

## Between Family Ties and Family Teams: Poor Families and Gender Issues in Social Assistance Policies in Italy and Britain

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*Social assistance schemes in various countries assume the family to be the benefit unit. This means that public support is given to the poor family as a whole, rather than to its individual members. The author compares policy rationales in Italy and Britain, where social assistance schemes are based on such a principle and examines how, despite this common approach, different definitions of the poor family have been put forward in the two countries, resulting in the different treatment of poor women, particularly of poor wives. Special attention is paid to the impact of equal treatment in social assistance, to family obligations and to the definition of married women as family dependants. The author argues that married women's access to minimal benefits is systematically hindered by family-centred approaches which provide a fictional picture of the household as an homogeneous unit focused on the (male) breadwinner. Accordingly, the visibility of the needs of the economically weakest members, including women, is reduced, whereas their dependence on private power relationships is strengthened. The feminist debate about social citizenship and social exclusion is introduced in order to show that social assistance policies, particularly measures concerning social minima, are still far from being implemented, and even theoretically conceived, as is also the case with mainstream citizenship rights (that is, rights which refer to the individual rather than to the family).*

*Keywords: family, women, poverty, social assistance, social citizenship*

### Introduction: Families and Individuals in Social Assistance

Poverty, social exclusion and measures to counteract them can be seen from the perspective of the individual or the household, that is, by looking at the needs of family members or of the family as a whole. This is clearly shown by the fact that in official statistics from different countries the beneficiaries of social minimum are counted as families or as individuals.<sup>1</sup> Individual entitlements to social assistance are often affected by the condition of the family members. Figures recently published by the Commission of the European Communities (CEC, 1994) show

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that benefits paid to unemployed individuals with no contribution record are taken away or reduced in most countries if they live with someone else earning a wage (see Table 1 in the Appendix). In the case of unemployed couples, members usually receive support as part of the family unit, rather than as individuals: the amounts are added up, generally at a level lower than the sum of the amounts they would be entitled to as individuals living alone.<sup>2</sup> The level of benefits is not the only feature affected by this policy. Dependency among members is also encouraged. The focus on the family means that just one member of the household, more or less explicitly defined in regulations, has the right to claim income support on behalf of the whole unit, that is for all other members.<sup>3</sup> Gender relationships are a complex aspect of the creation of dependency relationships. For example, in Britain, when a couple is entitled to income support, the partners must decide who the claimant will be, that is who will receive the benefits for himself or herself and for all other family members. Recent official figures published by the Department of Social Security show that almost all British claimants of income support are men in couples, whereas they form a minority among single persons (Table 2 in the Appendix). This means that even in the assisted family where no one is in work, it is the man who is expected to be the "breadwinner".

A family-oriented approach, rather than one oriented towards the individual, is based on a fictional picture of the family as an homogeneous unit organised around the head of the household, thereby privileging the breadwinner as the most visible family member. The needs of members who are weak from a financial point of view, such as the elderly, children and women, risk being ignored and managed through private arrangements based on power relations within the family.

In this article I will explore how the image of poor families promoted by policies affects the condition of women, with particular reference to policies directed towards active families. I will compare policy rationales in Italy and Britain, that is in two countries, among many others, which base social assistance on the family rather than on the individual. Britain resembles Italy in that benefits are given to the family as a whole, rather than to individuals, as families are expected to "know" how to allocate resources among their members. However, Britain and Italy have policy cultures which have proposed different definitions of the poor family and influenced the access of women to minimal social benefits. I will focus on the systems' principles and regulations, excluding other aspects, such as social security practices and poor families' strategies of coping. These issues are important, as they can greatly change the impact of policies on poor people's welfare. Nevertheless, I believe that the image promoted in social assistance laws and programmes is crucial to the social construction of poverty and is deserving of attention itself.

I will first give a general comparison of social assistance in Italy and Britain, giving special attention to a number of issues which have directly influenced the "partnership" between the state and the poor family. I will then look at how the state has defined the poor family and the role of women with reference to three areas: equal treatment, family obligations and dependency relationships. Finally, I will examine the consequences of the policy focus on the family in terms of the recognition of women's social rights.

