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Part I

Concepts and Methodology

1

Social Vulnerability in Europe

Costanzo Ranci

The new social question

The second half of the twentieth century will be remembered as an era characterized, in advanced capitalist European countries, by the creation of huge systems of welfare protection. Supported by substantial economic growth and by a relatively peaceful international situation, Western European countries developed economic and institutional mechanisms that guaranteed a high standard of living for the very broad majority of the population. The main risks encountered by people during their lives – illness, unemployment, disability and old age – were insured against by generous systems of state protection. At the beginning of the twenty-first century, the great majority of the western European population is in possession of social guarantees and is basically protected against the major threats that hung very heavily over the heads of previous generations.

Nevertheless, although social protection systems have now reached huge numbers of people, the changes that have occurred over the last two decades have created new forms of insecurity and instability, which are hitting a large proportion of European citizens. The new century has inherited a strange paradox from the previous century: uncertainty and instability have been growing constantly since the capacity of social systems to offer protection against social risks reached its maximum historically. How can this paradox be interpreted? What explanation is there to offer?

One possible answer is to consider uncertainty as the inevitable effect of a transition phase in which industrial society is deconstructing with the passage toward a new form of social organization. The simultaneous presence of maximum security and great insecurity would reflect the ambivalences and contradictions that are typical of transition phases, when elements of disorganization are more prevalent than aspects of organization. It is a transitory phenomenon that reflects the crisis of organized capitalism (Lash and Urry, 1987) more than the construction of a new social order. According to Crouch (1999), the fragmentation and disorganization of society that

characterize the current period in history are the product of the strong individualization of social relations, to the point where crisis and anomie prevail over the chance for innovation.

According to the perspective opened up by the analysis of Beck about risk society, uncertainty is not, however, a transitory syndrome but a permanent trait of post-industrial society. Since industrial societies were oriented toward future development, the propensity to risk was high: in industrial societies the logic of the production of wealth dominates over the logic of the production of risks (Beck, 1992). The latter were considered as latent side effects. However, risks cease to constitute a side effect in post-industrial societies and they move increasingly to the centre of the stage. Confidence in the ability to keep risks under control is replaced by the idea that risks are not fully predictable and controllable. According to Beck, 'a utopia of security' with a peculiarly negative and defensive character is growing. It is no longer a question of obtaining something good, but just of avoiding the worst: the dominant purpose is self-limitation (Beck, 1992).

But what are the new risks that are emerging in post-industrial societies today? The so-called 'European social model', which has characterized the development of industrial societies since the post-war period, has rested on three basic foundations (with the partial exception of Scandinavian countries where the transition to post-industrial society occurred much earlier): high employment stability, broad and generous welfare programmes and the persistence of strong family ties based on a gender division of roles. The development of welfare systems has made a substantial contribution to the bond between the dominant organizational model in the sphere of production and the pattern dominating in the family sphere, offering protection against what has been considered the most serious social risk: losing a job (Esping-Andersen, 1999).

In the course of a few decades, the three foundations (work, family and welfare) on which post-war European societies rested have progressively lost their capacity to provide for the well-being and security of many citizens. According to Esping-Andersen, these institutions are today the principal sources of danger (1999). Those threatened are both citizens at the extremes of the age bands (children and the elderly) and the middle class. It is a process that has been defined as a progressive erosion of intermediate positions (Castel, 1995).

The first form of erosion regards the organization of work. The fundamental break with the industrial wage-earner model lies *in the weakening of the labour market to function as the principal mechanism of social integration*. It is increased job insecurity that lies at the origin of this process, founding working relationships not on skills made continuously available, but on the immediate performance of specific tasks. There is nothing marginal in this trend: increasing job insecurity is a mainstream process, determined by the new technological and economic demands connected with the evolution of

modern capitalism. According to Castel (1995) increasing insecurity consists of three processes: the destabilization of workers who were previously stable – which lowers their living standards, the growth of a large mass of long-term unemployed and the creation of a ‘supernumerary’ population of persons who are permanently excluded from the labour market. Even in countries where the silent revolution of work is not generating great unemployment, it is nevertheless undeniable that we are now a long way from the ‘wage-earner society’ that characterized Western Europe until the 1990s.

The second form of erosion consists of *the gradual weakening of kinship support networks* as a consequence of new demographical trends and of the reorganization of households. New forms of households have developed, while established family models have experienced profound internal reorganization. Single-person households and single-parent households have become common. Male breadwinner families have become increasingly less numerous because of the progressive increase in female employment (see Chapter 3 for details). At the same time, new types of household are emerging where adult children remain in their parents’ home long after they have reached economic independence (see Chapter 8). While on the one hand these phenomena are a sign of the progressive individualization of social life, on the other hand they compromise the family capacity for collecting and redistributing resources to the benefit of its weakest members: children, the elderly and people unable to work. The functioning of families faced with the difficult task of reconciling different duties is in fact being heavily overloaded.

There is a strong contrast between these changes and *the great rigidity of welfare systems*. They are undergoing a third process of erosion. Welfare systems have remained trapped in a model that is no longer in harmony with the emerging risk profiles in European societies (Taylor-Gooby, 2004a). The social protection systems existing in many European countries offer an extensive social protection only to citizens who are fully integrated in the labour market. Hit by the fiscal crisis of the welfare state, and as a consequence of the changes in the labour market, today this protection is granted to a smaller proportion of citizens and with less generosity than in the past. However, what is even more important is that at the same time new risk profiles are emerging for which the existing welfare state is not organized to provide an adequate response (Esping-Andersen, 1999). Therefore the welfare state requires a general rethinking of its financial and organizational architecture if new risk profiles are to be adequately protected.

While protection against risks was guaranteed in post-war society by the association between secure jobs, a stable division of roles within the nuclear family and a progressive extension of the guarantees furnished by the welfare state, today new risks are arising precisely because of the combination

of increasing job insecurity, decreasing caring capacity of families and the institutional inertia of social welfare systems. New categories of social risk have therefore emerged and the purpose of this book is to define and to describe them.

