes, (e) psychological support, etc. In Turin, as in Bremen and Halle, the presence of children below a certain age (1 year in Turin and 3 years in Germany) gives entitlement to special, and more generous, monetary measures.

7.5 Exits from welfare by couples with children.

Many persons live in two parent families receiving income from earnings. Typically the husband works full time and in many cases there are also earnings from the wife working full time or part time. However, there are large cross country differences in the gender division of labour between spouses, and particularly in the exclusivity of homemaking for adult married women. While full time homemakers are difficult to find in Sweden, they are the majority among two parent families in Spain and Italy (Vogel, 1997), although this proportion is declining among younger cohorts, particularly in the more developed urban areas (for Italy Centre-North). There are also substantial national differences in how couples with children are aided financially by transfers and by exemptions and other allowances in the income tax system.

In spite of these differences, we can assume that in the contexts we are considering, the presence of both parents is generally a condition which improves the chances for social economical insertion for the

household as a whole. These households can be supported by a double income and , at the same time, a more advantageous domestic economy may develop in comparison to lone parents' households. Generally these households are embedded in the strong ties of kinship and more involved in neighbourhood networks (Milardo 1989, Duck 1990, Steinmetz 1988). For all these reasons couples with children are, from an economic point of view, less poverty prone than single parents. This is shown also by results of the European Household Panel and Nordic SLCs for 1994 (Vogel, 1997), where poverty rates among couples with children are similar to those for the entire population. They are thus generally lower than for single parent families. The highest poverty rates among couples with children are reported for Italy and Spain (where a low percentage of married mothers are in paid work, and child benefits are low, means tested and depend on category), the lowest for Sweden.

However it must be stressed that this category is not homogenous. A couple can have severe financial problems if they have a large number of children. In Italy, for example, a couple with three or more children can show high (and sometimes very high) risks of being poor, particularly if living in the South (Negri and Saraceno 1996, Commissione di indagine sulla povertà 1997).

Since they are a very numerous category, couples with children make up quite a large proportion of welfare recipients in all the cities investigated. Currently, in Bremen, Milan and in Turin there are more couples with children than single parents on welfare. In Gothenborg, Helsingborg and Vitoria there are as many couples with children as single parents on social assistance. Only in Barcelona are there fewer couples with children than single parents among the claimants.

Table 7. 4. Are periods of welfare different among couples with children compared to all recipients?

| | | Cash episode | Dependency period |
|--------------------|-----------|--------------|-------------------|
| <i>Germany</i> | | | |
| Bremen | ns | ns | |
| <i>Italy</i> | | | |
| Milan | ns | Longer | |
| Turin | ns | ns | |
| <i>Spain</i> | | | |
| Barcelona | | (Shorter) | ns |
| Vitoria | [Shorter] | Shorter | |
| <i>Sweden</i> | | | |
| Gothenburg | ns | ns | |
| Helsingborg | ns | ns | |

Explanations: ns = no significant difference. () indicate significant difference from zero at the 10-percent level in one specification, but not in the other. [] indicate significant difference from zero at 5-percent level in one specification, but not in the other (see appendix D).

Is there a general cross-city pattern in how fast couples with children exit welfare in comparison to the general pattern for the city? One could imagine that considering their higher chances of economic and social reinsertion, exiting welfare should be faster. The results from estimating the Cox-models summarised in Table 7.4, however, show few examples of differences in relation to the general pattern for a city. The only signs indicating that couples with children exit welfare more quickly are found in the Spanish cities. Actually, for no city is there a clear sign of both the first cash episode and the first dependency episode differing from periods for other recipients. In Milan, we even have longer dependency periods.

In order to understand the meaning of these data, we have to consider that the mechanisms which regulate the durations of the measures for couples with children in the local welfare systems can be much more complex than those for the lone parents we have discussed above. Let's discuss them step by step.

First of all, if it is true that generally these households have better social reinsertion chances, this means they apply to social services only when they have to cope with a large number of problems. Thus, within this category, those who apply for public support can have serious non economic problems that make their reinsertion chances as low as those of more poverty prone types of claimant. If we look at the results of the follow-up interviews, this hypothesis seems to be confirmed in several cities. Among couples with children receiving income support, we very often found other problems in addition to simple economic need: for example, alcohol or drug problems, serious illnesses or severe social marginalization connected with the former imprisonment of one parent, and so on. In some cities (for example the German ones), however, this seems not to be the case.

Moreover, the criteria for admission to welfare of couples with children might have a crucial role in explaining why couples with children do not exit welfare any quicker than other beneficiaries in those category selective systems, where economic need must be accompanied by other "more serious" problems in order to qualify as need. Where the dimension of the "obliged kin" is particularly relevant (as in Barcelona, Vitoria, Milan and, to a lower degree, also in Turin), a couple with children must be in

high social isolation, or have a particularly large number of non economic problems in order to receive support from the local welfare system.

It is possible to argue that in several contexts our findings are the result of social assistance mechanisms - formal or informal - which lead to the selection of cases which have the largest problems of economic and social reinsertion. Thus, even if couples with children are not more poverty prone than other groups, there are no reasons to think that those on welfare are likely to have shorter periods of assistance.

Differences in the speed with which couples with children exit welfare and the general pattern of the city also depend on the features of the context. Where a widespread informal economy exists (as in Spain), couples with children, even when multi-problematic and marginalised, may have better opportunities to obtain income through their own work efforts. In these contexts, in fact, the chance that at least one adult finds an occupation, however low paid and insecure, is higher than that of lone parent families, due to the heavy caring responsibilities of the latter.

One more issue concerns the presence of young children within these households. As we mentioned above, the presence of young children is often a qualifying condition which increases the entitlements for obtaining welfare benefits. Therefore, it is possible to have longer periods on welfare for couples with children in those systems where there are particular conditions for households with minors (as in the Spanish cities, Milan and, to a certain degree, Bremen and Turin - see Figures 7.1, 7.2, 7.3). But in order to transform these aspects into actual differences from the general pattern (for the whole recipient population) we have to consider some more circumstances.

First of all, within these families one able bodied adult male is always present and he (especially in the southern cities) is expected to act as a “breadwinner”: that is, to provide for the whole family. For this reason, men in these households may be under greater pressure both to fulfil the “working obligations” attached to the benefit and to participate in negotiated reinsertion programmes, where these exist (see Fig. 7.1, 7.3, 7.5). Thus, where both these dimensions are present (as in the Spanish context), it is more likely that couples with children exit quicker, despite the presence of minors within the household. This happens more easily where strategies for reinsertion can rely on an informal economy, since at least one member of the couple has “good” opportunities to be employed, even if in a highly unprotected system.

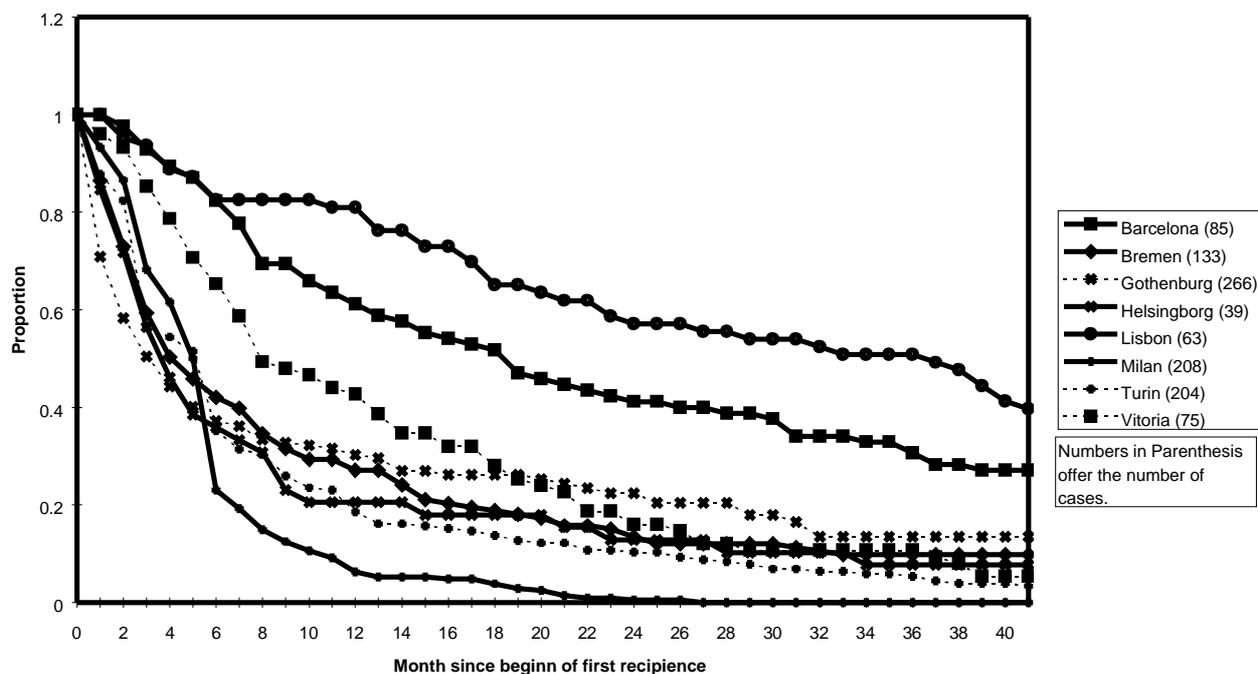
Let us now turn to how the mechanisms discussed might contribute to the results shown in Table 7.4. Generosity towards minors, together with a greater marginality of the cases which are admitted by social workers, lead to longer periods on welfare especially in cities like Milan. Here, the different mechanisms that we have considered above combine in such a way as to promote longer durations for couples with children in comparison to the average durations of other groups of recipients. The local welfare system is very sensitive to the problem of minors and the obligation to work is not very strictly applied. Moreover, niches of the informal economy (where some kind of work can be found, even by the more marginalized groups of the population) seems to be less available than in other parts of Italy. In Milan the informal economy seems to offer resources mainly to immigrants.

In the Spanish cities, mechanisms affecting durations combine together in shortening the length of reciprocity for couples with children compared to other groups of recipients. Here these families, even when they have a number of problems, seem to have a relatively greater strength in combining resources from both the formal and informal economy. Moreover, information collected through the vignettes indicate that, through the mediation of the high discretionary power of social workers, in Barcelona, and to a lesser degree in Vitoria, neither “obligations to work”, nor “negotiated reinsertion” (also in the informal economy) are always strictly applied. We must remember that speaking about the relative

strength of couples with children within the Spanish cities does not mean that in comparison to the other countries these families have shorter periods on welfare. On the contrary, the profile of this Spanish group of recipients - see Figure 7.16 - appears to be weaker than elsewhere. Longer reciprocity is common among all Spanish groups compared with those of other countries.

Something more should be said about the situation in Vitoria. Fig. 7.16 suggests that different local welfare systems can act in such a way that recipients remaining longer on welfare have characteristics which differ greatly from those of the whole population receiving income support at the beginning of reciprocity. This is more likely in those contexts where persons have a high probability of finding a working reinsertion opportunity through social assistance services or in contexts where the opportunity to get a job are relatively high. In these systems, those who stay longer on welfare are the people who have greater problems in getting a job. In other contexts, which are less efficient in reinsertion policies, or where there are not so many opportunities on the labour market, differences between those who remain longer and those who go out quicker are less pronounced. Thus, if we compare the exiting risks in a relatively rich context, such as Gothenburg, we can see that, after twenty months, those who are still on welfare do not have exit risks which differ so much from those we can find in Vitoria (where during the first months, couples with children continue on welfare longer than in many other cities).

Figure 7.16. Survivor Function of first Cash Episode for Couples with Children



In Bremen, Turin, and in the Swedish cities there are no reasons to think of couples with children exiting welfare at a pace different from all the other recipients. Results from the follow up interviews seem to confirm that, as we said above, these families have so many complex problems that they are not more able than other groups to find a social and economic reinsertion. Among couples with children also in the Swedish cities we find a combination of problems (such as health problems or relational isolation connected with immigration) in addition to economic need. Yet, in these systems the presence

of young children, which usually tends to extend the durations, is taken into consideration less, as well as the principle of “obliged kin”.

7.6 Exits from welfare by single adults without children

Single, able-bodied adults without children are, more than any other adult, expected to be self supporting through work. In case of unemployment or sickness there may be transfer payments from social security to replace income losses. Outside these circumstances, however, public sector transfers are targeted to this social group only exceptionally. Institutionally regulated general means tested minimum schemes may reduce single adults’ entitlement on the basis of age, excluding young adults.

Historically, young unmarried adults have lived with their parents. Today there are, however, very large cross country differences in this respect. In the northern countries most young adults live separately from their parents and are supposed to be economically self-sufficient, while this is not always the case in the southern countries. This difference also shows up in very large cross country differences in the proportions of the population that live in one person households. While only 2 percent of adults aged 16 - 64 in Spain live as single adults, in Sweden as many as 15 percent do so (Vogel, 1997, De Sandre 1997).

Against this background, it is no surprise that single adults without children make up very different proportions of the recipients in the cities investigated. While as many as two out of three recipients in Gothenburg are single adults without children, the figure is less than one out of five in Turin. The proportion is only slightly higher in Milan and Vitoria.

Table 7. 5. Are periods of welfare different among single adults without children compared to all recipients?

| | Cash episode | Dependency period |
|--------------------|--------------|-------------------|
| <i>Germany</i> | | |
| Bremen | Shorter | Shorter |
| <i>Italy</i> | | |
| Milan | Shorter | Shorter |
| Turin | Longer | Longer |
| <i>Spain</i> | | |
| Barcelona | [Shorter] | Shorter |
| Vitoria | (Longer) | ns |
| <i>Sweden</i> | | |
| Gothenburg | ns | ns |
| Helsingborg | [Shorter] | ns |

Explanations: ns = no significant difference. () indicates significant difference from zero at the 10-percent level in one specification, but not in the other. [] indicates significant difference from zero at 5-percent level in one specification, but not in the other (see appendix D).