## 1 Social Assistance and Anti-Exclusion Policies in Italy and Britain

The Italian and British systems of social assistance are different in a number of ways. One relevant difference concerns centralism vs. localism. In Britain, social assistance is mainly defined at the national level, whereas in Italy it is based on decisions made at a local, particularly a municipal, level (D'Apice, 1988).

Another major difference concerns the role of social assistance laws and regulations. The "legalist" British approach can be contrasted with the "rudimentary" Italian approach. In Britain, social assistance is an important part of social security legislation, strongly regulated by "codes of instructions" and, since the introduction of the 1980 Social Security Act, has been recognised as a legal right (Deacon and Bradshaw, 1983). This does not mean that discretion has no role to play, but that it operates mainly in the spaces left within such a regulatory framework.<sup>4</sup> The Italian approach is markedly different. Apart from some principles found in various pieces of legislation, from the Civil Code to financial laws, there is no national law aimed at regulating social assistance, and all rules stem from regional laws and local arrangements. At the moment, 15 out of 21 regions have laws concerning social assistance, but most of them do not explicitly consider social minimums, which are left to municipal regulations and the discretion of social workers.

Two other features, directly related to the treatment of families and women, are important in order to understand the differences between the two systems: state involvement in social assistance and the coverage of poor families.

As for state involvement, British interventionism contrasts with Italian subsidiarity. In Italy, policies have been developed as an extreme example of the "last resort" approach, based on a strong emphasis on the duty of the family to provide its own social assistance for its members as far as possible (Saraceno, 1994). In Britain, despite the Conservative government's orientation towards privatisation and familism, particularly relevant during the last decade (DHSS, 1985), the state is still the main actor in the social assistance system, particularly in policies that tackle poverty; adults with no means of support are not expected to rely primarily on their relatives.

A fourth feature which deserves attention is the coverage of poor families. In Britain, targets are defined in a general and extensive way, the principle being to intervene when minimal needs are not being met. Benefits are given according to standardised criteria related to needs, although they are often outdated and insufficient to guarantee a decent standard of living. Generally speaking, every person in need is entitled to a social minimum, whereas additional needs (for example, because of parenthood, disability or age) are considered in the form of additional benefits on top of the basic amount. Additional support is the more changeable part of the social minimum package and is subject to recurrent political redefinition: as some authors point out, the "normalisation" of the poor family has been a peculiar trait of Conservative policy in recent years, excluding "abnormal" target groups which were previously relevant (such as young people and large and broken families) from generous benefits (Smart, 1991; Walker, 1994). In Italy, the situation is nearly the reverse: social assistance is "categorised", mostly limited to situations "at risk" which are defined locally in regulations and by social workers (Saraceno, 1992). In most cities, risks related to old age, disability, or, in the

case of families of an active age, to factors as prison attendance, drug dependence, single-parent families and heavy family expenses, are essential in order to get access to minimal social benefits.

## 2 The Condition of Women in the Institutionalisation of the Family as Benefit Unit

As shown above, despite the fact that both systems rely on the family as the benefit unit, the ideological and political principles upon which social assistance is based, and which contribute to what has been called the "social engineering" (Finch, 1989b) of the poor family, are different.

Historically, a mix of administrative, financial and ideological reasons led to the selection of the family rather than the individual as the benefit unit in both countries. The aim was to reduce public expenditure (as family benefits are usually at a lower level than that of individual benefits), to limit the administrative workload, and show commitment to the traditional ideal of the family structured around the breadwinning head. Women are often more or less explicitly considered "dependants", indirect beneficiaries of social assistance through their husbands' entitlements. Within this pattern, differences can be found between Britain and Italy concerning the way in which the dependence of women has been created and strengthened. I will focus on three aspects: the influence of equal treatment policies, the role of family obligations, and the position of women among dependent family members.

### 2.1 Equal Treatment in Welfare Laws

In the past in both Italy and Britain, women were formally dependent on men in social assistance.