The new social risks

New social risks arise at the point where job insecurity, income instability, increasing fragility of family support and inertia of welfare institutions intersect. Five principal critical problems can be identified.

The first concerns the spread of 'integrated poverty' (Paugam, 1997), which includes a large group of European citizens who temporarily or sporadically face a situation of relative poverty. An area of 'transient poverty' or 'recurrent poverty' (Layte and Fouarge, 2004) affects a total of 20–25 per cent of the population in Western European countries (according to ECHP (European Community House Panel) data), with peaks in Southern Europe and in the UK and lower levels in continental Europe and Scandinavian countries. Layte and Fouarge (2004; see also Layte and Whelan, 2005) show that people affected by temporary poverty are much more than people in a condition of persistent poverty. Data presented in Chapter 4 confirm the same fact (see Figure 1.1), indicating that cumulated poverty is less diffuse than financial fragility and income instability.

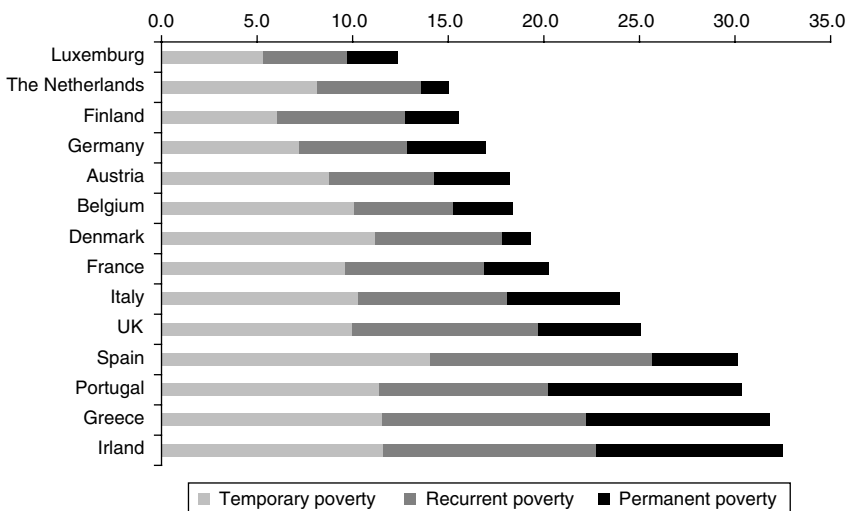


Figure 1.1 Share of families in temporary, recurrent or permanent poverty in the EU-15, 1995–2001 (no data for Sweden)

Source: ECHP, authors' own calculations.

Another sign confirming the considerable expansion of economic vulnerability is the number of people in the European population who live just above the standard poverty line. According to Forster and Mira d'Ercole (2005), about 6 per cent of the European population have incomes that lie between 50 and 60 per cent of the median income, while 10.6 per cent are below the 50 per cent of median disposable income threshold. These data show the relevant dimension of a population group that is not poor, but economically fragile, and that accounts for more than 50 per cent of the population that lies below the poverty line in one year.

What therefore emerges is a very broad area of income instability in Europe. Nearness to the poverty line and crossing it at times does not necessarily determine a drop into permanent poverty. Income instability indicates a condition of life characterized by strong economic stress and a marked reduction in the standard of living that is accompanied by an uncertain financial position. This condition of fragility increases the probability of social exclusion when negative events occur (illness, unemployment, family breakups, etc.). Moreover, it constitutes in itself a condition of difficulty that has effect on life conditions.

A second problem concerns the diffusion of housing deprivation related to affordability difficulties or housing inadequacy: situations that expose people to social instability and financial strain, but do not translate directly or necessarily into severe hardship or homelessness. Western European countries have seen a great improvement in the housing conditions of their citizens in the last three decades. About three quarters of the Western European population today owns the house where they live. Even traditional difficulties, such as overcrowding, have been partially overcome. Quite paradoxically, however, this growth has come with increasing tensions and difficulties, mainly as a result of rising housing costs and changes in the housing market. The co-presence of these two phenomena – increased home ownership and higher housing costs – has made access to a dwelling much more difficult for some sections of the population. The paradoxical finding is therefore that in Europe (and especially in some areas of it) relative housing deprivation has grown. According to the data provided in this book (see Chapter 6) European people who fulfil at least one condition of housing deprivation make up between 5 and 8 per cent of the total, with marked geographical differences (see Figure 1.2). Today access to housing constitutes one of the harshest difficulties met by the young in their transition toward adulthood (see Chapter 8 for details), especially in metropolitan areas. The huge costs of accessing housing contribute not only to lowering the living standards of households, but also to delaying life projects and to depressing expectations for the future.

A third problem concerns the spread of jobs and careers in which work is insecure and temporary. Temporary employees above 25 years of age in the EU-15 as a percentage of total workers rose from 8 per cent in 1996 to

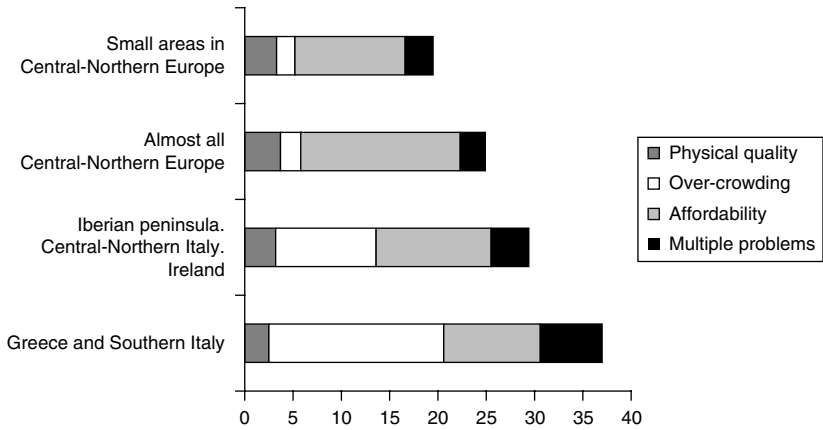
8 *Social Vulnerability in Europe*

Figure 1.2 Share of families dealing with housing deprivation in the EU-15, by geographical areas – 2001

Source: ECHP, authors' own calculations.