In Table 7.5. we summarise the results estimating the Cox-models with respect to how fast single adults without children exit welfare. The results point in different directions. For Turin the results show clearly that single adults without children exit welfare more slowly than other claimants. On the other hand for Bremen, Barcelona and Milan, there are clear signs in the opposite direction. Also the estimates for Helsingborg indicate a quicker termination of welfare, although this does not occur when

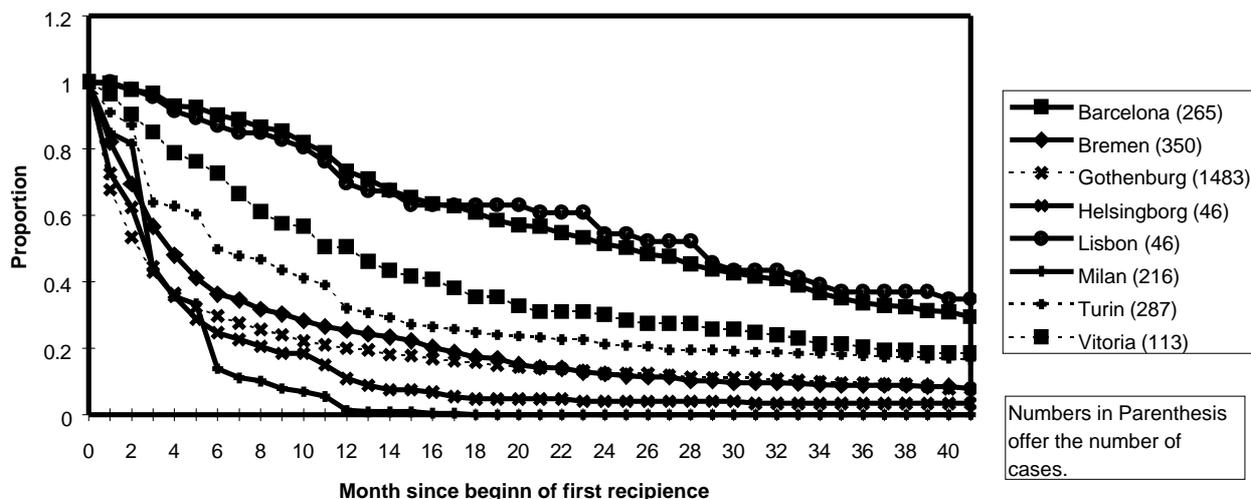
the age of the household head is included in the model estimated. For Vitoria and Gothenburg there are no signs of single adults without children exiting welfare at a different pace from others.

These results can be explained by mechanisms that are similar to the ones we discussed for couples with children. First of all, it can be observed that lone adult recipients might have less access to family support, which is why these persons can be more easily displaced by problems of reinsertion in the labour market. This happens mostly in those welfare systems where the level of protection against unemployment is particularly low or there is a distributive distortion between social benefits for workers in the regular labour market and social benefits for those looking for their first job, the long term unemployed, or for those employed in the black economy, who cannot be covered by social security. Where such mechanisms are in place, it is more likely that single adults ask for social assistance simply out of economic need. That is, their overall capabilities to work and to be self supporting are not necessarily hampered by . Looking at the follow up interviews, almost in every city studied, problems of alcohol or drugs or severe marginalisation seem to be less widespread among this group of recipients (in comparison with recipients belonging to the “couple with children” group). This fact can explain why, in many of the local contexts analysed, this group has welfare spells which are sometimes shorter than the average length. But, obviously, these persons can exit quicker only if economic opportunities give them enough chances to find a job.

On the contrary, in countries where the social security system offers better coverage, single adults asking for social assistance may be in between working spells, and therefore in between periods of social security coverage. On the other hand, they may represent the most vulnerable sector of the unemployed: the low skilled, older workers, or the low skilled youth with no, or little, work experience, who have a hard time finding a (new) job, and are therefore returning under the protection of social security. While the former are likely to have a short period on social assistance, the latter are more likely to stay longer (except in those contexts where there are specific time limits). In fact, single able-bodied adults possibly represent the most heterogeneous category of social assistance recipients both between countries and between individual cities.

There is another circumstance which tends to shorten the length of social assistance episodes. In many places incentives to exit welfare for able-bodied adults are stronger, because these persons are expected to earn their living and to provide for their own maintenance without asking for public subsidies. For example, in Barcelona, this group is considered transitory and encouragement is given to find work reinsertion. More generally, we can assume that these circumstances apply in all those contexts - as in Spain - where the “obligation to work” or “negotiated reinsertion” are present.

Figure 7.17. Survivor Function of first Cash Episode for Single Adults



Within this general framework, Turin and, to some extent, Vitoria, as we see in Table 7.4, seem to be exceptions. Single adults have higher survival curves than the average. The reason is once again connected with the characteristics of the local systems which, being highly categorical and selective, *de facto* admit only the weakest claimants. These, in turn, because of their high social and professional weakness, have greater difficulty in finding their way out of welfare. Follow-up data show in fact that, among persons belonging to this category, problems of health and alcoholism are widespread.

It should be stressed that all the local welfare systems studied (even those without formal limitations to access) consider able bodied single adults as the most undeserving category among the claimants and, even if there is no formal obligation to work, pressures to exit welfare are strong. Thus, only those who are really weak, because of lack of kinship and social ties, or because they have no possibilities of being reinserted in the labour market (since they have a range of problems and shortcomings, in addition to economic needs) enter welfare and stay long.

Finally we turn to our third research question: Is the pattern of cross city welfare duration observed for all claimants also applicable to the duration of social assistance among single adults without children? Results for the first cash episode reported in Figure 7.17 give a rather similar picture to that based on all claimants. Periods in Barcelona are the longest, followed by Vitoria and Turin.

7.7 Immigrants⁶⁰ exiting welfare

The six cities investigated differ in relation to experiences of international migration, which has produced immigrant populations differing in size, origin and duration of stay in the host country. During the 50s, 60s and the beginning of the 70s many flows of workers with families moved from Mediterranean countries to Northern Europe. Italy and Spain were senders of international migrants, while receiving few immigrants. In West Germany there were substantial efforts to actively recruit workers from abroad. Also Sweden experienced a substantial influx of work immigrants. In this case, however, the most important sender country was Finland, within a framework of free mobility within the Scandinavian countries, in combination with differences in GDP per capita.

⁶⁰ We consider all non nationals on welfare as immigrants, without distinguishing between EU and non-EU foreigners, because it is impossible to differentiate between them in every local contest.

International migration flows during the 80s and 90s have differed in many respects from those of the preceding decades. Out-migration from Italy and Spain is now substantially lower than in-migration, although these countries continue to have smaller proportions of foreign born population than Germany or Sweden. At the same time, the immigration flows to Germany and Sweden have changed in many respects. Asylum seekers, rather than work immigrants, have become the majority of immigrants. As a consequence, many recent immigrants to Germany and Sweden originate from distant, non European and non industrialised countries. Since they find difficulties in finding a job, many rely on welfare for their maintenance.

Some immigrants are not entitled in general to payments from the systems we are studying here. One example is asylum seekers waiting for a residence permit, who are entitled to other programmes specifically targeted to them. Another category is people who live in the host country illegally. Outside these exceptions non nationals and non EU citizens are not treated as a special category in the welfare systems of the cities studied, although they may have to fulfil a required period of residence before they may apply for social assistance.

The proportion of foreigners among social assistance recipients differs considerably across the cities investigated. They represent as few as 5 percent in the Spanish cities, while at the other extreme, in Gothenburg one out of three recipient is foreign. Also Bremen has many foreign recipients (one out of four) and in Helsingborg one out of five recipients is foreign.

Table 7. 6. Are periods of welfare different among foreigners compared to all recipients?

| | Cash episode | Dependency period |
|--------------------|--------------|-------------------|
| <i>Germany</i> | | |
| Bremen | longer | { longer } |
| <i>Italy</i> | | |
| Milan | { shorter } | ns |
| Turin | { shorter } | (shorter) |
| <i>Spain</i> | | |
| Barcelona | ns | ns |
| <i>Sweden</i> | | |
| Gothenburg | longer | longer |
| Helsingborg | longer | longer |

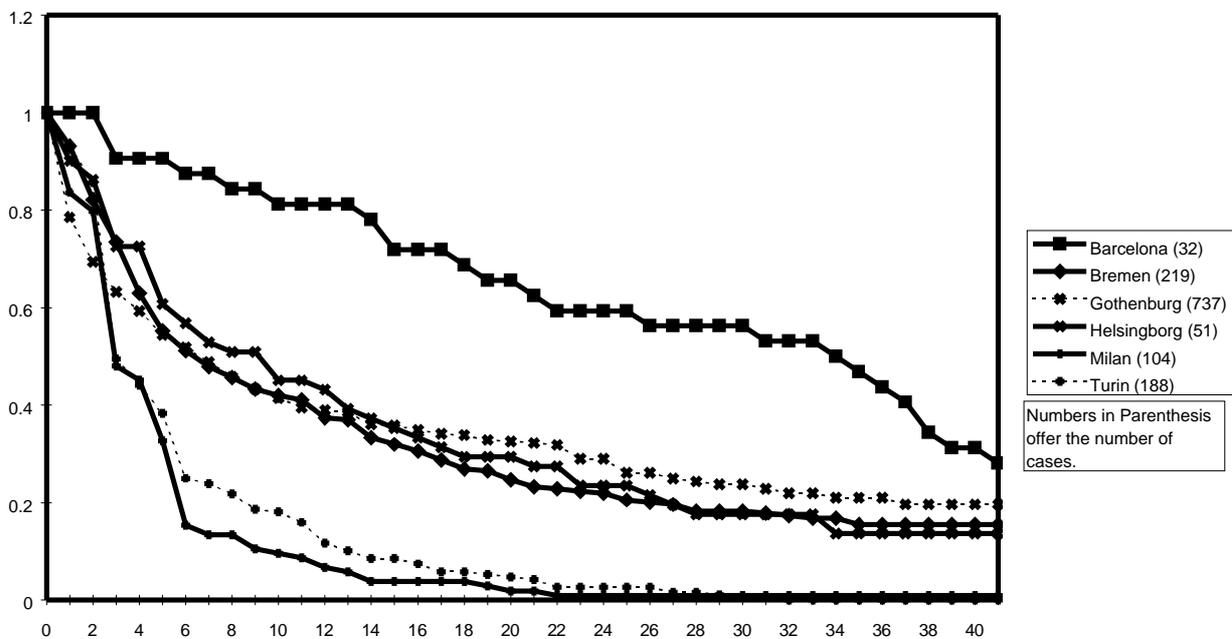
Explanations: ns = no significant difference. { } indicates significant difference from zero at the 10-percent level in one specification, but not in the other. () indicate significant difference from zero at 5- percent in the one specification, but not in the other (see appendix D).

Is there a general cross city pattern to how fast foreigners exit welfare (in comparison to the general pattern for the city)? The results from estimating Cox-models in six cities are presented in Table 7.5. First a word of caution. From our data we know if a recipient is foreign or native. However, some foreign-born persons are naturalised and are thus classified as natives. This makes cross country comparisons more difficult as the requirements for naturalisation differ between countries. For example, a much longer period of residence is required to become a German citizen than to become a Swedish citizen. Thus one can expect foreigners in Sweden to have on average a shorter period of residence than

foreigners in Germany. This is important as the receipt of social assistance is closely related to the number of years since immigration (see, for example, Franzen, 1997).

It is clear from Table 7.6 that in the Swedish cities foreigners exit social assistance much more slowly than natives. The results for Bremen are the same if we analyse the first cash episode, but not for the first dependency period. The situation in the Italian cities is the opposite, since the signs point in the direction of shorter than average periods. When including age in the estimated model, however, the coefficient indicating foreign citizenship loses some significance. In Turin there are no formal rules which differentiate access to social assistance for foreign claimants, if legally resident within the municipality. Shorter durations for these claimants seem to be related to the characteristics of the foreign recipients themselves, as well as the characteristics of the local labour market. On the one hand, foreign claimants have much higher educational level than native recipients.

Figure 7.18. Survivor Function of first Cash Episode for Migrants



On the other hand, the high labour demand in highly unprotected sectors gives foreign recipients more opportunities to find a job, including so called “bad jobs” and jobs in the “black market”. Both these aspects result in better chances to overcome welfare use for this group. In Milan, immigrants with a regular residence permit should in principle be treated as nationals, even though in practice there may be a higher degree of gate-keeping by social workers, in particular for single adults and for individuals without a “qualified need” (e.g. without children). This aspect, in addition to a lower certainty of access and, as we said, the presence of budget constraints, defines *de facto* a lower degree of protection for this group of claimants. Finally, for Barcelona, there are no signs that exits among foreigners differ from those for natives.

Finally, we turn to our third research question: Is the pattern of duration cross cities observed for all claimants also applicable to the duration of social assistance among foreigners? Figure 7.18 shows

survival curves for foreigners in Barcelona, Bremen, Gothenborg, Helsinborg, Milan and Turin. The shortest periods are found for the Italian cities, closely followed by Bremen and then the Swedish cities. The longest periods are reported for Barcelona. The last result, however, is based on relatively few observations. Ranking cities on the basis of how fast foreigners exit welfare gives thus a rather different ranking compared to the ranking based on all recipients.

7.8. Conclusions

The first research question asked in this chapter was: Does speed of exit from welfare vary by categories? The statistical analysis for the cities studied shows clear evidence of differences across categories in Turin, Milan, Gothenborg, Helsinborg, Vitoria and in Bremen, as well as in Saint Etienne. Indications of differences in welfare patterns across categories are weak for Barcelona and Lisbon. Due to lack of data, we were not able to address this question for Cosenza, Dreux, Porto or Rennes.

As it was not possible to document differences across categories for all the cities investigated, a general structure of how categories exit welfare could not be established. Nevertheless, by analysing the first cash episode and the first dependency episode, we have found that in many cities single parents stay longer on social assistance than others. This is consistent with the fact that in all countries analysed single parents have a higher risk, both of being poor and of not being able to become self-supporting due to the interplay of gender discrimination in the labour market, gender specific choices in education and professional investment (even preceding motherhood), as well as the problem of sole child care responsibility. This is true, although to a lesser degree, also in cities where presence in paid work among mothers is high and where childcare services cover a substantial quota of children. Moreover, pressure to exit welfare in many cities is relatively low for a lone mother with a young child, due to prevalent gender and motherhood models (here it is worth recalling the difference between the two German cities, which present two different female gender models). The exceptions are Turin and Gothenborg, which do not indicate longer than average periods on social assistance for lone mothers. In Sweden, lone mothers have higher chances of getting a job, but this is not the case in Turin, where lone mothers are exposed to higher poverty risks. These seem to be more connected with contingent problems, than with the multi-problematic circumstances as it typical happens for single adults.

While we can conclude that single parents generally, but not universally, stay longer on welfare than others, couples with children do not seem to differ from other categories regarding how fast they exit welfare. This might be looked upon as somewhat surprising, since couples with children in general have better access to kinship support networks and also have two potential earners. However, there seem to be indications that couples with children on welfare differ from average couples with children in that problems (in addition to economic need) they have more in their everyday organisation and life.