Openly discriminatory rules in Britain, which originated in the Beveridge programme, prevented wives of able-bodied men from claiming social assistance benefits. A key example of discrimination was the so-called "married women's option", in operation until recently, according to which married women, even if entitled to benefits as workers, could choose to derive their benefits through their husbands' contributions. Furthermore, in cases of unemployment, working wives were not given high compensatory benefits, as they were expected to be maintained by their husbands. The different treatment of men and women was justified by explicitly defining the family as a "team" in which men and women were specialised in different tasks, the former as breadwinners, the latter as housewives and mothers.

Although the position of women in the family which relies on social assistance was not explicitly discussed in the Beveridge report, the consideration of the husband's benefit as a "team" benefit shifted implicitly from the contributory to the non-contributory system and has become a basic principle of social assistance. Until the mid-1980s, women could not claim social assistance benefits for their husbands as dependants in the same way that men could do for their wives. Significantly, even the introduction of the Sex Discrimination Act in the 1970s did

not have any impact on the unequal treatment of women in social assistance, as in most other social assistance provisions, since matters with financial implications were explicitly excluded from the scope of the act.

Interestingly, women's movements counteracted women's dependency on husbands in social assistance by claiming alternative gender rights based on reproductive tasks. Feminist movements looked at the mothers' entitlement to parental benefits as a way to counterbalance fathers' entitlements as breadwinners. Conservative women's associations also agreed that women should have control of benefits targeted at children, with the aim of emphasising the social recognition of the role of women as mothers. In the post-war period, as a consequence of this debate, it was decided that family allowances, like other child benefits, would usually be given to mothers (Macnicol, 1980). From the point of view of women's movements, this approach was aimed at facilitating the access of women to social citizenship. Yet it provoked a consolidation of role differences between men and women in social assistance, identifying men as claimants as (actual or potential) breadwinners and women as mothers.

In Italy, on the contrary, access to family allowances was originally reserved for the male breadwinner. In the 1955 law, as under the previous fascist law, it was stated that every "head of the family" was entitled to receive allowances for his dependants, and that this was expected to be the man. Women were allowed to claim benefits for children only if they were widowed, unmarried, separated or deserted mothers or if they were married to a disabled person. With regard to family allowances for the spouse, the woman was allowed to claim them only if her husband was disabled.

The European Community Directive on equal treatment in social assistance, introduced in 1979 and implemented in 1984, has presumably had an effect on the change of principles in both systems, although following different patterns. Interestingly, this directive concerns contributory benefits, whereas social assistance is covered only as it is intended to replace or supplement contributory schemes. Furthermore, family benefits paid to parents are explicitly excluded from the scope of the directive (Atkins and Hoggett, 1984). However, as some authors point out (Walker, 1994; Sohrab, 1994), there are countries which have interpreted it in an extensive way.

For example, anti-discriminatory rules were introduced in Britain explicitly at the behest of the directive, and included social assistance in their scope. Under the terms of the 1980 Social Security Act, the woman was allowed to be the claimant of social assistance, as of other social security benefits, if she met certain conditions, particularly when there were children. Since 1986, either the man or the woman has been able to be the claimant in all circumstances.

Nevertheless, if we look at British figures, the change to formal equal treatment seems not to have challenged consolidated power structures within families. As stated earlier, the majority of married claimants are men. The legal principle of the equality of treatment has been undermined by the inequality of opportunity, particularly on the labour market, and by the strength of gender stereotypes as they relate to work and care (McKee and Bell, 1985; Millar, 1989). This has had an impact on social assistance as well. For example, the rules which define entitlement to social minimums and "passport" benefits in Britain state that claimants must be out of work but available for work and actively seeking it. People must

“sign on” periodically at a job centre, accepting any job which is offered to them and which “they can reasonably be expected to do”. This rule, which is the expression of the cultural value attributed to the maintenance of work incentives by the state, applies in principle to both men and women, but it has a different impact on family members. Since only the claimant of social benefits is required to conform to the workfare rule, this suggests that the claimant will somehow be expected to be the breadwinner for the whole family and, due to the traditional division of roles, that it will presumably be the man. Furthermore, men are assumed to get jobs more easily, and to be able to get out of dependency on social assistance sooner than women. They are therefore preferred by the state as claimants of unemployment benefits. As registration at job centres allows people to get national insurance credits which entitle them to the basic state pension, wives are prevented from getting access to social benefits through being unemployed.<sup>5</sup>

In Italy, the change took place in a different way. According to the new family code of 1975, when the notion of the head of the family disappeared, married and cohabiting men and women were accorded the same rights and duties, and both parents were made equally responsible for their children.