11 per cent in 2006. The current percentage for women is 12 per cent. In recent years the percentage of temporary workers has exceeded the rate of the unemployed, which fell from 10 per cent in 1996 to 7 per cent in 2006 (see Figure 1.3). This happened in most European countries except for continental countries in the German area and for the UK and Ireland.

The spread of temporary work has been considered a factor in increasing the risk of acquiring a lower wage, of workers becoming trapped in jobs that are constantly insecure and of exclusion from the labour market. These risks appear to be particularly high for workers with low levels of education and few occupational skills. As a consequence of the progressive increase in the level of education of workers over the last decade, a reduction occurred in the relative proportion of temporary workers with low education (down from 39 to 33 per cent between 1996 and 2005 in the EU-15). In the same period job insecurity became more frequent in both the low-waged service industries and highly skilled and very professionalized industries, contributing therefore to the polarization of the labour market and affecting social groups that were traditionally considered protected against the risks of temporary employment.

Temporary employment increases the risk not only of impoverishment, but also to the general living conditions of workers. This situation does not only affect the young population, but also, and increasingly, the adult population: only 34 per cent of people in insecure jobs in the EU-15 are under 24, while 41 per cent are between 25 and 39 years of age.¹ The probability that a young person under 24 years had a temporary job was 34 per cent in 1996 and over 10 years it has increased by 20 per cent to reach 41 per cent. In the population between 24 and 39 years old the growth of temporary workers

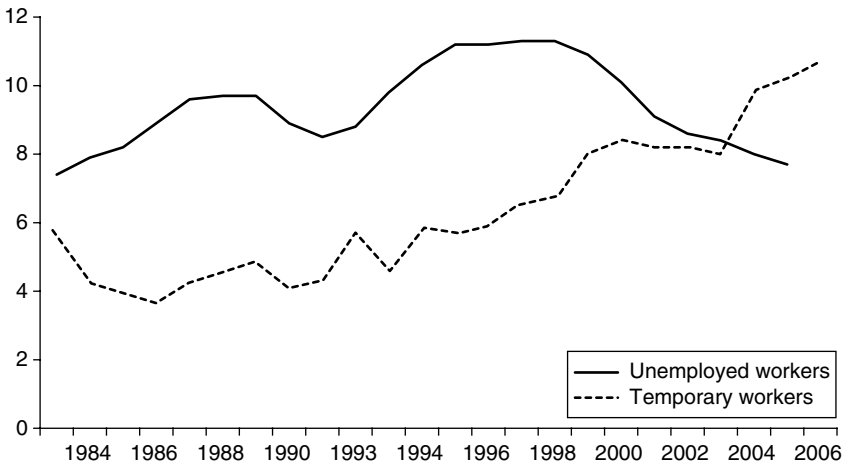


Figure 1.3 Share of temporary workers and unemployed workers in EU-15 1983–2006
Source: Eurostat Statistics (2007).

was 34 per cent in 10 years (from 16 to 21 per cent). Progressive shifts in job insecurity beyond the phase of access to the labour market, as well as a progressive extension of job insecurity over a longer period of careers, have therefore taken place in the last decade.

As job insecurity spreads in the population of between 30 and 40 years of age, the tendency of the young generations to remain economically dependent on their family of origin and to postpone plans for autonomy also increases. Studies also show that job flexibility for women correlates negatively with fertility rates (Del Boca and Wetzel, 2007).

The fourth critical area is reconciliation of working and childcare. The spread of this problem depends on the constant increase in female employment² and the growing need for families to have two earners to maintain a satisfactory income. The female activity rate increased in the EU-15 countries by 10 per cent over the decade and in 2006 reached 63 per cent of the total female population of working age. The gender gap narrowed in the same period by a third (from –23 to –16 per cent). The most evident consequence of increased female participation in the labour market is the spread of dual earner households and the parallel reduction in traditional male breadwinner households. This nevertheless triggers strong tensions around reconciling working with childcare.

If only the period of life in which maternity and work activity most easily coincide (25–49 years) is considered, the gender gap is around 15 per cent in the EU-15 (with 2 exceptions: it falls below 10 per cent in Scandinavian countries and increases by more than 20 per cent in Southern European countries). Most of this gap (approximately two thirds according to Eurostat

data) is determined by the parallel assumption of family responsibilities. The presence of children in preschool age (1–5 years) pushes the female activity rate down further: the activity rate falls by 8 per cent in the EU-15 for women with one child, by 14 per cent for women with two children and by 30 per cent for women with three or more children (see Figure 1.4). The higher gender gap for women with children is caused not only by mothers working less frequently, but also by fathers working more frequently than their peers without children.³ Therefore, while the female activity rate of women between 25 and 50 years old has increased continuously in recent years in all the EU-15 countries (one point more per year), the gap between activity rates for women with children and women without children has narrowed only in some countries (in the UK, Spain and France, but not in Italy and Germany) and at a rate that is in any case very low (only 2 per cent in 10 years).

The constant increase in female participation in the labour market is making the risk of not reconciling working and childcare more common. It is a problem that has negative effects not only on female employment and gender inequalities in the labour market, but also on two other aspects: the exposure of families with small children to the risk of poverty and the increasing demographic unbalance of the European population. Problems of reconciliation are therefore to be considered in relation not exclusively to gender opportunities, but also to the diffusion of other social problems.