Another finding was that in some cities (Bremen, Milan and Barcelona) single adults without children exit welfare quicker than others. There is also an example of the opposite (Turin). While the pattern in Turin may be explained by the specific characteristics of this category of welfare recipients in the city, the apparent similarity between Milan and other cities should not be misinterpreted as a similarity in recipients' characteristics or as a similarity in social assistance rules. On the contrary, it depends largely on differences in the rules themselves, insofar as in Milan there is a time limit to entitlement to income support which is strictly enforced in the case of single adults, irrespective of their personal conditions and opportunities. It is a typical instance in which international, or cross city comparisons of social assistance outcomes, without attention to the specific rules and implementation mechanisms, can lead to misleading interpretations.

It was also investigated if foreigners exit welfare at a different pace from other claimants. The results show that in the Italian cities investigated foreigners exit welfare quicker than natives, but much of this difference can be attributed to other characteristics of those claimants as well as to the features of the local labour markets. At the other end of the spectrum, foreigners in the Swedish cities exit welfare much more slowly than natives mainly due to difficulties of finding a job. Also in Bremen, immigrants stay on welfare longer than natives.

Our third research question concerned the extent to which the average pattern of welfare reciprocity could be generalised to different categories. It was found that for all categories welfare receipt continues longer in Barcelona and Lisbon than in all other cities. Ranking of the other cities, however, differs by category.

A more general conclusion we may draw from our findings, from a methodological point of view, is that local welfare systems are important in defining both recipients and patterns of reciprocity, at least in terms of duration. They do not do this alone, of course, since local labour market, family and kinship characteristics are important as well. Yet, local welfare systems are a crucial means in the construction of poverty and social exclusion, since they are responsible for defining those who are poor and/or at risk of being socially excluded, and in shaping their “careers” in and out of these conditions.

8. IMPACT OF THE MEASURES AND SUBJECTIVE EXPERIENCE

Antonino Campennì and Fabio Quassoli with the collaboration of Ana Santos *

8.1. Introduction

In this chapter, we will be using the information retrieved from qualitative semi-structured interviews as our main source to consider four issues:

1. the impact of the vital minimum on the living conditions of the recipients;
2. the recipients’ personal opinions of the measure as a whole;
3. the recipients’ personal opinions of both the social services and the social workers;
4. the recipients’ perceptions of their own condition and self-image being (or having been) on social assistance.

Before moving on to deal with each single issue, a preliminary remark needs to be made in relation to the specific contexts to which our information refers. Apart from the intrinsic value of subjective opinions as opposed to any reference to other ‘objective’ dimensions, it must be highlighted that the specific characteristics of the local contexts (in relation to local welfare and, more generally, to the local economic, social and cultural environment) will necessarily have to be taken into account in order to have a correct understanding of the actual meaning of our information. A simple example will clarify the

* This chapter has been prepared on the basis of the material collected through qualitative interviews to social assistance current and former recipients. We would like to thank David Benassi, Yves Bonny and Katja Schulte for their useful remarks and comments on a previous version of the chapter.

problem: in both the Italian cities, Milan and Cosenza, it was recorded that the recipients consider the amount provided as insufficient to cover even their basic needs, but these same statements do not correspond to the same reality. In fact, the amount allowed in Milan is equal to about 158 ECU per month, whilst the same amount is allowed only once a year in Cosenza. This means that all information given will be meaningful only if we take into account the specific institutional and cultural contexts, which produce specific systems of expectations on the part of recipients.

The comparison advanced here analyses the cities along a continuum that considers, for each issue, the most relevant dimensions. Our goal is to highlight the recipients' subjective perceptions and opinions. The selected dimensions differ slightly from those identified in the first paragraph of Chapter 4. Furthermore, the analysis will take account of significant differences concerning the current condition of the interviewees (current vs. former recipients) and their biographical profiles (single mothers, able bodied, family with children).

8.2. Impact of measures on living conditions

We can compare the cities along two continuous dimensions.

Amount of measure:

- measures that ensure a minimum standard of living, although they are generally insufficient for “normal” living costs and need to be supplemented by other sources of income (left side of the continuum); in this case, appreciable differences in the condition of current and former recipients can be noticed (left side of the continuum);
- measures often below minimum living standards (sometimes the presence of the contribution makes no difference at all), having a minor influence on recipients’ attitudes with regard to other sources of income (typically from the informal or even illegal economy). In this case, differences between current and former recipients are more ephemeral (right side of the continuum).

Integration measures:

- overall positive impact, at least as a means of improving social networks, breaking down isolation and granting psychological support encouraging more optimistic attitudes, although not leading towards the achievement of a stable job (left side of the continuum);
- weak or absent integration measures (right side of the continuum).

Let us start with the Swedish case, which can be situated at the far left of the continuum (see Chap. II. Part 1). Firstly, Göteborg and Helsingborg have similar socio-economic characteristics and welfare systems. The organisation of social assistance does not differ very much in the two cities. The most important differences can be found at the district level, within the cities. Consequently, we will refer to the Swedish case as a whole, highlighting local features when necessary. Secondly, the vital minimum assistance applies only after other measures have been already tried. We cannot properly speak of “integration measures”, as every claimant receives social assistance only after applying for other benefits (housing allowance, child allowance, sickness allowance, parental benefit, educational benefit etc.). In most of the cases, the vital minimum represents only one source of income alongside other integration measures, and helps a minimum standard of living to be reached. The amount of money allocated through social assistance is always sufficient to cope with the basic survival problems, even if other provisions are absent—as in the case of migrants and young people who have not paid contributions and are consequently not entitled to other social protection schemes. Thirdly, renewal procedures foresee a quick and easy monthly check of the applicants’ requirements and are effective in adapting money allocation to temporary changes in the recipients’ life condition. Sweden is the only case in which social assistance seems able to fine-tune the allocations and where frequent movements in and out of the measure alternate according to the need of the applicants. Fourthly, all recipients, except for young people, have experienced previous contacts with the welfare system before accessing the social assistance offices, which simply represents a new phase within a usually complex welfare career. Unlike most of the other local contexts, people getting in touch with social assistance offices have a good deal of information about the welfare provisions available. They are situated in an institutionalised web of welfare offices and usually have a clearer idea about what they can expect from social assistance than in any other context considered here.

Moving towards an analysis of the impact of the measure, a basic problem and limit of the program regards the interaction between employment centres (under the authority of the central administration, responsible for labour market integration measures) and social assistance (financed and organised at the local level, under the municipalities). Work overloads do not allow social workers to keep in touch with the employment centres and they cannot help or urge the recipients to actively search for a job or attend training activities. The measure is generally perceived as unable to generate integrated action and to

make people “circulate” from one scheme to another. For this reason, there are no long-term effects on the job situation of those financially dependent on social assistance. Apart from providing the recipients with financial sources to solve the very basic survival needs, the measure itself does not usually have a notable impact on the recipients’ life condition. As getting a job in the labour market has become more difficult in the last few years, the lack of co-operation between different offices has made the measure basically ineffective in this sense.

As far as different profiles of recipients are concerned, we can only note that the long duration of the measure, which can be used as an indicator of the creation of a dependence relationship, affects in particular lone mothers and couples with children. The able-bodied show a shorter duration of social assistance and higher mobility between different programmes. Broadly speaking, variations in the impact of assistance can be more frequently related to specific characteristics of the subject than to the structural characteristics of our typology.

As mentioned above, there is good information available about the measures and the welfare system. The level and variety of knowledge basically depends on the educational background of the recipients. In the majority of cases, previous contacts with the welfare systems (characterising almost all the interviewees’ welfare trajectories) facilitate the recipients’ understanding of what is going on and what is at stake regarding social assistance. Migrants who suffer from both limited socialisation in the Swedish context and linguistic/cultural constraints are characterised by a lower level of information and by more difficulty in finding their way within the welfare organisation.

In both the French cities, the impact of RMI seems to be relatively positive in financial terms. The possibility of having a certain sum of money available has helped many interviewees to improve their financial situation and to stabilise their life at least at a minimum level. The amount allowed is however generally insufficient and needs to be supplemented by other sources of income. In fact, our survey shows that for more than half of our sample it remained difficult to live. There was a slightly better coverage in Rennes (44% of the interviewees in Rennes and 41% in Saint-Etienne declared not to have had financial problems in the last six months). Younger recipients in particular seem to benefit from financial support in terms of increased autonomy from their parents.

Although, the impact of RMI seems to be less significant in terms of labour market insertion; in both cities (though slightly more in Rennes, thanks to a more sophisticated and efficient management of the measure) the interviewees highlighted the moral and relational implications of the integration measures, such as the enrichment of social networks, of break down of isolation, of psychological support encouraging more optimistic attitudes. In some cases, it turned out that such support prevented the beneficiaries from remaining in a condition of complete seclusion from the social context, solving some severe psychological difficulties. Generally speaking, therefore, though not decisive in terms of the achievement of stable jobs, the overall impact seems to be positive at least as a means of protection from the risks of isolation and of the loss of connections with the labour market.

Some positive (though not spectacular) results in terms of actual job insertion can however be observed, and a further remarkable difference between Rennes and Saint-Etienne must be highlighted. Thanks to better management of RMI, the former achieved better results than the latter in this respect. In Rennes, there appears to be a relatively direct link between the forms of action proposed and exit from assistance in four out of eleven cases, whilst this is true only in one out of nine cases in Saint-Etienne. Furthermore, all those who managed to leave RMI in Rennes thanks to new-found jobs seem to have found stable jobs (eight cases), whilst in Saint-Etienne this was true only in three cases out of seven (though here the characteristics of the local labour markets might have played a non-neutral role).

Similarly to the French case, the two German cities show a generally positive impact of assistance in economic terms, granting at least an overall stabilisation of the households' life conditions at a certain level. This is true however only in very broad terms. Further specifications need to be made as far as the condition of the recipients is concerned and significant differences between Bremen and Halle must be highlighted. These differences are by no means a secondary issue, since the specific characteristics of the local labour markets and the social background of the interviewees in the two cities turned out to play a prominent role in the actual outcomes of the measure. For these reasons, Bremen will be placed towards the extreme left of the continuum, whilst Halle will fall on the centre-left.

Our interviewees in Bremen seemed not to be affected by terribly harsh problems, at least in financial terms. This is the reason for the lack of evidence of significant differences in the condition of current and former recipients. We had the impression that, in this case, the measure operated as a sort of temporary clearing house for subjects with a relatively risky situation in the labour market or with family problems. On the one hand, therefore, the impact of the measure is positive in that it prevents vulnerability from turning into a spiral of exclusion; on the other hand, however, there is no evidence of a decisive impulse towards a radical solution of problems, leaving former recipients exposed to the risk of later returns to assistance. In this respect, an essential role could be played by the qualities and attitudes of the subjects (such as educational attainment, qualification, level of connections with the labour market, capacity for mobilisation of personal resources and social networks, and so on) and by the difficulties of the local labour market (characterised by a major incidence of de-industrialisation, weakly counterbalanced by the development of the advanced tertiary sector).

As far as the profiles of interviewees are concerned, lone mothers are those for whom the best results were recorded: most of them managed to achieve economic independence from their former companions, thanks also to a better economic coverage (this category of claimants is entitled to higher contributions). On the contrary, the impact was less positive in the case of couples with children: many interviewees are clearly dependent on the measure, having an assured but basic standard of living. It must also be highlighted that most of these families are much larger than the city average, with the presence of a single breadwinner (or not even that). It is little wonder, therefore, that the household budget must frequently be complemented by moonlighting, informal work or help from relatives. Less dramatic was the situation of the single able bodied (all the interviewees of this category were very young), who felt positive effects in terms of personal autonomy, though still experiencing a reduction of living standards and a relative dependency on assistance.

Unlike the French case, integration measures do not contemplate a structured strategy of insertion, offering only one-year contracts for typical non-profit purposes. Bremen, however, offers a much wider range of possibilities of temporary contracts than the national average, and many of our interviewees who left assistance took advantage of these. It is this latter group, however, who face the major likelihood of a return to assistance once the contract expires.

The case of Halle is characterised by greater difficulties. Halle falls within the territory of the former DDR, and has faced radical transformations of its labour market and system of social security in the years following the re-unification with the western regions. The collapse of the system based on high levels of protection, both in the labour market and within households has caused massive episodes of crowding out for significant portions of the population. In fact, many of our interviewees had turned to social assistance because all of a sudden they found themselves without their previous stable occupation, and having to cope at the same time with a range of new expenses (for housing, education, health and so on) they had never had to worry about before. For these reasons, the situation in Halle seems far more problematic than in Bremen, with the additional difficulty of a limited local labour market. In Halle the impact of assistance does not go much beyond an extremely weak stabilisation of

living conditions at a very low level. Most of our interviewees, both on assistance and not, are facing harsh reductions of their standards of living, and frequently need to integrate the household budget with small jobs, help from relatives or recurring to indebtedness.

The two categories with a relatively satisfactory situation are lone mothers and couples with children, who managed to leave the measure thanks to their eligibility for unemployment benefit or through temporary state jobs (whose offer is however more limited in Halle). This could be interpreted as a positive effect of major protection in the case of the lone mothers, whilst for the couples with children, a significant role might have been played by the fact of their being accustomed to staying on the labour market, and the relatively good capacity for mobilisation of personal resources and social networks. The situation is much worse for the other single able-bodied recipients, who experience heavy financial difficulties also once they have left the measure.

The Spanish cities are situated in the area between the left and the right side of the continuum, though there are some differences between them. The impact of assistance—both the financial benefit and job insertion programme—is not easy to define in Barcelona. In many cases, it cannot help to solve the basic problems. The low amount does not allow the recipient to achieve economic autonomy and, more important, the PIRMI does not seem to be generally effective in helping people to obtain a stable job. Nevertheless, literacy and training courses partially meet the recipients' expectations, even when they are fairly ineffective in relation to job insertion. Interviewees from Barcelona thought that training courses were well organised and potentially useful for enhancing the recipients' possibilities on the labour market. Furthermore, the complexity of the programme gives the recipients some opportunities to strengthen their social networks and to improve their level of integration in the urban context. In nearly half of the cases, relevant changes in the recipients' life conditions took place, although the main outcome was not the achievement of a stable job, but a stronger motivation and self-confidence—as well as information, orientation and training—to find their own way into the labour market.

In terms of the impact of the measure, despite important differences regarding the characteristics of the programmes, Vitoria presents a situation very similar to Milan and Turin, representing an interesting case to compare with the northern Italian cities. Although a job insertion programme is often activated and accompanied by a training course, the overall impact of the measure is very weak. Recipients will usually leave, or think they will be able to leave the assistance, thanks to changes that are independent from the programme. In Vitoria, they tended to stay on welfare for a long time without relevant changes in their life condition.