Nevertheless, it was only at the beginning of the 1980s that some sentences stated that the open discriminatory parts of the 1955 law on family allowances were against the Constitution, and that the entitlement recognised for the working father would consequently have to be recognised for the mother as well. In the 1988 law on family allowances, the influence of the new principle of equal treatment is not easily detectable, as allowances are defined as benefit for the household (*asegni per il nucleo familiare*), rather than for the main breadwinner (*asegni familiari ai capifamiglia*). However, family allowances reserved for poor families are still given through the main breadwinner's wage.

On the other hand, social minimums, left to local practices, have not been strongly affected by these changes. “Head of the family” is still the term most frequently used in regulations, making the man more likely to be the claimant of social benefits for the family than the woman, although for some categories of claimants special attention is paid to families headed by women (single parents, widows, those separated from their husbands).

## 2.2 Family Obligations and Pressures on Women

Social minimum policies usually include rules that prescribe the circumstances under which poor individuals are entitled to public support and under which their needs should be met with the help of relatives. Family obligations (the duty to support poor relatives) are an important and sensitive aspect of welfare laws and social assistance as they define the extent to which the state plays the role of provider of social welfare. Italy and Britain show divergent patterns concerning family obligations.

In the Italian system, family obligations are traditionally a cornerstone of social assistance. The main measures directed at poor families are the minimum required to survive and the minimum required to buy food, both limited by scarce local budgets and subject to local eligibility rules. Despite the variability of experiences, the system is mainly organised around the principle, inherited from tra-

ditional practices and defined in the Civil Code, that the extended family should be the first provider of support (*obbligo alimentare*). According to this criterion, relatives are obliged to give financial help to their family members in need, and such an obligation is enforced by law when the poor person applies for social support from the state. The range of relatives obliged to give support is wide, including not only the spouse, parents and grandparents, children and their descendants, step-parents and step-children, but also parents-in-law and children-in-law, siblings and natural siblings. The level of maintenance is defined according to the applicants' needs and to the financial situation of their relatives. These extended family obligations are particularly constraining. Parents and children, for example, are exempt from their duty in law only when the relatives who are entitled to benefits remarry or when they and their children die. People obliged to support a person who applies for social assistance can be intimidated by the police into supporting their relatives, and if they do not fulfil their duty, they can be called before the courts and the person entitled to support can get free legal aid. The duty can be withdrawn by law only when the financial situation changes or when the poor behaves in a "disruptive and mischievous way" (Civil Code, article 440). As decision-making concerning social assistance is defined at the local level, the principle of the duty to support receives more or less attention in different contexts and at different times (for example, when there are budget pressures). This is the present situation in a northern city, as described by a social security manager (Bosco, 1995):

We are waiting to decide whether to remove or implement these municipal decisions which oblige relatives to contribute. They are discussing it. This situation has lasted for about one year.

At the moment in Britain, entitlement to public support is based on the criterion of the applicable amount, which is the minimal income, defined by law and reviewed every year, which people are considered to be able to live on. Accordingly, the state is expected to top up incomes which fall below this threshold. The direct involvement of the state in guaranteeing social assistance, strongly promoted in the Beveridge programme, was probably one of the most important factors which caused the concept of family obligations, legally unenforceable now (Finch, 1989a), to be given up.

However, there are contradictory trends. Some measures recently introduced by the Conservative government, such as the Social Fund, are based on the principle, apparently similar to the Italian subsidiarity approach, that help from the state can be limited according to the availability of resources from informal networks, including families (Becker and Silburn, 1990). However, it should be stressed that it is not a legal obligation. As a social security manager pointed out during an interview:

We are required to check whether they can get any help from friends or relatives because we loan them the money, which they have to pay back, and maybe it's just easier for them to borrow the money from their parents, their sons, or whatever... But it's not a requirement, they don't have to... If they say, no, my relative can't help, we don't pursue the matter.