To consider the first aspect, according to most observers, households organized along the lines of the traditional male breadwinner model are at the greatest risk of poverty (Forster and Mira d'Ercole, 2005). During the 1990s the spread of dual earner households seemed to be the best defence

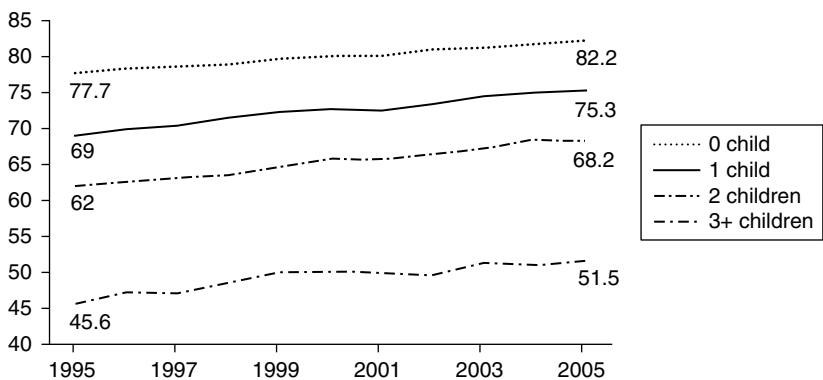


Figure 1.4 Female activity rates for women aged 25–49 years old by number of children in the EU-15, 1995–2005

Source: Eurostat Statistics (2007).

against the risk of poverty and in fact counterbalanced the tendency for economic inequalities to increase (Forster and Mira d'Ercole, 2005). According to Esping-Andersen et al. (2002), an increasing polarization is in fact emerging between dual income and male breadwinner families. This risk mainly affects families in which women have a low level of education and occupational skills.

The second problem concerns the relationship between female employment and fertility rates. These two factors do in fact seem to correlate positively as a result of public measures aimed at supporting the cost of children and the diffusion of childcare services (Del Boca and Wetzels, 2007). This, together with cultural factors, explains why the correlation is actually negative for countries in Southern Europe and very low for countries in continental Europe. A substantial aspect of the problem regards the meaning that European citizens attribute to maternity and family responsibilities. According to radical individualism, the reduction in the gender gap marks a clear tendency toward the individualization of social relations and of maternity. From this perspective the presence of generous childcare policies constitutes a strong support for the pursuit of individualistic strategies and for gender equality.

Various signals, however, indicate that, together with the quest for greater career parity and economic autonomy by women, there remains a certain continuity in care practices. According to Lewis and Giullari, 'obligations and practices of mutual support and care continue to bind people together'. This occurs because 'care cannot be fully de-familialized or commodified because [...] it is emotional and relational, because the pressure for women to care is stronger than it is for men and is part of a gendered identity formation' (Lewis and Giullari, 2005). According to Crouch (1999), the increase in female employment has had strong impacts on families and has heaped extra pressures on women who work. Despite these greater difficulties in reconciliation, Crouch nevertheless remarks the diffuse tendency to preserve family relations by limiting numbers of children, postponing their birth, involving kinship networks in caring and combining recourse to childcare services and maintaining family relationships. In other words, Crouch sees the reduction in the number of children per woman and the delay in the decision to have children not only as a strategy aimed at reducing the costs of mothering and at lessening stress, but also as an attempt to preserve the quality of family relationships (see Chapter 3 for a further discussion of this point).

The last critical area concerns the living conditions of the elderly. The most important implication concerns the increase in the number of dependent persons who require long-term care assistance. Dependency is destined in future to become more common as a result of life expectancy becoming progressively longer. Furthermore it will be concentrated increasingly in the population over 80 years of age. There were approximately 17 million

persons over this age in the EU-15 population in 2007, accounting for 4.5 per cent of the population. The absolute number is nevertheless destined to increase rapidly, partly as a result of more and more people reaching this age. While the overall population will remain stable, the population over 80 years of age is destined to increase by about 3 per cent per year, doubling in approximately 30 years, accounting for 7 per cent of the total population in 2025 (see Figure 1.5). Even if the percentage of dependency will be lower than at present, it is calculated that the dependent population will in any case increase exponentially in the coming decades (Jacobzone, 1999).

The family constitutes the primary care resource for dependent persons in all European countries. Oesterle (2001) estimates that informal care covers around three quarters of total care for the disabled in western European countries: it is a percentage that indicates the very secondary role of public protection. In addition to the disparities between poor and rich determined by the residual nature of the public provision of long-term care, new problems are emerging because of a progressive reduction in the informal care provided by families.

The reasons for this fact are various. First, the transformations observed in the forms of households, connected with the growing individualization of social life, help to increase the demand for care that cannot be satisfied by members of the same household: the numbers of elderly living alone are in fact increasing in all European countries, while the numbers of the elderly living with their children are decreasing. For example in the UK 55 per cent of persons over 80 years of age live alone, 60 per cent in Germany and

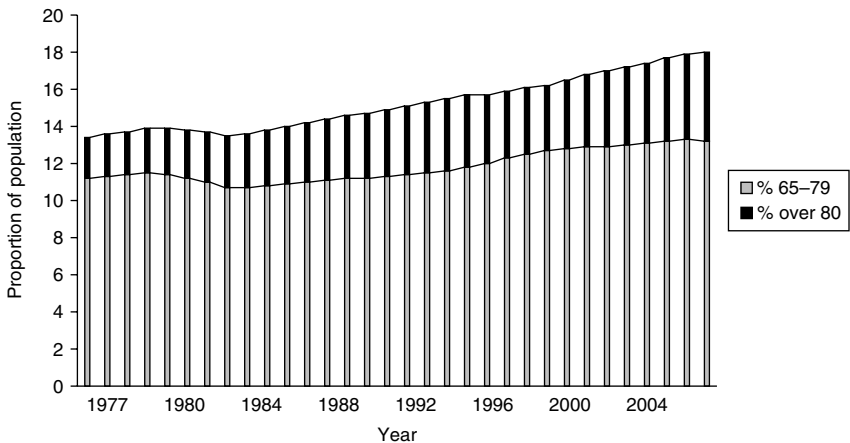


Figure 1.5 Proportion of people aged 65–79 years and aged 80 years and more in the EU-15, 1977–2008

Source: Eurostat Statistics (2007).

42 per cent in Italy. All countries show an increase in the rates of elderly people living alone.