The typical cases are female recipients who, at a certain point, can manage without welfare money thanks to the fact that their husbands manage to find a job. The financial dependence from the measure is mostly not broken by consequences generated by the attempts to insert the recipient into the labour market. The overall impact of the measure seems to be weaker in Vitoria than in Barcelona, although the amount of money allowed in Vitoria—a basic amount plus additional financial benefit granted on an individual basis—is more than in Barcelona. To explain this apparent paradox, we need to refer to other objective characteristics of the two contexts, e.g. the different extent of the informal economy (see paragraph 1) and to the more subjective aspects of the assistance. In fact, an interesting difference between the two Spanish cities regards the moral/psychological help provided by the social services. Moral support and general help to solve the recipients' difficulties are more developed in Barcelona than in Vitoria. Considering both the amount of aid involved and the relational aspects of the measure (which interact with the mere economic impact of the money received), we can see how a supportive or a conflictual relationship with the service and the social workers can differentially affect the overall impact of the measure.

In Turin and Milan, the measure mostly seems to slow down the poverty trajectory, without reversing it. The small amount of money given to the recipients—though higher in Turin than in Milan—makes the measure ineffective in contrasting the causes of the state of need, to overcome the economic difficulties and to “normalise” the situation. The uncertainty of the financial aid, the slenderness of the amount of money perceived, the short periods of fruition—again, longer in Turin than in Milan—are experienced as big limitations to the efficacy of the *Minimo Vitale*. Moreover, integration measures are not frequently activated. Broadly speaking, we can highlight some exceptions. In Milan, in case of “toppling over”—when the recipient needs just a few months of monetary and moral support to recover—assistance can be crucial to overcome temporary (though acute) difficulties. However, as the vignettes concerning Milan show, this type of applicant has fewer chances to access the financial benefit compared to people in a situation of extreme and chronic poverty. Therefore, the informal selection procedures produce right the kind of recipients who cannot regain independence as a consequence of the measure.

Apart from the small amount of money received, the basic problem seems to be related to the fact that the welfare resources made available are not focused on job searching support actions. In addition to being insufficient to solve the budget problems of the recipients, the efficacy of the measure is further weakened, as the financial benefit is not accompanied by a project of re-insertion in the labour market. The growing complexity of both the job market and the job searching strategy require greater attention being paid to integrating temporary economic benefit with projects of job re-insertion. Complex strategies of re-insertion are not available to people who do not have strong cognitive resources and educational skills, who cannot rely on efficient social networks and, in some cases, have health problems. From the interviews, it emerged that the assistance was successful only when the recipient either had a job already or was able to activate his networks to find one. Otherwise, the economic benefit merely represents a means of survival in a stagnant situation, or a way of preventing extreme forms of social exclusion.

Nevertheless, it was not uncommon to verify that in Turin and Milan even a small amount of money paid for only a short period of time—a few months—could remove the blockage of a negative cycle of worsening life conditions and give temporary respite to the recipients. Of course, in these cases the impact was more effective and longer when: 1) the social networks were activated to support the recipients or/and when the recipients could benefit from other sources of financial support; 2) the service was also able to provide moral and psychological support. Especially in Turin, the informal sector, together with the economic and moral support coming from the social networks, plays a crucial role in the solution of problems and in assuring the recipients’ economic survival. With the exception of temporary work schemes (*cantieri*), there were no cases of recipients who obtained a job, whether it formal or informal, due to social services’ support. No relevant differences characterised current and former recipients in either cities, as the end of the relationship with the welfare services was rarely a consequence of the positive impact of the assistance.

Information is also a sensitive point in Italy. In Milan, in some cases, the opportunity of taking advantage of additional provisions, that might have played a crucial role in solving current difficulties, vanished because the applicants did not have sufficient information about procedures, deadlines and required documentation. Full and quick information could be decisive for the claimant’s career, even though the resources available were rather limited. As far as information is concerned, we can identify two crucial variables. On the one hand, there is the basic attitude of the recipients towards the measure (see point 4.): when access to the social service and to the measure is perceived as a right, the overall context makes information on welfare provisions circulate; when financial benefit is perceived as a sort of charity, information does not circulate efficiently, for reasons involving both the social worker and the applicant. On the other hand, the more the programme is integrated and involves several

components and actors—like the French RMI—the more information circulates automatically, as a network is built up around the measure. In Italy, the non-integrated character of the programme adds to its perception as a charity. Moreover, the information about the welfare system and provisions are not centralised in Milan, reflecting the low level of co-ordination among different social services in Milan and causing a further negative impact on the activation of (weak) integration measures.

If we consider how different types of recipients interact with the measure and with the social services, we can highlight the following elements (these considerations can be extended to any context characterised by a low amount of financial transfers, like for instance in Vitoria). Lone mothers, with the exception of those cases where strong social networks are present, rely pretty much on the help that can potentially come from the social service. Not only do they need financial support, but also practical help to reconcile finding—and keeping—a job with child care. Integration measures are consequently of fundamental importance in defining the impact of the financial benefit. Their absence or low reliability can create a strong dependence on welfare that becomes a mere means of survival. Able-bodied persons usually need, but do not find, practical help in finding a job and moral support to overcome the sharp psychological discomfort that is generated by the condition of dependence.

Finally, couples with children have more complex interactions with the measure. They of course are looking for moral and practical support, as well as higher financial benefit, but at the same time they are less dependent on integration measures to find a job. In these cases, strategies are decided on a family basis and a division of labour allows one member to concentrate on job searching activities while the other member takes care of the reproductive task. Moreover, the members can provide each other with moral support to cope with the most difficult moment. Consequently, we find here a more balanced evaluation of social assistance, as well as the social services.

For both Portuguese cities, the measure is not even effective in slowing down the poverty trajectory. The small amount of money granted seems simply to consolidate the way of living of the poor. It represents just another expedient to be added to others. There are, however, some differences.

In Lisbon, in spite of the large number of problems of local recipients (poor social networks, large and broken families, health problems, low educational attainments, poor opportunities of stable jobs) the remarkable length of the measure can still have a positive influence on the living conditions, despite the low amount of aid. The regularity with which the assistance is allowed gives more security to the recipients and is very useful for covering at least the fixed expenses (rent, water, and electricity), thus securing at least a certain basic standard of living. The other side of the coin is, however, the risk of long-term dependency on the measure, as it discourages people from activating their personal resources. Moreover, this population does not fit the standards of the integration schemes, which turn out on the whole to be useless. Labour market insertion through the social services/social workers occurs only sporadically, thanks to occasional vacancies for staff in the institution itself—especially for women for home-help services for the elderly, day-care for children and cleaning—or to the social workers' informal contacts.

The situation in Porto is much worse than in Lisbon or any other city considered (with the exception of Cosenza). We can identify two main reasons. First, in many cases claimants live in a condition of extreme and/or chronic poverty. Given the budgetary constraints of the Portuguese system, people who get social assistance benefits belong to the most vulnerable social strata: they are low skilled, do not have a regular job career, face difficulties in adjusting to rigid relations of work, organise their lives around day-by-day strategies, and often have health and psychological problems. Second, welfare resources are dramatically limited; the duration of the benefit is quite short and the measure represents a sporadic source of income that can be used to cover a particular shortage of money. The temporary and

uncertain character of the assistance is greater if compared for instance to Milan or Turin. The total unpredictability of the benefit prevents people from building any kind of stable expectation on it. This is true even for lone mothers, to whom social workers usually give priority.

Any attempt to promote job-search activities and training programmes is absent. Broadly speaking, social workers themselves can only rely on extra-institutional sources to help solve the claimants' basic needs. As highlighted in the previous chapter (Chap. II par. 1), high selectivity of the allocation "procedures", extreme living conditions and social exclusion of the claimants undermine any opportunity to promote a real re-insertion of the recipients into social and economic life. More frequently than in Milan or in Turin, people go off the program for inexplicable reasons, not related to the solution of the problems that brought them to the services. Moreover, the chance that they come back on the measure is made unlikely by the negative previous experience that had with the social service and with the social worker.

At the far right end of the continuum we find the city of Cosenza, where not only is the impact of the assistance so weak as to be ineffective in even slowing down the trajectory of poverty, but the amount of the contribution is so small that it has only a slight impact on the recipients' living conditions. It should be noted that in this city the people assisted through the ex-Eca contribution often have an accumulation of handicaps (low educational attainments, extreme vulnerability on the labour market, poor social networks outside their neighbourhood), where marginality is largely inherited by the preceding generations. It seems clear that, in such a situation, for an impact to have some significance would require a much greater effort than the simple *una tantum* contribution of 158 ECU a year for a household of up to two members. In fact, the impact of the measure does not go much beyond the occasional payment of some outstanding bills or a good food provision for some weeks. This is why there is no sense in distinguishing between current and former recipients, as those who left the measure managed to do so for absolutely independent reasons, whilst those who are in will stay in with no relevant changes for an indefinite time. For the latter, this sum of money seems to be of some importance, however small, and all of them repeat the application year after year (in fact, the total figure of applications has risen constantly in recent years). Resources for everyday survival are generally provided by black labour and/or other informal or illegal activities, by support from relatives and friends, the local parish and the third sector (where religious institutions play a major role).

More generally, the need to find solutions to the condition of poverty outside the welfare system seems to be a typical pattern for all the Italian cities. The overall insufficiency of the local measures forces the recipients to resort to a combination of different resources coming from unstable and underpaid jobs, from the third sector and from kinship and neighbourhood networks. The latter turned out to play a crucial role in the case of Cosenza, Porto and Lisbon. Most of our interviewees resort to mutual support into the neighbourhood over a vast range of matters, ranging from cooking and child care to the circulation of information about jobs, and the actual sharing of work activities. For this reason, although on the one hand the recipients who live in Cosenza are the least protected in absolute terms, they can at least rely on an integrated system of social relationships, whose main weakness is that of being powerful only within the marginal community.

A different, more positive impact is that recorded in the case of the lone mothers assisted by the Province of Cosenza. In this case, the contribution seems to be precious in that it intervenes in a situation of particularly harsh and urgent need, enabling the lone mother to cope with her problems autonomously.

Four general remarks can be added to what has been said so far:

1. The evaluation of the impact must always be contextualised. Moving from the left to the right side of the continuum, not only do the objective characteristics of the measure change, but the economic and relational conditions of the applicants, too. While the majority of the Swedish and German cases, and some young students on the French RMI are not experiencing serious social exclusion and poverty conditions, the typical applicant in the Italian or in the Spanish context seems to be in a much a worse situation. Lower amount of money, together with less frequent and more unpredictable integration measures, correspond to (and generate) lesser expectations, and a more marginal impact.
2. The impact of the measure seems to vary in relation to the presence of job insertion programmes. Although there is no single type of relationship, measures accompanying financial transfers with sets of activities aimed at promoting job re-insertion generally seem to fit the recipients' expectations and to produce a stronger impact on their living conditions.
3. Apart from the amount of money received and the organisation of the programme, the quality of the relationship with the service and the social workers can positively or negatively influence the overall impact, not only in terms of additional amounts of financial resources, but also the motivation to activate him/herself to overcome economic difficulties.
4. The general vs. the category-based character of the measure, associated with the presence of budgetary constraints, can produce a dangerous vicious circle. The presence of strong financial constraints obliges the social service (through the social workers) to select the type of claimants who will have access to the measure. Rigid budgetary constraints push the service to select people who are in the worst conditions and not able to survive by themselves (provided that they are able at least to get in touch with the social service). However, the people selected are the very ones who will not be able to use the relatively poor financial transfer to solve their basic difficulties, and who are likely to become systematically dependent on the service and on the assistance. This means that people who might potentially benefit from the measure are excluded until the worsening of their life conditions allow them to become a priority for the social services.

8.3. Opinions of the measure

As far as the opinions of the welfare measures are concerned, we can distinguish two basic cases at the two extremes of the continuum:

- Contexts where the opinions about the assistance are generally positive: the recipients think that it offers the possibility of achieving a minimum standard of living and of covering at least some of the basic needs. Adult recipients stress that the measure lessens the burden of everyday problems (although it is insufficient for normal living), whilst young people who still live with their family of origin underscore the opportunity of becoming a little more independent from their parents. As far as job insertion is concerned, the measures are usually considered insufficient, either because financial benefit and job insertion programmes follow separate institutional paths (like in Sweden and Germany, where the expectations are related to the possibility of changing the program), or because expectations of stable work insertion resulting from an integrated program generate dissatisfaction with respect to the ultimate goals of the measures (France and Barcelona).
- Contexts where negative opinions on the measure prevail (Vitoria, Italy and Portugal): the amount of the assistance is considered insufficient to cover even the basic needs (though still able to solve

at least some of the problems). Social assistance is globally judged useless in relation to what most of the interviewees consider the main reason for their difficulties: unemployment. The following negative aspects were frequently emphasised. First, the duration of the measure, together with access and renewal criteria. The criteria used are not clearly understood by the recipients, which increases their sense of uncertainty and makes long-term projects more difficult to formulate. The information provided by the social workers is insufficient, all the procedures in the decisional process are obscure and in some cases the control by the social service is harassing and humiliating. Furthermore, the documents required and bureaucratic procedures are considered exaggerated in comparison to the small amount of money that will be allowed (this is partially true also for France). Finally, integration measures are either weak or absent, with a substantial absence of institutional obligations (Italy and Portugal).

Two further issues are worth highlighting:

1. the presence of arguments against migrants from non-EU countries in some specific contexts. This aspect turned out to be transversal, occurring in cities with different positions along the continuum. On the whole, this phenomenon seems to occur in those cities experiencing major difficulties on the labour market and with a relatively high presence of immigrants;
2. the interaction between on the poor prospects labour market and stricter and more bureaucratic control by the social workers over the requirements to access welfare, generate conflicts among “national” recipients concerning the right to get the financial benefit. In these cases, the relationship with the social service tends to be characterised, by mistrust, weakening the effects of psychological and moral support that could be obtained through the relationship with the social workers.

There seems to be little difference between the two French cities of Rennes and Saint-Etienne over the issue under consideration. In both cities, there was an equal distribution of positive and negative opinions in relation to RMI as a whole.