The only situation in which family obligations are accepted in principle and can be legally enforced in the British social assistance system is within the nuclear family with children, particularly in the case of conjugal separation (Burgoyne

and Millar, 1994). The Child Support Agency, which was introduced in 1991 under the Child Support Act, is an interesting example of this approach. In Britain, the role of the courts in the separation procedure is "lax" (Toynbee, 1994), allowing fathers to give limited lump sums and to offset every kind of expense, and refusing to pursue them if they do not fulfil their maintenance duties. Furthermore, most women are traditionally stuck in insecure and low-paid jobs. As few single mothers earn enough to reach the minimal level deemed necessary for survival, they are often supported by the state. The main reason, then, behind the creation of this institution was the need to cope with the problem of an increasing number of single mothers, divorced or unmarried, who were receiving social assistance. The agency was set up as part of the social security system, to oblige fathers to pay maintenance for the child and reduce the financial involvement of the state (Garnham and Knights, 1994). But the agency was unsuccessful in strengthening family obligations, both because of the case overload (the high number of separated couples with children and of fathers ignoring their duties) and because of the lack of collaboration between fathers and mothers. Fathers protested against what they saw as an unfair intrusion into private matters. Some mothers, mainly from the poorest groups, complained that the maintenance collected from fathers was almost completely deducted from the social assistance payments given to them. This meant that they did not gain financially and, conversely, had to face the hardship of dealing with often hostile ex-partners.

What is interesting in the political debate about Child Support is how family obligations within the nuclear family have been placed in opposition to the right to public support. According to the Agency, partners, although separated, are legally expected to contribute to their children's welfare, whereas the state is supposed to intervene simply in order to supervise the regular performance of this arrangement. Public intervention is therefore reduced when family obligations work well, and the policy tends to shift to a "last resort" approach. The main problem is that in the case of poor families, it is not always possible to extract maintenance payments from fathers which adequately cover the needs of children (and they are not intended to cover the needs of wives). For these reasons, the debate is now moving on to a less radical approach to family-state relations: according to some recent proposals, sums deducted from poor mothers' benefits because of the maintenance allowance should be guaranteed to them. This means that women could be entitled to social assistance in a way which is partially independent from their partners' contribution to maintenance, smoothing the conflict between obligations and the right to social security.

The unsuccessful outcome of the child support policy is a clear example of the problems of enforcing family obligations in British society, and, generally speaking, in social contexts in which family breakdown is not an unusual phenomenon. In fact, the main purpose of family obligations in social assistance is to limit access to public support, and to state an ideological reliance on the performance of family networks. Family obligations in their original form, as they developed in the Italian system, are the expression of a patriarchal society in which the main form of household was the extended family with strong mutual ties between a wide range of relatives, in which marital breakdown was a rare event and mobility limited. In this traditional model, legal obligations are supposed to impose widespread family practices, in which women play a crucial but ambivalent role.

On the one hand, they are expected to strengthen relationships within large families through their abilities in social relations and caring; on the other hand, because of the focus on their role as care providers, and consequently of their limited economic autonomy, they are also very dependent on the functioning of such networks. However, the reliance on family obligations now seems increasingly incapable of tackling the problems of poor families in contemporary society because of the inability of this approach to deal with family changes and with the issue of social citizenship, which assumes legal and direct entitlements to social rights and public provisions.

In the mainstream British model, focused on state intervention rather than on family obligations, social assistance policies have set people free from personal dependency and established a neat scope for the recognition of minimal social rights. But even if family obligations are not legally enforced, they are somehow presumed, at least within the nuclear family, since the system, by stating that the family is a benefit unit, assumes that partners will feel obliged to share fairly the resources between themselves and with their children, both during the marriage and after separation. Nevertheless, the fair allocation of resources cannot be taken for granted. As various studies have shown (for example, Okin Moller, 1989 and Pahl, 1989), it is not infrequent for family resources to be distributed asymmetrically between generations and between men and women. This puts the economically weaker family members, often women, in jeopardy in a way which becomes particularly evident when the family breaks up. What I am arguing here is that the problem of women's independence is not necessarily overcome by abandoning family obligations if personal entitlements are not recognised and if policies aimed at poor families do not enhance a strong "pact" between the individual and the state.