This is set against a progressive decrease in the potential for support from kinship networks. This is determined primarily by the worsening of the old age dependency ratio⁴ (the statistic currently varies between 25 and 28 per cent depending on the country) as a consequence of the reduction in the effect of the generation turnover. The rise of the numbers of elderly in a situation where the adult population remains stable therefore has the effect of increasing the care load on families. Furthermore, the progressive reduction in the number of children per woman (which fell from 2.4 children for women born in the 1930s to 1.8 children for women born in the 1960s) is reducing the availability of family caregivers. Europe is destined to become the area of the world where the potential for support from kinship networks is most reduced.

A second factor that is weakening the caregiving capacity of informal networks is the increase in female participation in the labour market in a context where no significant advances in public homecare services have taken place. The effects of higher female employment on informal care for the elderly are not clear. According to a report on caregiving in six European countries (Lamura et al., 2003), the increase in female activity rates is not significantly reducing caregiving activity when this is for a few hours per week, while it has an appreciable effect on caregiving to persons who require continuous assistance, making home care or institutionalization necessary. Generally, while there is uncertainty over the decline in the number of informal caregivers, it is likely that the total time spent on caregiving is decreasing.

These tendencies indicate the need to develop new public long-term care programmes. Some countries have already developed reforms in this direction making long-term care one of the policy fields that is most open to innovation and experimentation. The impact of dependency will be strong not only because of the number of persons in need, but also because of the complexity of the potential negative indirect effects. Ageing is destined to create considerable pressures on traditional patterns of care, putting the organization of families and the integrity of relations between generations under pressure. The presence of a dependent person in low income families may increase the risk of poverty. The number of elderly dependent persons living alone will increase, causing new problems for community care services. Difficulties in developing public protection systems will increase the need for private services and this will expose the poorest groups in the population to further risk. In other words a social reorganization will take place in the future around dependency. Dependency will simultaneously challenge the integrity of relations between generations within families and the capacity of public policies to provide protection for the most disadvantaged. It will demand the construction of a care system in which it will be

particularly difficult to guarantee social equity and quality standards at the same time.

From risk to vulnerability

In industrial societies it was recognized that conditions like unemployment or illness did not depend on individual responsibility, but on factors beyond the control of the individual that had important negative consequences for the whole of society. Since the fundamental element of protection was provided by work, the events that for various reasons prevented a person from working – sickness, accident, unemployment and old age – assumed the status of a ‘social risk’ and involved recognition of the right to public protection. Because these negative events and their frequency were clearly identifiable, they could be analysed, predicted and protected through insurance mechanisms.

In the most recent decades the changes mentioned above caused the progressive appearance of ‘new social risks’. According to Taylor-Gooby (2004a), these risks are new in two senses: on the one hand they are spreading progressively, even if they were already present in industrial societies, while on the other hand it is only in recent years that their social, rather than individual, dimension has been recognized. However, the characteristics of these new risks are actually so different from the ‘old social risks’ that they require a redefinition of the notion of social risk itself if they are to be recognized properly.

In risk analysis risk is defined as the possibility of experiencing a negative outcome or a significant damage as a consequence of one (or more) factors (called ‘risk factors’). The negative outcome clearly identified in industrial societies was the loss of a permanent job and, as a consequence, of the chance of receiving a secure wage. Social protection against this risk was basically aimed at reintegrating that income which was not guaranteed by an employment position.

However, as the cases previously described show, a broad share of the present population is exposed to negative outcomes that do not primarily consist in the loss of a job. New social risks concern a much broader spectrum of negative outcomes that cannot be reduced to the loss of a job and a wage. Rather than on position in the labour market, the new risks depend on the difficult connections between the labour market, household organization and public welfare.

As a consequence, while ‘old social risks’ were connected mostly with middle or old age, most of the new social risks affect persons at the start of their working life. They are primarily related to the difficulty of finding a stable position in the labour market and/or assuming caregiving responsibilities in the initial phases of family life. While the old social risks are mostly related to income problems, the new ones, even when they regard problems of

health and ageing as in the case of dependency, do not affect only personal incomes, but also more complex aspects such as housing conditions, solitude and isolation, the integrity of relations between generations and the reorganization of families around caregiving activities. Even new risks arising in the labour market, such as job insecurity, affect more complex aspects than income, such as the possibility of making investments in training and careers, cooperation between family members with different positions in the labour market and the support provided by previous generations to the next ones.

It is precisely their positioning in the gap between labour market, family and welfare system that makes public recognition of new social risks very difficult (Taylor Gooby, 2004a). They concern areas of social life that have long been considered a private sphere. It is only in the more individualized countries of Northern Europe that the problems connected with caregiving responsibilities have been considered and treated as 'social risks', while they have been heavily under-represented in social policy in other European countries. Neither have they been easily recognized by trade unions and reformist political parties.

A second peculiarity of new social risks is that the relationship between causes and negative outcomes is complex and multidimensional. The causes that triggered negative outcomes in industrial societies were clearly identified. They could be reduced down to four basic factors around which the main mechanisms of social protection were constructed: sickness, old age, adult disability and unemployment. The relationship between risk factors and negative outcomes was clear because the labour market was the main mechanism for the distribution of social resources and risks were therefore identified in the points where the labour market malfunctioned.

In post-industrial societies individuals participate in the distribution of resources through a number of different channels. A very high percentage of the income of individuals comes from participation in the distribution of public resources. Welfare systems have gradually broadened the range of their beneficiaries beyond the social group of workers and have introduced mechanisms for the distribution of resources that are to a large extent independent of rules that apply in the labour market (Esping-Andersen, 1999). The ageing of the population is also increasing the percentage of people who owe their material survival to public programmes for the distribution of resources. Moreover, changes in the labour market and the increase in temporary employment have weakened the social protection mechanisms grounded on the occupational position of people.