Positive opinions were unambiguously recorded on a series of aspects such as health coverage, free transport and rent allowance, whilst more ambiguous opinions were recorded as far as the amount allowed is concerned. Whereas most of the interviewees considered the possibility of having a sum of money available for their most urgent needs a positive factor, this amount was considered insufficient to achieve what they considered ‘a decent living’. Different nuances between more positive or negative emphases can be better understood in relation to the different conditions of the recipients. People with a greater family burden tended to be relatively more pessimistic, whilst other recipients (typically young people, often still living with their family of origin) were keener to highlight some positive aspects in relation to the possibility of becoming more independent from their parents.

As far as the integration measures were concerned, positive opinions were almost entirely related to the relational aspects of the integration activities and places. Many interviewees declared that they had received great support in terms of breaking down isolation, enrichment of their social network, psychological encouragement to be more active and feel more optimistic. On the other hand, the forms of contracts made available were often considered in negative terms and defined as ‘sub-jobs’, ‘pseudo-solutions’, ‘too short to offer a sense of stability’, ‘don’t lead you anywhere’, or even ‘just to keep people calm’. The drawback of RMI as an integrated measure of insertion seems therefore that it produces high expectations in terms of the achievement of stable jobs, thus generating relative dissatisfaction with respect to the ultimate goals.

In the Swedish and German cities, the social assistance is positively evaluated as an effective action to prevent financial problems. Its contribution to pay the rent, for basic purchases, to the opportunity to receive extra help for furniture, to pay debts and, for young recipients, to allow them to live alone, represent the aspects most highlighted. The main weaknesses of the measure regard its non-financial aspects.

In Sweden, the vast majority of interviewees gave a positive evaluation of the measure. The resources coming both from social assistance benefit (the main measure) and from integration measures were judged sufficient to assure an acceptable standard of living. However, some problematic aspects were highlighted. First, the greater decentralisation of social intervention leads to an ineffective division of labour amongst different departments, whose action and interventions are not well co-ordinated. Labour market insertion is in the province of the employment centre and does not concern social assistance at all. The latter is basically perceived as a temporary measure to cope with short-term financial difficulties. Hence, social assistance is not considered adequate by those whose main problem is unemployment.

Both in Helsingborg and in Göteborg the most negative evaluations of the measure came from the lone mothers. Their complaints concerned the limited help provided by the social services. Lone mothers more than other types of applicant expect psychological and practical support, in addition to money transfer. They are consequently more penalised by the bureaucratic division of labour within the social services and by the limited time that social workers can dedicate to each case (see also the next paragraph). It is interesting to notice that the most positive opinions on the assistance came from immigrants and refugees, who usually have lower expectations than Swedish citizens, and who may also receive greater support from the services, since their integration in Swedish society is more difficult. At the same time, migrants have an ambivalent attitude to the financial benefit. They perceive themselves in a weak position in terms of their right to access social assistance and they express this ambivalence by saying that they would prefer to have a job—as they used to have in their country of origin—rather than live on social assistance (some of the foreign recipients interviewed are refugees). In particular, migrants who arrived in Sweden only recently cannot benefit from integration measures usually available for Swedish citizens. They have to rely only on the financial benefit coming from social assistance and have generally been more affected by the worsening condition of the labour market.

In the two German cities, the opinions on the measure are generally positive. Most of our interviewees agreed on the fact that it was a good thing ‘that the measure exists’ on the whole, with some emphasis in relation to work schemes, additional benefits and rent allowance. There was no evidence of particular differences between current and former recipients in this respect, nor between the cities (the slightly more positive opinions expressed by lone mothers than couples with children and the single able-bodied is hardly worth mentioning). Of course, the substantial differences between the two cities give these opinions different meanings. In Bremen, positive attitudes fall within a more lively economic context, and the measure is perceived as a precious helping hand to cope with conjunctural difficulties. In Halle, on the contrary, a visible sense of insecurity amongst many interviewees suggested that positive opinions imply a conception of the measure as something to cling to in a situation of growing vulnerability.

This point will become clearer from a closer look at the negative opinions and their motivations. In Bremen, negative opinions related only to the deduction of money earned from occasional jobs, an excess of bureaucracy, the lack of counselling, and the impossibility of receiving the assistance while studying (typically from students). In broader terms, some interviewees criticise the obligation to accept (almost) any job available in order to keep the entitlement to the measure (but this only in principle, as, in fact, the obligation to work is not enforced in Bremen).

In Halle, in addition to negative opinions over the same issues, a further series of complaints cast a dark shadow over the overall situation of social welfare recipients in this city. First of all, many interviewees described the social service office as a ‘horrible place’: overcrowded, full of confusion, with a ‘smell of alcohol’, where people even ‘come to blows, like in a pub’ to decide who comes first. This offers a glimpse of a highly tense atmosphere, full of strong feelings of insecurity and mistrust. Others highlighted how things used to be in the former DDR, with greater mutual solidarity amongst people (‘now it is different’), or showed feelings of frustration because of the conviction of being discriminated against, they alleged that access to social assistance was easier in western regions. Stricter controls are claimed to exist against cheaters, those who have an undeclared job, who abuse alcohol and who ‘don’t want to work’. Finally, above all, many arguments against foreigners were recorded. They were accused of receiving more money and counselling, ‘than us’, and to be the cause of unemployment, major crime and disorders.

In all the Spanish, Italian (especially Cosenza) and Portuguese cities the amount of money was considered insufficient to cover even basic needs (though still useful for solving at least some of the problems). The interviewees generally thought that the economic benefit allocated by the municipality was insufficient to counter the causes of the state of need, to overcome economic difficulties or to “normalise” the situation. A major cause for dissatisfaction with the assistance was the perception of its failure to tackle the problem of unemployment.

The uncertainty of the financial aid, the slenderness of the amount perceived and the short periods of fruition were experienced—in Milan, Turin, Porto, Vitoria and less frequently in Barcelona—as big limitations to the efficacy of the measure. If we compare the objective impact of the measure on the recipients’ life conditions with their opinions of the measure, the importance of contextualising all the elements we are reviewing clearly emerges. As was mentioned above, in Barcelona the overall impact of the measure seems fairly significant, although the opinions expressed by the recipients are rather similar to those we find in Turin, Milan and Vitoria. The measure was judged as insufficient to cover even the basic needs or to solve the basic financial difficulties. Job insertion programmes were considered ineffective by most of the interviewees, at least to get a stable job. Opinions of the Catalan recipients are very close to those collected in Milan and Turin, though the average amount allowed is higher and the recipient is put into a job insertion programme. However, from a subjective point of view, the level of expectations is also higher and can explain a similar negative evaluation of the measure.

In Milan and Turin (but the same could be said about Vitoria), the basic problem seems to be related to the fact that the welfare resources made available are not focused on job searching support actions. All the interviewees in Milan and Turin, and most of those in Vitoria, highlighted the centrality of the issue of obtaining a job. Finding a job compatible with their current “handicaps”—physical or relational—represents the only real solution to their problems. When they get in touch with the services, they usually find themselves in the worse condition to cope with an increasingly selective and competitive labour market. If we look at the interviews, we can see that the measure is successful only where the recipient either has a job already or is able to activate his or her networks to find a new one. Otherwise, the economic benefit merely represents a means of survival in a stagnant situation, or a way of preventing extreme forms of social exclusion. It is rather frequent in Vitoria that interviewees show a limited satisfaction about the money they get. At the same time, they are, however, really disappointed because the measure does not foresee job insertion activities. Finally, and this is especially true for the lone mothers, the compulsory participation in training activities is perceived as useless in terms of finding a job. It was just seen as a way of increasing the control over the recipients and making the relationship with the social worker more difficult and distressful.

The short duration of the measure, the delay in getting the money and the renewal criteria represented further frequent reasons for complaint in Turin and Milan. The duration is usually up to six months in the same year in the latter, causing a further inefficacy of the measure. In Turin the situation is slightly better—longer periods and more frequent renewals—but not particularly different. In Vitoria and Barcelona, we find the same complaints about the amount of money allocated to the recipients, but no complaints about the duration of the measure and the need to restart the bureaucratic process every x months. Longer duration in Spain than in Italy means that a comparable amount of money produces different results: temporary and partial respite in Milan and Turin, a stability of life conditions in Spain.

Again, in Milan and Turin the criteria of renewal were not clearly understood by the recipients and this fact increased their sense of uncertainty, making long-term projects more difficult to formulate. The recipients often pointed out that the information provided by the social workers was insufficient, and all the procedures in the decisional process were obscure. Discretionary power causes a partial opacity of the formal procedures in applying for the measure, the decision-making process, the duration, amount and possibility of renewing the benefit. For instance, the renewal of financial aid may involve difficulties (length of time, request for documents, etc.) which are absent in other cases and the same can be said about the duration of the financial aid. As far as the renewals were concerned, the interviewees complained about the fact that they did not know—until the renewal was actually granted—if and for how long they would be entitled to the benefit, or the actual amount of money they would receive. The rules according to which such decisions are taken were generally ignored. All these elements added uncertainty to their future perspectives and lives. In Turin, the situation is even worse because of stricter controls by the social services on the presence of the necessary requisites (controls are performed through domiciliary inspections carried out by the municipal police). Usually in both cities, the requested documents and the bureaucratic procedures to be fulfilled were considered out of proportion in comparison to the small amount paid out. This is also true in Cosenza, and in some cases in France and in Vitoria, too. Both in Turin and in Vitoria some interviewees showed dissatisfaction with the fact that those getting financial assistance were not allowed to have an informal job. This rule does not make any sense to them, especially when a regular job with a salary below the threshold does not seem incompatible.

In Porto, the result of both the burden of bureaucratic procedures and the paucity of the amount paid out produced a feeling of pointlessness in going back to the services, putting up with the long process of waiting and the situation of need and humiliation all over again. In addition, some interviewees highlighted the discretionary power of the social workers, who were often accused of taking decisions on a personalistic basis (an episode was mentioned of a social worker who proposed to exchange the financial benefit with information about the district where the claimants lived). Positive opinions emerged when very limited expectations and very tough difficulties made even the small help appear a “big thing”. This is paradoxically confirmed by the opinions coming from the lone mothers. As we said in the previous paragraph, lone mothers are “privileged” in relation to other types of recipients in Porto. Moreover, as in other contexts, lone mothers have higher expectations from the service. The interaction of these two elements, together with dramatic budgetary constraints and great discretionary power by the social workers, can explain why lone mothers express the most severe evaluations of the measure.

As in Porto, in Lisbon there was evidence of an overall positive evaluation of the measure, especially as far as the financial aspects are concerned. This seems to confirm the relevance of the marginal impact of the contribution, no matter how small, on a situation with little alternatives. Further positive elements are those concerning health coverage and child care, whilst major criticisms concentrated on the lack of sufficient information and the excess of bureaucracy (applicants are required to produce all the documentation every six months if they wish to keep the entitlement).

Cosenza confirms its position on the extreme right side of the continuum. As the ex-Eca is simply an una tantum contribution, allowing a small sum of money without any other accompanying measure, the opinions recorded were unanimously negative. Apart from being considered insufficient to cover even the most basic needs, the ex-Eca contribution seemed to strengthen the generally pessimistic attitude on the part of the recipients towards possible forms of decent income support, which seemed impossible even to imagine. This is why the great majority of our interviewees declared firmly that the only possible solution to their problems could only be provided by a stable job.

A different situation is represented by the lone mothers assisted by the Province of Cosenza through the monthly *Minimo Vitale*. In this case, all interviewees showed a very positive attitude towards this contribution, considered as essential to cope with the difficulties related to the moment of the childbirth, when most of our interviewees found themselves in complete isolation from relatives and friends. Similar positive opinions were expressed in relation to forms of temporary sojourn in third sector institutions (provided through the intervention of the Province welfare office) and to moral support. However, all the interviewees (most of whom were very young) showed a positive attitude towards the fact that the measure is only temporary and cannot be renewed after 18 months. They seem to perceive it as a precious helping hand in a period of emergency, from which they wished to recover as soon as possible by finding a (possibly stable) job.

8.4. Opinions on social workers

The opinions on social workers are directly related to two aspects, strictly inter-related:

1. the frequency of contacts between themselves and their clients, influenced by the organisational arrangements in relation to the welfare assistance;
2. the quality of the measure itself.

The relevance of these two aspects can be gathered through a comparison between some of the cities with less frequent contacts between social workers and clients: the Swedish cities and the Italian city of Cosenza (for the Municipal welfare policies only).

The two Swedish cities are those among our sample with least frequent contacts, because the recipients can send their applications by mail and receive the amount at home. In these cities, social workers turned out to be perceived simply as distant bureaucrats, which did not necessarily imply a particularly negative emphasis. The only aspect that clients can consider in judging the social workers' performance was therefore that of their professional competence. Except for the lone mothers, who generally find themselves in a more complex situation of need, social workers are not expected to provide moral support, psychological help or to give particular attention to other aspects than financial difficulties. This does not mean that the recipients would not like a different relationship: some of them emphasised that they have not even been able to know the social worker's name. They just got used to the system and reshaped their expectations. Higher expectations are addressed towards the employment offices, which are thought of as being able to solve recipients' problems. Moreover, all the interviewees who appreciated the social worker's competence were former recipients, lone-mothers included. Finally, the level of information the recipients receive from the social service is low, compared to the overall knowledge the recipients show to have about the welfare systems. The reason was the limited contact with social workers.

Cosenza also has a situation of non-frequent contacts, which is however due to the scarcity of opportunities offered by the office (which makes clients' visits virtually useless) and to the fact that,

since the measure is easily granted to all applicants with very little control, social workers perform only a very limited number of domiciliary visits. This situation produces widespread perceptions of the social workers on the one hand as anonymous executors (and here the emphasis is typically derogatory: 'they don't care about poor people'), whilst on the other, considering the paucity of the allowance, there is a tendency to lay the blame on them for things that don't work. The situation is further complicated by the non-neutral role of the social workers in those cases where informal bargaining is involved.

Like Sweden, the situation in the two German cities is characterised by the fact that social welfare recipients do not always have contacts with the same social workers. Nearly half of our interviewees in both Bremen and Halle had the puzzling experience of having to deal with different people at different times in their welfare career, and having to adjust their behaviour and expectations to the professional and human qualities of each social worker. This is why our interviews recorded quite ambiguous opinions over this issue. In many cases, the first meeting with the social worker was positive, and the second, with a different social worker, was negative, or vice-versa. On the whole, however, opinions over this issue seem to be balanced, and the social workers are often perceived as 'bureaucrats', with no particular expectations about their role beyond the mere allowance of the expected money.