## 2.3 Family Dependency and Women

As seen earlier, the treatment of family obligations in social assistance schemes defines the division of tasks between the state and the family in providing welfare. On the other hand, the distinction between claimants and dependants defines more clearly the power relations between individuals within the poor family. This has a clear impact on how independent citizenship rights are recognised.

The **British** pattern has been subject to several transformations in this respect. The most important one has probably been the change from the household to the "family team" approach in the assessment of needs and benefits. According to this principle, which was introduced by Beveridge, the relationship between claimant and dependants is restricted to the "team" made up of the conjugal couple and young children. Autonomous eligibility for social assistance is recognised for the other cohabiting members, adult children and elderly parents included. Family benefit is based, as we have seen, on the idea of a team made up of a claimant, who is intended to play the role of "breadwinner", and of "dependants" (the partner and children).<sup>6</sup> This is expressed in rules concerning income support, which state that the income from elderly parents or adult children living with the family does not have to be taken into account when assessing that family's eligibility. Gender dependency is strongly encouraged since, in the poor family, mar-

ried women are the only cohabiting adults legally dependent on other people's entitlement to social assistance.

In Italy, the dependence of family members on the "head of the family" (although this notion formally disappeared under the new family code in 1975)<sup>7</sup> is usually extended from the unit made up of the couple and the children to various relatives living with them. This complex dependency structure is defined in the laws on family allowances, which have identified family members for whom the claimant can receive social benefits: children, dependent spouse, parents, siblings and nephews under 18 or disabled members. Furthermore, this extended dependency relationship has been promoted in other welfare laws concerning poor families. For example, in a 1989 decree on exemptions from contributions to the National Health Service because of low income, the range of family members entitled to free healthcare was larger than that based on the parents-children relationship, according to the principle of the so-called "cohabiting family-like household" (*nucleo di convivenza di tipo familiare*). At the moment, exemptions are defined at the local level where, in most cases, the household is defined as the group made up of cohabiting family members registered by municipalities, including relatives from the extended family living together.

The situation of wives is clearly affected by the definition of the relationship between claimants and dependants both in the Italian and British systems, as they usually get access to social benefits only indirectly through their husbands' entitlements. However, in Britain gender discrimination is explicitly encouraged by the ideology of the sexual division of roles which, since the publication of the Beveridge report, has defined wives as naturally dependent on husbands. In Italy, gender dependency is less evident, as the condition of women is part of a larger context of family dependency which includes all "weak" members, both from the nuclear (adult unemployed children) and the extended families (elderly parents and other relatives), who are not entitled to benefits independently. This does not mean that gender discrimination in access to minimal benefits is not significant in Italy but that dependency on the breadwinner is a structural feature of the Italian system of social assistance, whereas in Britain it is a peculiar gender trait which specifically characterises the situation of married women.

### 3 Conclusions: Women, Social Exclusion and Citizenship

In this article I have examined how women's situation within the poor family is depicted in social assistance principles in Italy and Britain. I have drawn particular attention to the fact that the poor family is intended as an homogeneous unit organised around a main claimant who is conceived as the family breadwinner. Despite such common features, political cultures in the two countries have historically defined the poor family in different ways, influencing the impact of social assistance on women's access to minimal resources. In particular, the introduction of equal treatment, the role of family obligations and the position of women as dependants are crucial aspects in the construction of the poor family in social assistance policies. Nevertheless, I pointed out that mere changes in rules are not sufficient to overcome gender discrimination: for example, individual access to social rights is not granted by the decline of legal obligations if it is pre-

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sumed that families guarantee a fair allocation of resources through private arrangements; accordingly, equal treatment policies have proved to be severely undermined by unequal opportunities on the labour market and in policy practice.