As the material conditions of people today depend on a number of different social mechanisms, then there are a number of different possible negative outcomes, which are difficult to correlate with specific causes. This explains why the social impact of risk factors, such as disability, can differ considerably. Since people participate simultaneously in a number of different

resource distribution systems, compensatory mechanisms often come into play, making it possible to rely on a large range of resources when difficulty arises. Social situations in which a number of negative outcomes accumulate are very limited, as is shown by the statistics already reported on the spread of poverty in Europe, while situations in which both negative outcomes and compensatory mechanisms come together are much more common.

As a consequence of this fact, new social risks basically arise from the difficulty of coordinating the different mechanisms of resource distribution. For example, the problem of reconciling caring and working emerges from the difficulty of coordinating labour market rules with family organization. Social problems related to dependency often arise from difficulties in combining family support and welfare benefits. Multiple participation in a plurality of resource distribution systems creates problems of coordination among systems that follow very different logic and regulation.

The basic social organization that most has guaranteed this coordination has been the family, founded on a gendered division of roles that has facilitated the task of dealing with various social risks. In many situations today, however, the reorganization of families that is in progress makes combined management of different problems more difficult. This causes greater exposure of individuals to the negative outcomes produced by specific risk factors. It is in this aspect that the inadequacy of the traditional notion of social risk is found. In a system characterized by the participation of individuals in a number of different resource distribution mechanisms, the degree of the negative outcomes depends not only on specific risk factors, but also on the functioning of a plurality of resource distribution mechanisms and the capacity of individuals to organize and manage complex situations. Some individuals and families are more exposed than others to greater damage as a consequence of the same risk factor. Disability puts some individuals deeper into difficulty than others. Temporary work has negative outcomes for some workers and not for others, and temporary poverty implies the passage to a condition of permanent poverty for some people, while for many others it constitutes only a passing condition.

Risk analysis has introduced the concept of *vulnerability* to explain how the effect of the same risk factor can be different for equally exposed individuals. According to Vatsa (2004), vulnerability explains the distribution of a negative outcome on a population in relation not to the cause (the risk factor) that determined it, but to the greater or lesser exposure of the population to suffering the consequences of this cause.⁵ In other words, vulnerability identifies a situation that is characterized by a state of weakness which exposes a person (or a family) to suffering particularly negative or damaging consequences if a problematic situation arises. Vulnerability does not necessarily identify trajectories of impoverishment or social exclusion, but rather a high degree of exposure to serious damage: dependent persons may suffer severe impoverishment if they are alone or have no access to

care services; temporary workers may suffer serious damage if they become sick; a temporarily poor family may fall into a condition of permanent poverty if a member of the family loses his/her job, or if a child is born and obliges the woman to stop working. Social risk in contemporary societies therefore includes two aspects: *hazard* (the probability of a potential negative situation occurring) and *vulnerability* (the degree of exposure to damage that may result from the situation). The more the risk factors diversify and the more difficult it becomes to predict the negative outcomes, the more central the dimension of vulnerability becomes in understanding the areas of social disadvantage.

New social risks show a final characteristic. Old social risks consist of a well-defined range of events considered as 'damaging' or undesired with relative certainty. Exposure to these risks identifies precisely how near individuals are from events that are identified and classified as potentially dangerous. The definition of a risk coefficient corresponds to the attribution of a precise social identification: any person is either 'normal' or 'at risk', or alternatively in a situation of evident hardship (when the damaging event has already occurred). Since the 'old risks' concern individuals in the labour market, it is clear that the exposure of individuals depends crucially on their position in the class system.

The same operation seems more difficult to perform for new social risks. In fact it is instability, precisely, that is the peculiar trait in the critical situations we have identified. Consider the examples of temporary workers, people hit by chronic invalidity and families floating above and below the poverty line. These are situations characterized by few social guarantees, by instability in the fundamental mechanisms for acquiring resources and by the fragility of social and family relations. What they have in common is that *their position within the main systems of social integration* (work, family and the welfare system) *is characterized by uncertainty*. The effect of social class on these positions appears difficult to assess and will be verified empirically further on (see Chapter 10).

It is from the instability of the social position occupied that the notion of vulnerability draws its relevance. Exposure to the risk of serious negative outcomes depends not only on class, but also on a broad set of situations in which people fluctuate (Castel, 1995). Fluctuation occurs in various ways: horizontal mobility between different jobs, flexibility in work and family roles, uncertainty over the position occupied, absence of welfare guarantees and difficulty in reconciling and coordinating different roles and responsibilities. While on the one hand such fluctuation opens up the possibility for many individuals of 'building their own biography' (Beck, 1992), on the other hand it contributes to social instability and difficulties in being independent.

To summarize, the notion of social vulnerability identifies not only specific risk profiles, but also the nature of the risks themselves. They have

shifted from situations in which the relationship between causes and negative outcomes was clearly identifiable into conditions characterized by unforeseeable varying degrees of exposure to possible damage depending on a complex set of risk factors. They have changed from situations that were clearly identifiable by observing the employment position of individuals into situations that are characterized by a multiplicity of resource distribution mechanisms. Finally they have transformed from relatively stable situations into situations characterized by uncertainty.

The spread of new social risks therefore brings out the importance of social vulnerability. This is characterized by *an uncertain access to fundamental material resources* (a wage and/or welfare benefits) *and/or by the fragility of the family and community social networks*. It is characterized not only by a resources deficit, but also by an exposure to social disorganization, which reaches such a critical level as to put the stability of everyday life in danger. It takes the form of a life situation in which autonomy and the capacity of individuals and families for self determination are threatened by the introduction of uncertainty into the main systems of social integration. The instability of the social position does in fact translate into a reduction of opportunities in life and of possibilities for choice. It is characterized not so much by the scarcity of resources *tout court*, as by the instability of the mechanisms used to obtain them.