This does not mean, however, that our interviewees did not express negative opinions. Frequent remarks related to an excess of detachment, of indifference towards the claimants' necessities. If, on the one hand, this is sometimes understood ('it's their job, they are very stressed doing it'), on the other hand, it was not accepted: being too strict gave to more than one interviewee the impression that it was 'as if they paid out of their own pocket'. An even more frequent remark related to insufficient counselling and information. Many interviewees made clear that they had obtained the necessary information through different channels. Moreover, some of the interviewees seemed to be convinced that social workers receive precise instructions not to tell everything they could to the applicants (a lone father in Halle was told by the head of the welfare office that "social workers do not have to inform people about entitled payments. It is up to you to do this").

Contacts turned out to be much more frequent in France, Lisbon, Milan, Turin and Cosenza (for the Province support to lone mothers). In the French cities, contacts are quite frequent due to the particular nature of RMI; the opinions of our interviewees were generally positive in both Rennes and Saint-Etienne. Social workers were highly regarded for their competence, sympathy and ability in establishing 'human' relationships. Many positive opinions were however counterbalanced by statements such as 'but it doesn't depend on them', 'can't help find you a job' and so on. This is coherent with the already mentioned relative pessimism towards the possibility of finding a stable job through the RMI, revealing at the same time a general tendency to separate the responsibilities of the measure (or of the state) from the activity of the social workers. It must be highlighted that such negative nuances seem to be more frequent and pessimistic in Saint-Etienne than in Rennes.

In Milan and Turin the frequency of contacts is due to the need for severe control on the distribution of scarce resources (the two cities' welfare being conditioned by budget constraints). The role of the social workers is therefore more prominent in these cases. The outcome is a relatively strong tendency to personalise the relationship between the social workers and the clients.

In the case of Milan, this has a strong impact in terms of the attribution of responsibility to the system as a whole for the difficulties the recipients meet in getting the benefit. A sort of unspoken alliance is established with the social workers, who are not considered responsible for the limits of the system, and act according to rules and constraints that were not established by them and that they cannot change. A typical example concerns the cases when the lack of information prevents the recipient from getting some additional benefit. In this case, the blame is laid upon the whole service/system, responsible for

not enabling social workers to perform their job in a correct and efficient manner. The reason for this apparent paradox must be looked for in the claimants' attitude when they turn to the office. Most of our interviewees did not think they had any right to receive social assistance, and a typical situation was to find themselves in dire straits, being ashamed to ask for help. In such circumstances, anything they receive from the social workers (financial benefit, information, and even merely a sympathetic attitude towards them) is perceived positively.

The relationship with the office and the social workers is usually twofold. On the one hand, the relationship is usually good and social workers are appreciated for their availability, sensitiveness and the promptness with which they reply to the claimant's requests. The first contact with the service is the most critical moment: the applicant usually feels uneasy and ashamed but, if the first difficulties are carefully managed, the following contacts become increasingly smooth. The recipients say that they benefit from both the economic measure and the moral support of the social workers. On the other hand, almost none of the interviewees was able to evaluate the social workers' competence. What was at stake here was more their willingness than their competence in managing the procedural or substantial aspect of the application.

In Turin, single mothers and the able-bodied—both on welfare and not—showed the most conflictual relationship with the social worker and the worst evaluation of the measure. The stricter control on the claimants' requirements introduced a further complication in the relationship between social workers and single mothers. The latter were often worried about the possibility that the social worker would take their babies out of their custody. This fear was the result of previous negative experiences only in some cases—e.g. former drug-addicts and alcoholics who had spent a period in a rehabilitation centre and had to separate from their children. On the contrary, the fear represents more shared perception. Lone mothers find themselves in the most critical situation, have greater expectations—about the assistance and the social workers—and more frequent contact with the social offices. Consequently, they tended to show either extremely negative or very positive evaluations about the measure, the social office and the social workers. On the contrary, in both Milan and Turin, the type of applicant giving the best evaluations were the couples with children (on welfare and not).

Similar remarks can be made about the lone mothers assisted by the Province of Cosenza through the *Minimo Vitale*. All of our interviewees said they had an excellent relationship with the social workers, especially in terms of confidence, informality and 'human' qualities.

In Lisbon and Porto, social workers play an active role in the claimant's relation to the measure, since the selection procedures involve of their subjective evaluation of the claimants' need. This generates two extreme opinions about social workers' competence, depending on whether the interviewee is currently on welfare or not and on how he/she left it. Whilst still on welfare, recipients tend to appreciate the social workers competence in perceiving their situation of need. As the recipients leave welfare—especially when the measure resulted ineffective—there is a tendency to highlight an alleged discretionary attitude towards them on the part of the social workers, who did not want to recognise their ongoing and evident state of need.

The longer duration of the benefit in Lisbon and the need for more frequent contacts between recipients and social workers, contribute to produce a closer relation with the services. Accordingly, the social worker is not perceived only as a technocrat, but as someone who understands the recipients' difficulties and gives the recipients all the support he/she can.

In Porto the personal character of the relationship is remarkable in both a negative and positive sense. All interviewees said that they could not get any information from the social workers, who never told

them why the measure had started or ended. In many cases, the social worker is said to have repeatedly promised that the allowance would start, but it never did. A fatalistic attitude towards the chance “to get some money” and general mistrust both towards the social worker and the social service would summarise the recipients’ point of view.

Barcelona and Vitoria show two different cases concerning the relationship with the social worker. The former partially fits the above-mentioned “model”, adding a new element. A virtuous circle is created through frequent contacts, a rich set of resources that social workers can “offer” to the applicant and a fairly high discretionary power emphasising the social worker’s role. We can also see at work the transfer of responsibility for the relatively bad quality of the measure to the social service—i.e. the welfare system. Barcelona is the case on the right side of the continuum characterised by the best relationship between social workers and recipients.

Even Vitoria partially fits the model, though some specifications need to be made. The transfer of responsibility clearly emerges from our interviews. Many interviewees stated that the social worker’s competence did not affect the poor quality of the measure: social workers could not modify the “system”. Nevertheless, they have a certain degree of discretionary power and can influence the chances of renewing financial benefit. Recipients in Vitoria need to see the social worker every month to get the measure renewed. They have to demonstrate that they still fit the formal requirements to keep on getting the measure. On these occasions, the perception of “special” treatment—related to informal decisional rules and to the procedures that social worker decide to implement to check the applicants formal requirement—generates in many cases a diffident relationship between the recipient and the social worker.

8.5. Self-image

Three dimensions can be identified in dealing with the issue of the interviewees’ self-image in relation to the assistance:

1. the perception of the self in relation to the assistance;
2. the interviewees’ attitude towards relatives, friends and neighbours, and vice-versa;
3. the perception of the measure as right or charity.

The degree of stigmatisation that comes from being on welfare is related to the following variables:

1. *The perception of the measure as a right.* We can rank our cities along the continuum almost in the same sequence we identified theoretically. The more the measure is felt as a right, the less the recipients feel stigmatised by getting it. The decision to get in touch with the social services and the first meeting with the social worker, that coincide with self-recognition as a non autonomous person, are always the most difficult moments. However, in presence of a culture of citizenship, the sense of stigmatisation usually disappears, though gradually. Nevertheless, we observed that the less a citizenship culture is an assumption commonly taken for granted (as in the case of Spain or Italy), the more the perception of the measure as a right will eliminate the stigmatising effect. On the contrary, where that culture has been a shared framework for many years (as in Sweden and Germany), a sense of stigmatisation is present notwithstanding the perception of the measure as a right.
2. *The relationship with the social workers.* Apart from the prevailing culture—poverty culture or citizenship culture—the attitude of social workers can make a difference. Moreover, the

relationship can play an ambivalent role: a good relationship can attenuate the perception of stigma associated with the measure, whilst a conflictual relationship can either aggravate the feeling of shame and stigma or generate an attempt to redefine the situation within a citizenship framework on the part of the recipient.

3. *The family situation of the recipients.* A general trend can be identified in all cities: lone parents or families' experience is becoming more positive and their relationship with the services is smoother, since these privilege households with children. Parents expect more from the public authorities and accept the measure as targeted to the children. On the contrary, the able-bodied—male and middle aged—feel strong stigmatising consequences. They cannot shift either the condition of need or the expected benefits to their children. Furthermore, in some cases, they tend to consider themselves “undeserving” by definition because the measure strongly conflicts with their presumed role of breadwinners.
4. *The age of the recipients.* Middle aged men feel more ashamed as they are no longer accomplishing their role as breadwinner, and the pessimistic prospect of continuing is felt as a personal failure. On the contrary, women's social role keeps their self-esteem higher, as despite unemployment they still keep active, taking care of children, the domestic tasks, doing some cleaning for others, etc. Younger persons are more optimistic as the measure is perceived as a transitory phase until they find a job.
5. *The characteristics of the neighbourhood where the recipients live.* People living in a neighbourhood where being on welfare is a rather common experience do not feel ashamed to let other people know about their difficulties and their relationship with the social services. On the contrary, the more fragmented the social context in which they live, the more they feel the need to hide their situation.

6. ***The characteristics of the measure.*** A very small amount of money, complex bureaucratic procedures, obscure decisional rules and long waiting time automatically transform the measure into a sort of charity. This can strongly affect the recipient's psychological balance (Turin, Milan, and sometimes Vitoria).

In the cities of Northern Europe, the measure is normally regarded as a right, for three sorts of reasons: i) the claimants have been tax-payers; ii) the situation of need results from external factors beyond personal control and the state is expected to intervene to solve this kind of problem (lone parenthood); iii) the cause of the state of need and of the subsequent contact with social assistance results from structural problems that affect a large part of the population (redundancy). The basic idea is that of reciprocity between state and individual. People who have participated, both as employed and taxpayers, to the well-being of society and to the creation of the welfare system believe they have the right to welfare provisions. We could add a fourth element: the traditional role played by public authorities and institutions in the regulation of the market economy and its malfunctions, that attenuate the stigmatising effect of getting social assistance. For these reasons, young people apply for social assistance without any problem, as if it were a natural thing. Nevertheless, interviewees rarely admitted being welfare recipients (mainly the older ones) because they feared prejudice; they preferred to say they received unemployment subsidy.

Two local factors must be pointed out as far as Sweden is concerned. First, there emerges a clear contrast between the role played by the perception of reciprocity between the individual and the state, and how migrants' self-image is affected by the measure. Being a migrant actually increases the negative symbolic consequences of the measure. On the one hand, migrants experience the stigma resulting from the mere fact of being a foreigner. On the other hand, they say they find more degrading to be welfare dependent (see previous paragraph), as they were active workers in their home country. But, let us reflect on this explanation. We can easily see the typical process by which migrants tend to anticipate in their self-description the standard images and expectations that they assume, often correctly, native people have about them. In fact, with the exception of refugees, migrants often were experiencing unemployment or economic difficulties in their home countries. At the same time, they are often perceived by the society at large as "free riders" concerning the right to access to welfare resources that they have not contributed to. In many contexts, strong competition emerges between local and foreign claimants; the former often accusing the latter both of having no right, as a foreigner, to national welfare provisions and of being unfairly privileged in relation to the "native unemployed". Thus, they have to cope with a double negative image and cannot afford to show they feel at ease in receiving the measure. The second specification concerns the awareness that an increasing number of people living in the same district are on welfare. This change strengthens the positive self-perception and neutralises the potential stigma of being on welfare (in some cases, the same type of consideration is extended to the overall economic situation of Sweden).

In both the German cities the interviewees expressed balanced attitudes towards their perception of being (or having been) on *Sozialhilfe*. On the whole, it can be said that roughly half of our sample did not suffer from a sense of shame or loss of self-confidence, was conscious of the measure as a right (this was especially the case of former workers, who stressed that they had paid contributions and taxes for a number of years) and tried to take a rational approach to the problem. On the other hand, the other half of our sample seemed more affected by fears, feelings of depreciation, the sense of being 'beggars', with negative consequences on their everyday life (loss of social contacts, apathy, tensions within the household). There was clear evidence of a concentration of lone mothers in the former group (probably

because of widespread social recognition of their difficulties), whilst unemployed adult males, disorientated by the loss of their role as breadwinners, were typical of the latter group.

Of course, this rough distinction is by no means free from ambiguities. Those who perceive the measure as a right are well aware of the risks of stigmatisation from different sources (the family of origin, friends, neighbours, the welfare structures themselves, society at large) and resort to strategies to prevent it (such as avoiding mentioning the fact that they receive social assistance, trying to dress 'nicely'). Furthermore, positive attitudes are sometimes strengthened by additional reasons, such as the clear perception of the temporary nature of the measure (typically in the case of young people, or for those who anticipated the measure or who already know they will be taken on in a state-financed job) or the conviction that the contribution is directed at the children (obviously in the case of lone mothers and couples with children). On the other hand, those who show major feelings of frustration do not necessarily have a 'beggars' perspective: on the contrary, the source of major negative reactions is often founded on the idea of betrayed expectations, of a break in the social pact. This is typical in the case of adult male and female workers who were made redundant and for whom the construction of social identity is heavily dependant on having a stable occupation. For these people, it is much more reassuring to be on unemployment benefit than on *Sozialhilfe*: "I can say I am unemployed and looking for a job". In the case of Halle, similar arguments are extended to include the whole system of social protection that was lost with the end of the DDR. Episodes of stigmatisation, from different sources, turned out to be more frequent in Bremen than in Halle. It is worth highlighting that two episodes (one per city) involved racial prejudice in the case of couples where the male partner was an immigrant from a non-EU country.

The two French cities show some remarkable differences here, revealing very divergent patterns. These differences can be directly related to the specific nature of the local (economic, social and cultural) context.

In Rennes, characterised by a varied economy, cultural liveliness and solid local political traditions, there was a greater incidence of the perception of RMI as a right, as something not to be ashamed of. It must however be immediately underlined that such attitudes were far from being unambiguous. Although receiving RMI was considered a right by most of the interviewees, few of them declared having had no problems in telling their relatives or other people about it. Hiding their current condition, or simply disguising it in one way or another (e.g., claiming to be employed, whilst only onto state-financed temporary contracts) was only a way of avoiding social stigma, perceived as particularly harsh towards '*RMIstes*' ('people look down on you when you're onto RMI'). Things were further complicated when the interviewees add a sense of personal failure to the fear of stigma, an attitude of blaming on themselves for their own condition, a feeling of being excluded from society. Such attitudes were differently distributed according to the age and the personal condition of the interviewee: in the case of young people, the sense of shame hardly existed (also because they could afford to consider it just a temporary stage in their life), whilst things were far worse for the elderly.