Generally speaking, figures suggest that the traditional focus on the family strengthens the dependence between family members, particularly among those who are economically weak, a group that includes women. I will conclude by examining the role of social minimums in citizenship rights and the implications of the discourse on the family in the treatment of issues concerning poverty and social exclusion. I will argue that, on the one hand, the concept of poverty does not grasp the problem of individual hardship and that, on the other, the positive function of informal networks, including the family, tends to be emphasised in the debate about social exclusion, whereas the negative effects of dependency encouraged within the family tend to be ignored.

First, it could be argued that grounding social assistance on the family is in contrast to the established recognition of individual rights in other spheres of citizenship (Marshall, 1950), and that this affects gender relationships. Advances towards the individualisation of rights are visible in several areas. Political and civil citizenship (the right to vote, the right to conclude contracts) is based on the individual. Married women's access to pensions and to unemployment benefits, on the other hand, are recent social security measures which will change gender relationships in women's favour. The same applies to taxation, which is available now on an individual basis in most countries. On the contrary, the individualisation of rights is still an issue of debate in social assistance. As pointed out by Pascall (1986), Marshall's theory of social citizenship did not deal explicitly with the problem of the recognition of women's rights within the family. Furthermore, Marshall himself, claiming that "welfare work is most effective if based upon the family unit" (1975: 51), overlooked the fact that power relations within the household could undermine women's access to welfare and social rights. As a matter of fact, policies concerning social welfare, particularly social minimum policies, are still far from being treated, or even theoretically conceived, as is the case with mainstream citizenship rights. The focus on the family, rather than on the individual, is certainly one of the main factors hindering such recognition.

The political and ideological resistance to a shift from families to individuals is also found in the notions upon which policies are based: poverty and, increasingly, social exclusion. In fact, both concepts focus on the family and informal networks, rather than on the individual.

The link between family and poverty is complex. The family is often seen as a factor preventing poverty, as it is presumed that people with families can rely on mutual trust, family care and informal relationships to help them avoid the process of impoverishment. From a social policy point of view, the family is charged with the responsibility to protect its members. On the other hand, poverty is seen as a family characteristic rather than an individual one, as people are characterised as poor or non-poor depending on the economic situation of the family in which they live. But this perspective can turn out to be paradoxical if taken to its extreme consequences. A recent comparative study on the poverty gap between men and women, based on cross-sectional figures from eight countries, stated that women are well-off in some countries, such as Italy, "because they marry and stay married" (Casper, MacLanahan and Garfinkel, 1994). This conclusion drew

on the assumption that "if all men and women were married, there would not be gender difference in poverty".

The problem with this perspective is that it does not take into account the extent to which individual family members can suffer from different degrees of disadvantage, if not poverty, even within families.

First, the incidence of poverty can sharply affect access to economic independence. High unemployment rates, for instance, can provoke the exclusion from the labour market of the weakest brackets of the labour force, including women. This means that opportunities can be distributed unequally in families, affecting some members more than others.

Moreover, economic resources can be allocated asymmetrically, and this possibility is more than hypothetical, as various studies on economic decisions among couples have shown (Pahl, 1988 and 1989).

Finally, policies which promote gender discrimination or which, less explicitly, deny individual entitlements, are particularly detrimental to people who are weakest economically and weakest within the power structure of the family. People who are invisible to policies are more likely to suffer from social exclusion and, in the long term, from poverty. As for gender issues, these dynamics help to explain why some stressful events, such as birth, death, marital break-up and ageing, play such different roles in the impoverishment of men and women. Accordingly, poverty among elderly people, particularly women, can be seen as the final stage of a process of economic decline based on power relations, between generations and between sexes, within the household.