The crisis of household functioning

Vulnerability can be described by referring to the notion of functioning (Sen, 1985; 1987). According to Sen functioning relates to the ways people have freely adopted of pursuing a state of well-being to which a specific value is attributed. Capabilities are the various combinations of functioning that a person can achieve. They are not the means needed for well-being (e.g., the availability of certain primary goods, to use Rawls' notion), but the 'things which constitute well-being', 'freedoms actually enjoyed' (Sen, 1985), which can vary from basic things like being properly fed and in good health or escaping preventable ill health and premature death to more complex things like being happy, having self-respect, taking part in community life (Sen, 1985).

From this perspective social vulnerability may depend on the scarcity of means and/or on the difficulty experienced in converting available means into capabilities. According to Sen it is precisely this last problem that explains the paradox of the large numbers of people in poverty in affluent societies: it does not originate solely from the unequal distribution of resources, but also from the fact that some functionings in advanced societies are very complex to manage.

From this perspective social vulnerability constitutes a situation characterized by the presence of objective obstacles to the conversion of available

resources into basic capabilities: even before it becomes a deprivation factor, the absence of stability is a factor that depresses the functioning of persons, limiting their freedom to achieve or their chances of converting resources into capabilities.

The most appropriate scale of observation at which to reconstruct social vulnerability seems to be the household. The priority given to the household in this book depends not on a theoretical assumption but on an empirical convenience. The household is in fact the basic unit for collecting and distributing resources and converting them into well-being. First, the activities of *collecting* fundamental material resources (income, housing) change according to how households are composed and how roles are divided within them. Second, redistribution of resources occurs on the basis of family roles and the consideration given to individual needs. The household structure is therefore crucial in determining both the amount of resources available to individuals and their degree of economic protection. It must also be considered that the household constitutes the main channel for access to many welfare benefits in a number of European countries. Third, the household is the principal social channel through which people in need are provided with care. Again the performance of this activity depends on the role structure and the internal organization of households.

Even though Sen defines 'functioning' as a specific way of using resources that can vary from person to person, it is nevertheless possible to identify some functionings on which to concentrate our attention. Our hypothesis is that *three fundamental functionings of households* can be identified.⁶ These functioning mechanisms operate on increasingly complex levels of household organization, in the sense that by moving to successive levels the problems connected with the previous level appear again in a new form:

functioning 1: acquisition and use of basic resources that are necessary for the material survival of household members;

functioning 2: management of major life events (job seeking, forming a family, birth of children, old age) that preserves the material survival of the household;

functioning 3: provision of social care for dependent members (children of pre-school age or disabled persons) while material survival (and/or management of major life events) has to be guaranteed.

Specific situations of vulnerability can be identified for each of the three levels of functioning (see Table 1.1).

The first level of functioning regards *obtaining the basic acquisitions that are needed in order to guarantee the material survival of a family*. Fundamental needs to satisfy concern housing, income and work. It is not only a question of ensuring an adequate flow of resources (as many analyses of poverty assume). The material survival of a family over time does not imply only

Table 1.1 Vulnerability and precipitation/protection factors for different level of functioning

Family functioning	Situations of vulnerability	Precipitation/protection factors
Material survival	Economic vulnerability, scarcity and fluctuations in income (Chapter 4) Job instability, lack of career continuity, unemployment (Chapter 5) Housing deprivation (Chapter 6)	Position in the class system
Management of major life events	Difficulty in the transition to adulthood (Chapter 8) Family organization during course of life (Chapter 3)	Family ties
Reconciliation of caregiving and work responsibilities	Reconciliation of childcare and work (Chapter 3) Caring for a dependent person (Chapter 7)	Extent and degree of welfare protection

acquiring an adequate income (combining incomes from different sources), but also creating a minimum stock of resources that makes it possible both to procure the minimum resources necessary (a home, a car and fundamental services) and to protect against future misfortune. From this viewpoint stable employment has been longly a key factor.

In short, the acquisition of a stable income, a stable job and permanent housing constitute crucial achievements not only for the financial survival of a household but also for its organizational stability. As a consequence the principal factors of vulnerability consist of income instability (including the possibility of falling, even temporarily, into poverty), job precariousness and housing insecurity.

The stability of material acquisitions is the basis allowing individuals and households to successfully manage the different stages of their course of life.⁷ Nevertheless there are critical phases that often require a basic reorganization of the household. The second level of functioning regards *household organization designed to find a balance between activities that are necessary for material survival* (the first level of functioning) *and activities that are needed for managing critical life events*, such as the transition of young people to adult life and the ageing of the members of the household. This second level of functioning appears more complex than the previous one. It is in fact a question of maintaining organizational stability over time, which allows both material survival and the management of relevant changes to be made *at the same time*. The most problematic phases in the course of life today seem to be the transition to adult life on the one hand, and the organization

of everyday life at a very advanced age on the other: two critical situations that reflect the demographic pressures (low birth rate and delayed child-birth; high rate of ageing) to which many European countries are subject.

Finally the third level of functioning regards the *organization of the household that is adopted to care for children or dependent persons*. The organization of care puts the household under strong pressure and implies adaptation both in the basic mechanisms guaranteeing the household's survival (first level of functioning) and in the management of specific life events (second level of functioning). The main problem concerns the caregiving burden, which in most European countries is taken by households, to the point that strong financial and organizational tensions undermine the stability of families (see Chapter 7 for further details on this point). The recent increase in public measures supplying payments for care and home care services still leaves many responsibilities with households. Furthermore, the ageing population and the weakening of family ties increase the number of dependent people who cannot rely on a stable and intensive family support. Therefore both the presence of households that are able to take on caring duties and their absence constitute situations of high social vulnerability.

The role of social policies

The role of public policies in structuring social vulnerability is the last key point in this book. The current debate on new social risks has led to two principal acquisitions over which there is a general consensus. A deeper analysis of these statements, however, shows a certain ambiguity in the interpretation. On the one hand it is underlined that traditional welfare systems are not properly equipped to provide adequate protection against new social risks. In this sense new social risks show the limits to growth and adaptation of modern social protection systems. On the other hand, it is underlined that the appearance of new risk profiles indicates the presence of some chances for innovation in these welfare systems (Taylor-Gooby, 2004a). According to this perspective, a better awareness of the limited capacity of current welfare systems would solicit a reformist position, which would be oriented not toward welfare retrenchment but on a restructuring strategy aimed at better tackling new social risks. A corollary (not secondary) of this position is that Scandinavian welfare systems are better equipped to respond to the new risk profiles thanks to their universalistic principles, while corporatist and familistic systems are in the most difficulty. Therefore greater attention to new social risks would imply a marked change of direction for these systems and the construction of universalistic systems that are far removed from the meritocratic approach typical of continental welfare systems (Esping-Andersen et al., 2002).