In Saint-Etienne, on the contrary, negative attitudes definitely prevailed. It was not simply a matter of people not considering RMI as a right (though few interviewees mentioned it); it seemed that the particular social and cultural environment, deeply characterised by the centrality of work in the construction of personal identity, had a decisive influence on how people perceived their condition of being out of work and on RMI. Saint-Etienne represents a typical example of an industrial town hit in recent years by the process of downsizing/dismantling of manufacturing activities, with all the well-known consequences in terms of rising unemployment and crisis of identity for a significant portion of its population formerly occupied in industry. It is in this hard attack on work stability and the strong work ethic that explanations must be sought for the feelings of deep frustration recorded in this city.

Expressions such as ‘dignity comes from work’, ‘life means work’, ‘I have worked all my life...’ frequently occurring in our interviews are clear enough to explain our point. Many interviewees said they felt uneasy receiving money without working and had a sense of guilt. They would much rather say they were simply unemployed, than have to admit they received RMI, considered a far more humiliating condition. For some of the elderly, especially those who used to have a stable job, being on RMI was perceived as an insult to their dignity, to which they sometimes reacted with deep anger (one of the interviewees gave vent to her anger through racist arguments).

The comparison between the two Spanish cities clearly highlights the role played by the formal/actual characteristics of the measure and the attitude of the social workers. In Barcelona, a very good relationship with the social workers and their supportive attitude, together with rather well-organised integration measures—e.g. training courses—reduces both the psychological difficulties in receiving the measure and the need to use the culture of citizenship as a tool to fight the potentially stigmatising effect of being on welfare. Both stigmatisation and the need to hide aspects of the recipients’ biography mainly regard aspects that are not directly connected to the welfare or to the social service. Some of the interviewees did not want others to know about their deviant behaviour or some problems they had had in the past. The same interviewees were not affected by the fact of other people knew they were on welfare. In Vitoria, the programme which is not focused on job insertion activities—notwithstanding the higher average allowance paid—together with a less supportive and more formal/bureaucratic attitude of the social workers, seems to stimulate feelings of stigmatisation and shame. Here, we found that people considered themselves first unemployed then poor, complaining about the divide between unemployment benefit and social assistance. Likewise, in Vitoria recipients more often claimed their right to social assistance to counter a cultural environment that could negatively affect their self-image. Finally, the role played by a homogenous neighbourhood, where being poor and on welfare is not an unusual condition, clearly emerges in Barcelona, while being less frequent in Vitoria.

In Milan and Turin, the passivity that characterised the overall attitude of the recipients is a direct consequence of the previously mentioned aspect and generates a lack of active search for information. In many cases, applicants do not actively interact with social workers or the service. They simply put themselves in the hands of the social worker, who is expected to solve the problem on a moral/personal basis. The passive attitude comes from the self-stigmatisation and was overcome only when some unpredictable occurrence takes place. Of course, such a state of affairs dramatically affects the implementation of citizenship rights.

Very few of the recipients interviewed thought of the social services or the welfare provisions in terms of an implementation of social rights. A sort of self-imposed stigma was at work, playing a crucial role in defining attitudes towards the service. This was before any positive or negative stigma could be experienced by the applicant through the social workers or the service due to its procedures and formal or informal rules. Only in a few cases, the claimant interpreted the recognition of the condition of need by the service, through the concession of economic benefit, as a proof of his/her state of need. In many cases, especially in Turin, the low amount of money was itself a potentially stigmatising element. Many recipients said: “What do they think, that we can live with 300.000 lira a month?”.

In Milan and Turin, the majority of the interviewees tried to hide the fact that they received social assistance. The information was potentially discrediting and stigmatising, and released only when it could be used to demonstrate to others—relatives, friends or volunteer associations—that the recipient was trying to solve his/her problems. In Turin, the stigmatising effect of being on welfare was strengthened by the strict control and domiciliary visit by the municipal police. Some of the interviewees stressed the harassment resulting from the municipal police control, saying that they felt like criminals convicted in their own homes. Again in Turin, in many cases the interviewees stressed that they felt

embarrassed when asked to tell their life history to the social worker. Finally, both in Milan and Turin, the amount of documents and bureaucratic procedures required makes it even more problematic having to have to deal with the social service office.

In Cosenza, (but also in Lisbon and Porto), the particular concentration of poverty in well-defined marginal areas has at least the positive effect of producing a strong sense of community amongst the recipients. Nearly all of the inhabitants of these areas apply for the contribution, information about documents and bureaucratic procedures circulate by word of mouth all over the neighbourhood, people help each other to fill in the applications, everybody knows about everybody else's difficulties. This situation confers to most of the inhabitants of these areas a strong perception of their condition as a common one, something that puts all of them on an equal footing ('all in the same boat' was a recurring expression). This protects them from strong feelings of shame at least within the neighbourhood, although things are different outside.

In fact, a sense of shame and fear of stigmatisation wait at the gates of the city centre. Some of the interviewees, for instance, felt uncomfortable when they had to turn to the social service office, situated in the centre of the city. This was experienced as unknown and potentially hostile territory, where people would point at them as 'those from the ghettos'. Some other interviewees even declared of being ashamed of their 'ignorance' (nearly all our interviewees had a very low educational attainment or were illiterate) in front of the social workers, some of whom were said to look down on them for this reason. The office itself therefore acted as a source of stigma. The sense of shame seemed therefore to be independent of the welfare allowance as such, so small and obscure to be unknown even to the rest of the population of Cosenza. It seemed to be linked to the very condition of being poor and living in the poor areas.

The measure is by no means perceived as a right, which is not surprising considering the low amount and nature of the allowance. It is often thought of as a 'favour', considering that many interviewees showed a deep-rooted tendency to look for the possibility of informal bargaining with the welfare institutions. This impression was further confirmed by the suspicious attitude showed by many interviewees towards the way the contribution was allocated: 'they give money to those who don't deserve them, to people with two or three pensions' or 'to people who pull strings' were some recurring statements. To sum up, it seems to be the measure itself, imbued as it is with old assistential visions, which produce an attitude of subjection, rather than one of citizenship amongst the recipients, condemning them to think and act as being 'poor'.

9. CONCLUSIONS

Chiara Saraceno

9.1. Possibilities and constraints in comparing social assistance policies

We said in the introduction that the increasing demand for evaluation of social policies is developing within a context and from a perspective which is marked by two distinct goals: controlling public social expenditure and improving efficacy. Evaluation of policies to combat social exclusion shares this concern for "accountability". And comparative, cross-country evaluation is perceived as a useful tool in the line of "learning from other countries" and of looking at "best practice" experiences and situations. Yet, it encounters specific and serious difficulties which should be clearly spelled out: not in order to deny the possibility of comparative evaluation itself, but in order to clarify the boundaries and limitation of such an endeavour, as well as the kind of data which are needed.

A first difficulty concerns the goals themselves of the policies to combat social exclusion, both at the institutional level (as they are defined in the laws and regulations) and at the implementation one (as they are defined and perceived by social workers and by potential beneficiaries themselves). Bouget and Nougues (1993) speak of a multiplicity and diversity of goals in national social policies in this field that render it difficult to individuate common trends, priorities and even philosophies. This is possibly an exaggeration. Yet, as we showed throughout this report, countries differ in the definition of the deserving and undeserving poor, in the definition of need and of risks of social exclusion, as well as in the definition of what is necessary for social integration and finally of social integration itself (e.g. see the different meanings and aims in the Swedish and in the French policies). The relevance itself of the concept of social exclusion may be quite different in defining the policies which are usually considered under this heading. Particularly, we have seen that in some country (Portugal, Italy, partly Spain) only those who are perceived as at high risk of being socially excluded in that they are extremely poor and/or otherwise perceived as unable to take care of themselves, are entitled to income support. In other countries (Sweden, Germany), on the contrary, pure lack of income entitles one to income support, without any judgement being made on the risk of social exclusion.

A second difficulty concerns the plurality of institutional actors involved in this kind of policies: state, regional and municipal institutions, administrators and social workers, public, non profit and sometime also market institutions. Each of them may have a more or less slight different perception or definition both of the goal of the social assistance measure in the implementation of which it is involved, and of its beneficiaries. And they may combine and interact differently cross country as well as cross city, therefore producing both different patterns of implementation of social assistance measures, and different definitions of poverty and social exclusion. Evaluation and evaluators themselves are becoming institutional actors, in so far their requests (for data and informations) as well as their results influence the institutional setting, the self perception of the various actors, as well as the perception of the policy being evaluated. From this point of view, it is correct to say that evaluation is no neutral process, however objective it may try to be (see also Bouget and Nougues 1993, Rossi and Freeman 1993).

A third difficulty concerns the different “policy package” specific policies to combat social exclusion and more specifically income support policies are part of. The access rules, coverage, duration, generosity of unemployment indemnity make a difference in the timing of entrance into social assistance, as well as in the characteristics of its beneficiaries. The generosity of child allowances in one country may keep families with children out of the social assistance field more than in another. The existence of a specific measure for lone mothers may keep this category off the general social assistance for some period, therefore selecting the demographic and other features (e.g. age of child) of this group differently than in a country where such a measure does not exist, and so forth.

From these three, a fourth difficulty arises. The cross country and sometime even cross city differentiation in the definition of eligible social assistance recipients which results from the variety of goals, of policies, of patterns of implementation, produces a crucial differentiation in the population of beneficiaries which in turn has consequences for the performance itself of the social assistance measures studied and compared. Our research shows clearly that -legal and *de facto* - eligibility filters have a much more important impact than any other dimension, not only on the demographic and social characteristics of beneficiaries, but on average duration in dependence on social assistance, risk of recurrent returning, chances of successfully exiting and so forth.

To these methodological and conceptual difficulties another, more technical, one should be added. Cross country and cross city comparisons and evaluations may be performed only if good longitudinal local data are available, collected and recorded according to standard methods. This is an almost trivial observation and it is valid for any evaluation and for any comparison. But it has a specificity in the case

of social assistance which should not be under-estimated. Within social assistance, in fact, collecting data on beneficiaries is part of the process of policy implementation itself. Social workers and administrations routinely record a variety of biographical data. These, however, are not always usable for monitoring, reviewing, evaluating and comparing for three distinct reasons. First, they are rarely standardised, even from a social worker to another; second, when they are, they respond more to the needs of accounting (how many interventions, for which cost, rather than how many individuals, or households, for how long and for which kind of measure) than to the needs of monitoring the impact and outcome of the policy. Moreover, and somewhat paradoxically, even in contexts where the need of good data for monitoring social assistance performance is acknowledged, improvements in means of recording and/or coding may result in a difficulty (or impossibility) to use a longitudinal approach, in so far changes create discontinuity in data. Thus, within city and within country monitoring and evaluation, as well as cross city and cross-country comparison and evaluation is possible only in so far one can rely both on standardised (and continuous over time) individual data which allow the possibility to follow the history of social assistance recipients and on reliable data concerning the process of policy implementation. The lack of the first kind of data is the reason why we could not compare social assistance “careers” in all the cities of the study: not in all the cities such data were available even in a preliminary form.

The third reason is of a different kind: it involves, in fact, ethical problems. The need to keep individual data over time, and to follow up beneficiaries after they have left social assistance, in order to monitor and evaluate the performance of social assistance is to some degree in contrast with the right to privacy: a right which should be particularly protected in the case of those who are already highly vulnerable socially. This is precisely the reason why social assistance records data have not been available for the French cities, since in France these records are destroyed every two years in the name of the respect for privacy. While the solution of the first two problems is a - complicated - matter of administrative culture and choices, the third problem is likely to become greater in the future, since the awareness of the importance of monitoring and evaluation for social policy making and the awareness of the inviolability of individual rights - including that of privacy - are developing together but pointing in two different directions. Possibly the EU is the level at which this apparently intractable contradiction should be addressed, for the sake not so much of research as of a well informed and self-critical social policy making.

The awareness of these constraints and difficulties has enriched our evaluative framework and our methodological approach. Synthetically, we have not simply considered and compared the performance, in terms of statistical outputs of income support measures (how many people, with what characteristics, for how long receive income support); rather, we have reconstructed and compared the overall complex mechanisms, as well as the diversified set of actors, within and through which income measures are on the one hand constructed and implemented, on the other hand experienced by beneficiaries. Therefore, we have used a locally situated, multiple, integrated perspective. We have not compared countries on the basis of aggregate data; we have compared local complex systems, the working of which we have, at least partially, reconstructed.

Following Rossi and Freeman’s (1993) evaluation typology, we may say that ours belongs to the comprehensive type: a) we have analysed and compared the conceptualisation and design of the income support measures existing in the 13 cities; b) we have monitored their implementation at two levels, that is comparing official rules and actual implementation practices and checking the situation of income support beneficiaries at two points in time; c) we have - albeit only partially (given the limitation of data) - assessed their impact through the indicator of rates and length of dependency, as well as through the opinion and perceived experience of beneficiaries themselves.

In the following two paragraphs we will synthetically summarise our main findings, which we think are relevant also from a methodological point of view.

9.2. Local contexts as complex social systems

Our research findings allow us to appreciate to what degree it is important, when analysing poverty and policies to combat poverty and social exclusion, not only to grasp the relationships between state, market and third sector, but, even more, to understand and distinguish the forms and dynamics of each of these three dimensions as well as their interaction.

From this point of view, it is worthwhile mentioning that although we started with the hypothesis that we could locate our cities within the most well known typologies (e.g. Sassen 1991, Martinotti 1993), this has proven at the same time stimulating and impossible: possibly because prevalent typologies tend, in the end, to be one-dimensional, therefore hiding the very rich differentiation of actors which we have found to be a crucial feature of policy implementation in the area of poverty and social exclusion. Particularly, our research shows that the usual distinction between state, market and third sector areas and actors is over-simplistic: first, the state itself must be articulated in its various empirically existing forms as well as in its various levels, which may have a different relevance and autonomy in different countries; and public - state, regional, or municipal - institutions have a life and logic of their own, with specific professional, as well as institutional interests and cultures. Co-ordination between different public institutional levels and actors may be as difficult as that between public and private ones, and may develop differently cross-country as well as cross-cities, depending both on the form of the state itself, and on local and national cultures. The example of the different patterns of collaboration between state and municipal institutions in Saint Etienne and Rennes is particularly telling from this point of view. Of course, also the market has its plurality of actors whose presence may vary greatly from one place to another. This is particularly so for the unofficial, informal market economy, as the comparison not only between the Spanish or Portuguese cities and the Swedish ones well indicates, but also that between Barcelona and Vitoria.