Looking at poor families from the perspective of social exclusion can be useful in order to highlight the hidden disadvantages of different family members. But even if we move to a perspective of social exclusion, the interpretation of gender issues can be problematic. Generally speaking, social exclusion is a term used in research and policy when the term poverty is considered unsatisfactory for dealing with dynamic and non-economic aspects. It is widely recognised, particularly in the French tradition of poverty studies, that the position of individuals in social networks, including family networks, is crucial: people tend to be seen as excluded when they cannot rely on informal social networks, when they lose their family and so on. But networks can also prevent people from being included as citizens. For instance, according to the subsidiarity principle prevalent in several countries, people who are assumed to be protected by family networks are often seen as ineligible for, or less deserving of, social services and benefits. This is crucial, for example, in the case of the Italian approach to social assistance. I argue that the family is problematically linked to social exclusion, as it certainly constitutes a form of social support against isolation and alienation, on the one hand, but also a reason for exclusion from public support and from access to individual citizenship rights on the other. This aspect has been highlighted by feminist academics who have shown that the family is a context in which social dependency is more likely to take place and to cause the exclusion of women from the broad social context of citizenship (Lister, 1990 and 1994). Economic dependency is a disadvantage particularly evident in private family arrangements, strengthening male partners' power over the resources at women's disposal and even over women's perception of the fair use of resources (Pahl, 1988). Although the relationship with the welfare state can also be seen as a form of dependence

(Singly, 1994), the most dangerous form of exclusion from social citizenship, according to these feminist authors, is women's private dependency on men, since the reliance on public benefits can be politically redesigned in terms of "welfare" and "rights". As Lister (1990: 452-453) points out, "the meaning of public dependency on social security depends partly on what the alternative is ... at least the relationship between the state and the woman claimant is a more impersonal one and provides some enforceable rights". From this perspective, the abandonment of the family-centred approach to social security and social assistance in favour of an individual-centred one can be seen as the most effective way to deal with gender issues in the field of welfare rights, promoting the individual entitlement to benefits as a chance to enhance women's opportunities and capabilities in the shift from social dependence to social citizenship.

### Notes

1. Such a way of defining the poor population can be aimed at providing a less dramatic picture of the extent of poverty (poor families are fewer than poor individuals) for administrative purposes. This seems to have been the reason behind the criteria used to define poverty in the ancient poor laws in Britain (Deacon and Bradshaw, 1983).
2. This is the case in Britain, where a poor single person aged 25, who is considered a one-person household, can get £46 per week (as at April 1994), whereas a couple will get £72 in income support.
3. Passport benefits, such as the right to free healthcare, are also usually given by using the same criteria, that is by entitling one member to be the claimant and all other members dependants on the claimant.
4. For example, discretion is important in decisions concerning backdating and special housing needs. Recent measures aimed at meeting exceptional needs are based on local decision-making and are another crucial exception to British "legalism".
5. Women usually get credits to the basic retirement pension through their status as mothers, as claimants of family credit (given to mothers of children in low-income working families) and child benefit (given to all families with children).
6. As shown in Table 3 in the Appendix, dependent partners are common among recipients of income support in Britain, especially within the large group of recipients recorded as unemployed.
7. Variations to this pattern in the field of social security come from social workers, who can decide, for example, to choose children rather than parents, or mothers rather than fathers, as target groups.

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## Appendix

Table 1. Benefits payable to an 18 year-old unemployed person with no contribution record (percentage of average earnings).

	Living alone	Living with cohabitant
Belgium	47	0
Denmark	35	35
Germany	39	variable acc. to circumstances
Greece	0	0
Spain	0	0
France	0	0
Ireland	32	16
Italy	0	0
Luxembourg	45	45
Netherlands	34	0
Portugal	44	44
UK	18	0
EC average	25	12

Source: Commission of European Communities, 1994.

Table 2. Income Support Recipients (thousands in May 1993).

	Men	Women	Total
Single	1,774 (,38)	2,853 (,62)	4,627
Married	952 (,94)	63 (,06)	1,015

Source: Department of Social Security, 1994.

*Table 3. Recipients and dependants by type of recipients of Income Support (thousands in May 1993).*

	All Income Support	Aged 60 and over	Disabled	Single parents	Unemployed	Others
Persons provided for	9,822	2,044	904	2,829	3,315	730
Claimants	5,642	1,736	527	1,013	1,920	446
Partners and dependants	4,180	307	377	1,816	1,395	284
Partners	1,016	269	135		512	100

Source: Department of Social Security, 1994.