Two issues, which are to be considered separately, emerge from this discussion. The first question regards the causal effect of current welfare systems

on social vulnerability: the diffusion and character of social vulnerability varies in fact as a function of the degree of development and the differences in national and regional welfare systems. The second question concerns the capacity of welfare systems to react to new forms of social vulnerability. In this case the question is not so much the degree of cover for social vulnerability as the capacity of current systems to innovate and adapt to current social and economic changes.

The first point in question is addressed in this book through a specific analysis of the factors that contribute to defining geographical (and sometimes national) profiles of social vulnerability. In this perspective welfare policies constitute one of the main factors in protection from vulnerability, together with other factors such as family and class structures. The hypothesis supporting this analysis is that, other factors remaining constant, the welfare system contributes to the structuring of peculiar vulnerability profiles through selectivity in the access to benefits and the generosity of the benefits distributed. It is therefore hypothesized that different models of public support contribute, together with other social and economic factors, to creating different levels of social vulnerability in different geographical areas.⁸

The second point in question regards the capacity of policies to react to the spread of social vulnerability. The questions posed are: by contributing to the creation of differentiated vulnerability profiles, are European welfare systems able to develop responses that are also adaptive? Which systems seem to be able to give adequate responses most easily? Which problems are addressed most adequately by which welfare systems? This research is able to give only indicative answers to these questions. They concern the capacity of current welfare systems to innovate. It is innovation that is not driven solely by the demands of austerity and financial compatibility, but also by the internal limits in adequacy and effectiveness of current social protection systems.

Continental and Southern European welfare systems seem to be the most challenged by the issue of social vulnerability. According to Taylor Gooby (2004a) their corporatist structure does not acknowledge the new social risks and makes them unable to provide adequate measures to protect against them. The presence of strong coalitions to defend insider interests also makes political representation of new social risks and the inclusion of new needs on the political agenda difficult. Therefore innovation must develop outside the traditional 'world of welfare', through the introduction of new welfare measures that remain on the margins and are tailored to meet the needs of very specific social targets (Palier, 2000).

Quite apart from institutional factors that may explain the greater or lesser ability of welfare systems to adapt to social vulnerability, the structure of relations between the public and the private spheres is also in question. Social vulnerability emerges from problems that are connected with the

critical transition to a post-industrial society. Its development sets the problems of the connection of the labour market with household organization, life transitions, care needs and the spread of social instability at the centre of the problem. These are fields where welfare systems have historically intervened only with residual programmes, delegating the solution of many problems to the spontaneous market or to the family. Even today, many emerging problems in these areas are perceived predominantly as problems of market functioning and/or private solidarity. When state intervention is in place, it assumes the logic that is typical of activation policies and active integration in the labour market: personal responsibility and activation are the key words in a perspective that delegates fundamental responsibilities to individuals and to market functioning.

The main limitation of these policies is that the responsibility of providing answers to social vulnerability is entrusted entirely to the supposed inclusive capacities of the labour market and/or of the family. The following reconstruction of the complex and differentiated profiles of vulnerability may help in an understanding of how policies designed to strengthen participation in the labour market of vulnerable population, or to support the caring capacity of families, must be combined in future with a broader set of social policies, including social care, housing, health and family policy.

Notes

1. The proportion increases for Spain (52 per cent) and for Italy (46 per cent) while it comes to less than one third for Germany, Sweden and the United Kingdom.
2. The female employment rate in the EU-15 countries was 50.2 per cent in 1996 and 57.4 per cent in 2005, with constant growth during the entire period. The growth rate in Northern Europe appears to be lower in recent years, while it is faster in Southern European countries.
3. According to Spiess et al. (2004) the correlation between the presence of children and working mothers does not clarify the causal relationship between having children and working, because the employment situation of mothers could pre-date the child's arrival. By developing a longitudinal model they discovered that the effect of the presence of a child is found only in the Germanic continental area.
4. While the old age dependency ratio (which measures the ratio of the elderly population in relation to the population of working age) improved in the 1980s and 1990s when the baby-boom generation entered active life, it started to worsen rapidly in 2000 when longevity increased and the birth rate fell. In continental and Southern Europe it increased from 23 per cent to 27 per cent in a decade (from 1995 to 2005). The consequence is that it is increasingly more common to find four generations active simultaneously. This will have increasingly greater negative effects on the allocation of time and economic resources and on satisfying the care needs of the elderly population.
5. The clearest way to explain the meaning of the concept of vulnerability is the case of a population exposed to a natural disaster (like an earthquake or a flood). The

negative outcome caused by the event is distributed across the population hit not on the basis of the probability of being exposed to the cause, but on the basis of social and economic variables, as was illustrated by the tragic case of Hurricane Katrina which hit New Orleans in 2005.

6. It must be borne in mind that households are treated here as homogeneous units, without considering them as systems of personal relationships exposed to internal and external tensions.
7. Various studies now demonstrate the utility of taking into account the life histories of individual cases (Leisering and Leibfried, 1999) when analysing situations of hardship (poverty, unemployment or insecure employment, etc.). This can be done both by adopting longitudinal analysis and by considering specific crucial phases in the course of life.
8. The analysis in Chapter 10 not only compares the importance of policy variables with respect to socio-economic structure variables in determining the different vulnerability profiles, but also the extent to which the classification of EU welfare systems into 'welfare regimes' (Esping-Andersen, 1990) provides a useful heuristic model of social vulnerability in Europe.

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