But possibly the most interesting finding of our study at this level has been that the third sector itself is a locus of high differentiation. The third sector is usually understood as comprising indifferently family, kin, churches, voluntary associations, non profit organisations and so forth. And as simplistically it is often assumed to be the privileged arena of social integration. Yet, we have found that both the specific third sector actors which are present in a given context and the way they are mobilised may have a different impact on social integration. Thus, in some cases (e.g. Cosenza) family and kin are a crucial resource, given the meagre social assistance available, but the role of the church is marginal and overall integration in the local community may be weak. Moreover, there are wide differences not only in the role and resources of these different actors with regard to the individual, but in the social status itself of these actors. This is true not only with regard to the different resources available to family and kin networks on the one hand, to non profit or volunteer associations on the other hand. Even within the latter we may find large difference both with regard to the human and financial resources they may dispose of and with regard to their social and even broadly political standing. Caritas (or *la Misericordia* in Lisboa) cannot be assimilated to a small group of dedicated volunteers who with their own resources go out at night in search of the homeless.

This differentiation within the third sector has been increasing in recent years, both because new actors have entered the fight against poverty and social exclusion, often catering to particular vulnerable categories (third world immigrants, children, drug addicts, HIV bearers and AIDS sufferers and so forth), and because public policies and institutions themselves have called for this kind of actors as the most adequate partners in dealing with poverty and social exclusion, particularly with regard to social

insertion programs. In all cities we have found a multiplicity of intermediary structures which are crucial actors in policies against poverty, sometime within a formal collaboration with public structures, sometime in relative autonomy, sometime in competition. Although they are not part of the public system, they may not be interpreted purely as belonging to the informal sector. Certainly this is true for the Church and its well organized institutions (Caritas or else), but also of many cooperatives and non profit organizations.

When speaking of the third sector one usually refers both to the set of resources and actors which it comprises in a given context, and to the way these are mobilised and co-operate. Our research indicates that it is the linkages, the combinations between the various forms of public and private solidarity which construct specific local welfare systems, somewhat blurring, or moving the conventional boundaries between public and private spheres and interventions, in any case shaping the way social policies are implemented and perceived by all involved actors..

9.3. Diversity and false homogeneity in social assistance careers

We mentioned already that both the demographic and social profiles of income support beneficiaries and the form of their “social assistance career” is highly dependent on the way conditions for entitlement are institutionally defined and practically implemented. As a consequence, cross country and cross city variation may not be easily and univocally interpreted in terms of relatively higher or lower efficacy of the measure itself; and conversely similar outcomes do not automatically have the same meaning. Thus, for instance, the high turn over rates among able bodied adults in Milan do not have the same meaning of the relatively fast exiting the measure in Goteborg or Helsinborg. In the former case, in fact, it is likely that beneficiaries exhaust their entitlement period, irrespective of their having improved their economic and work conditions and/or capabilities. In the latter beneficiaries have found a job, or have been moved to a different program (e.g. to a socially useful job, covered by social security). This apparently negative (with regard to the possibility of performing a comparative evaluation) finding has prompted us to look deeper at differences and at their consequences, allowing us to better understand the working of a given measure in a given context, as well as to dissolve long held stereotypes in the field of social assistance.

Our data offer sufficient ground to disprove two of the most common critiques addressed to income support measures and their beneficiaries: that they create long term dependency and that the stronger the universality and generosity of income support measures, the more likely it is that people remain for a long time in social assistance, therefore becoming dependent on it.

With regard to the former, we found that only a minority of beneficiaries in all cities remain long in social assistance, irrespective of its characteristics and rules for entitlement. Of course, this is no univocal indicator of success. We might even suggest that longer periods in social assistance might be, in some cases, more efficacious than forced short periods, in so far they would allow investing time and energy in building up one’s personal resources and capabilities, and assessing opportunities. Yet, our findings show that the much widespread idea that social assistance recipients are mostly long term ones simply does not correspond to reality.

Even less proved is the hypothesised link between generosity and universality of the benefit and incentive to long term dependency on social assistance. On the contrary, the highest dependency rate was found in cities like Barcelona or Lisboa, where the combination of a close targeting of beneficiaries, which restricts entitlement to the extremely poor and vulnerable, and the small amount of benefit brings about longer average durations in social assistance than in other cities. In this case, in fact, the population of beneficiaries over-represents - compared to the German and Swedish cities and

partly to Turin - those who have more difficulty to become self supporting, and at the same time the benefit is too low to give beneficiaries a chance to try a new, fresh, start. Rather, they are compelled to find ways of integrating this benefit with other resources, often in the informal economy, where it is easier for people with very low skills or personal difficulty to find some odd job which however do not offer them the possibility to become self-supporting. "Social assistance dependency" from this point of view is only a partially correct expression, in so far living only on social assistance would not grant individuals and households sufficient means to survive. The same is true for Milan, where, however, even closer targeting and low benefit combine with strict time limits. Thus, dependency appears shorter, but it is more a result of rules (how long one has to wait before one can apply again), than of a more or less temporary improvement of the beneficiaries' personal circumstances.

More generally, one of the main findings of our study is that close targeting and low benefits create a population of beneficiaries who are characterised by high degree of vulnerability and difficulty in becoming completely autonomous from social assistance. This kind of population, of course, is present everywhere and needs special attention; but when it is the majority of social assistance beneficiaries, due to selection rules, it becomes part of the definition of social assistance reciprocity itself, of the social and possibly subjective identity of beneficiaries, of the context and culture of social assistance we might say: the weak efficacy of the measures implemented in terms of making (this kind of) beneficiaries become autonomous circularly reinforces the negative - or depressed - view concerning both policies and beneficiaries. It also de-motivates social workers increasing their vulnerability to conditions of professional burn-out. Therefore it constitutes in itself a means of marginality and social exclusion. This may result in different behaviours according to local political cultures and economic resources. Thus, indefinite (partial) dependence may be accepted by social workers and administrators without prompting any effort at redefining approaches and evaluations. Or revolving door and shifting mechanisms (from public social assistance to private one) may be developed, again without any incentive to policy innovation even with regard to this particularly vulnerable population. On the contrary, where beneficiaries are more "mixed", therefore chances of success higher, and the benefit relatively generous, it is less likely that the presence of a quota of people difficult to help to become self-sufficient has strong stigmatising effects on the whole population of beneficiaries and on social assistance itself. This allows for a more nuanced view of social assistance provisions and beneficiaries, for higher self esteem and motivation among social workers, and for attention for differentiation of patterns of reciprocity and of exiting social assistance.

Universalism and generosity, therefore, appear not only more oriented to a citizenship culture - therefore also more socially integrating - but also more efficacious in the middle term. This finding, however, should be qualified. It is certainly true that within these systems we find a substantial quota of so called "bridgers", that is of people who use income support to "bridge" between periods in which they are in the labour market and periods in which they are temporarily out of work and not covered by social security. Therefore, social assistance acts for them as a temporary cushion, while they look for a new job. But within these a quota may be experimenting some kind of "revolving door" mechanism, albeit in a highly structured and protected way. Thus, given the interplay between regulations concerning unemployment indemnity, socially useful jobs and income support, in Sweden and in Germany, but also Vitoria, one may go through (or be pushed through) the whole system - from work to unemployment indemnity to social assistance - and then start again. There is, at present, a debate in the Scandinavian countries concerning the fact that particularly some ethnic group are "exploiting" fully the system. Yet this debate implies not a reduction of universality and generosity, but possibly a more nuanced, articulated, even targeted attention on the social integration part of the measure, which may not be reduced simply to the formal requirement of availability to work. Universalism in access to benefit, and adequacy of the latter, should not be in contradiction with a high personalisation of social insertion measures and of the system of incentives and disincentives. In any

case, within this system, social assistance does not keep beneficiaries off the labour market; rather it tries to maintain continuity between being in work and being out of work, as well as between being in social assistance and being in social security.

Social insertion measures, therefore, more than rules and criteria for entitlement, appear to be the testing ground of policy innovation, as well as of the ability of local welfare systems to offer opportunities adequate to the needs and characteristics of beneficiaries. Here we may point to a few problems we have detected in the various cities.

The first problem concerns what we might define the risks of bureaucratic universalism. Particularly present in the more universalistic and generous cities, it may be found also in less generous, but still universalistic ones, as Vitoria, as well as in standardised categorical ones like Turin. In these situations, social integration is easily translated in having a job and in becoming economically self sufficient. And the requirement attached to receiving income support is willingness to work. Yet, this requirement is only apparently simple, univocal. On the one hand, in fact, it presupposes that work cultures and willingness to work for wages (and stigmatisation of social assistance reciprocity) are the same across social and ethnic groups, and are, to some degree, “found in nature”. Many experiences testify to the contrary. The “work culture” which is part of the culture of the industrialised world has been constructed through a long and often conflictual process, in which different work cultures and different meanings of social obligations compete. We may find traces of this in the unresolved conflict between the ethic of care and the ethic of (paid) work, which underlies gender conflicts as well as the fragile balance constructed around the family division of work and the idea of family and kin obligations, as well as in the different way in which lone mother with little children are considered in Sweden compared to Germany or France for income support purposes. But we may find traces also in the different view various groups have of the legitimacy of the informal economy, of shade work, and so forth. Thus, in order to incentive people to work is not always enough to offer them jobs (even when there are jobs to be offered): these must be perceived by beneficiaries as a good, better, resource and opportunity for their life and family. This in turn presupposes not only a specific cultural outlook and perspective, which must be helped to develop, but also two other things: that the person offered the job has enough training to keep it and that the job pays enough and offers security enough to be worthwhile taking. Within bureaucratic universalism it seems that there is an under-estimation of individual and cultural differences in cultural outlooks and resources, which results in little involvement in activities with and for recipients. In Goteborg and Helsingborg this may mean that there is a sort of - implicit, non negotiated - division of labour between public assistance offices and other third sector agencies, which may result in little feed back on the needs, views, expectations of (different kinds of) beneficiaries. In Vitoria it might result in very rigid application of the rule of willingness to work, which may result in forcing people into jobs they have little capacity for without letting them develop and negotiate their views and proposals. This is another way of creating dependency: by not allowing beneficiaries to develop and negotiate their own views and strategies (and by not seeing them as capable of doing it).

As for the idea that any job is better than no job, our data offer some ground to Atkinson’s (1997) and Paugam’s (1997) argument that this is a very simplistic view and that actually some jobs might be more socially excluding than social assistance itself, in terms of social and professional disqualification. Forcing a person to take any job may have serious effects upon his/her skills, therefore also on his/her ability to stay in the labor market. This is particularly true when the unskilled, bad job, is also not a social security protected one. Of course, this general argument should be qualified with regard to specific individual, biographical circumstances, and so forth. Yet it appears that the revolving door mechanism is greater when the “any job” rule is more strictly enforced. What may make a large difference is that in the Swedish and German cities more often even the temporary jobs offered by the city to social assistance beneficiaries offer the same entitlements to social security - in terms of pension

contribution and unemployment indemnity as “normal” jobs (which is not the case, for instance, of socially useful jobs in Italy in general, and of public works in Turin). Thus, they offer the individual a real status of worker, at least temporarily re-inserting him/her in the circuit of social security - in a situation which Paugam would define of “disqualified integration” (if the job is unskilled), in contrast to the “compromised integration” offered by unskilled jobs in the informal economy with no social security coverage.

It should be added that integration through “any” (social security covered) job may work better in cities and within social groups who share a strong work ethic. It is interesting from this point of view that, notwithstanding the generosity of the system, Swedish beneficiaries tend to stay shorter in social assistance precisely because they share the view that it is one’s responsibility, as well as right, to work. This attitude is shared also by lone mothers of little children who in Sweden, differently from many other countries, neither have a special measure nor are temporarily exempted from the requirement to work. The combination of a widespread system of child care services and of a widely shared gender model by which motherhood and working for pay are not in contradiction, on the one hand renders this population less self-selected than in other countries (where lone mothers tend to become poor because of lone motherhood, not because of loss of job), on the other hand puts pressure on these women to exit quickly welfare through paid work. Interestingly enough, the same attitude may be found among lone mothers in Halle, who grew up with the same gender model as their Swedish counterparts, but who find it somewhat in contradiction with prevalent models in now unified Germany and with implicit and explicit expectations both in social assistance policies and in labour market policies. It is much more difficult for Halle lone mothers to exit welfare than for Swedish ones, although to a great degree they share the same expectations and values. At the same time, it is likely more difficult for Halle lone mothers than for Bremen ones to redefine their experience in social assistance as justified by their caring obligations, and not by their joblessness. Thus, the interplay between local and individual cultures concerning work and family obligations and local opportunities must be taken into account when defining options and projects for social assistance beneficiaries, in order to help them to orient their expectations and develop their strategies, but also in order to avoid that definitions offered by social assistance clash with personal and social identity, further contributing to a feeling of social exclusion.

The concept of “contract”, as opposed to that of one-sided obligation, has been developed precisely to avoid these rigidities and risks. It has been introduced as a policy instrument, particularly in France, to express the mutual commitment of the community and of the beneficiary to operate towards social integration and an improvement of the beneficiary’s condition. Yet, it too is not without problem. First, it implies that there are really alternatives, or options, which is not always the case. Second, it implies a symmetry between contracting parties, which presumes on the one hand a capacity for attention and listening in social workers, as well as co-operation between different local actors in developing differentiated opportunities; on the other hand it presumes that beneficiaries themselves have adequate resources to develop projects and to negotiate them with social workers and within a context of more or less constrained resources. In the actual implementation, it may be easily transformed either in a routine procedure, or in a form of social control on recipients, or in a new instrument for discretion, where the “best contracts” are reserved for the nicest, or easiest, recipients. In other words, the passage from theory to practice in the implementation of a “contract” approach to social insertion requires a great deal of innovation both in social workers’ profession (which was the underlying goal of this approach in France) and in the functioning of the local welfare system. At the same time, it is highly vulnerable to delusion - both among beneficiaries and the community and policy makers - if contracts are not available or are not implemented and insertion remains on paper.

9.4. Concluding remarks

Given the high complexity of elements which give way to local welfare systems it would be impossible to point to one specific model as the best one, and even less as applicable cross-country and cross-city. Yet, our study has demonstrated that if one wants to mobilise social assistance recipients in order to help them to become as self sufficient as they can, restricting the generosity of the benefit and the time of entitlement is not likely to produce the desired effect. The same is true of close, restricted targeting. The effect of these actions would rather be increased stigmatisation, demoralisation and incentive to rely on the informal, black economy, possibly creating a culture of poverty circle, therefore producing and reproducing social exclusion. It seems that the focus should rather be on an attentive planning and tailoring of insertion measures, including those measures (child care services, health services, housing) which enable people to take advantage of the opportunities offered - which should be offered and perceived as opportunities, and not only as, sometimes meaningless, obligations.