Gender, Marginalisation and Social Exclusion

Background paper for a conference, 26 -27 Sept. 2002

Martin D. Munk

Welfare Distribution
Working Paper 14/a:2002

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Preface

The Department of Gender Equality, Copenhagen, commissioned this paper for a conference on Gender and Marginalisation in EU Member States, taking place from 26-27 September 2002 during the Danish EU Presidency.

This paper examines social exclusion in EU member states from a gender perspective, based on selected literature on the subject. Several authors and researchers have pointed out that, in spite of extended welfare states with social security networks, the western countries face a risk that groups of people in the EU member states will become marginalised or even socially excluded, and that, together, they will be the new "lower classes" in Europe. As early as 1950, the British professor T.H. Marshall introduced the relationship between life situation and possible citizenship in his collection of essays *Citizenship and Social Class.* This paper is based on his claim that a person's life situation is pivotal to that person's ability to realise full citizenship. The gender dimension becomes important against this background. Nevertheless, the gender dimension is almost non-existent when social inclusion is discussed in the EU[1], as appears from a recently published book on the subject. The gender perspective is highly relevant for marginalisation and exclusion, since men's and women's risk of being marginalised can be shown to have rather different causes in the EU member states.

This paper will answer two key questions, namely: *What mechanisms create marginalisation and social exclusion for each of the two genders? What counteracts marginalisation and social exclusion for women and men, respectively?* The first question refers mainly to social inheritance and living conditions in a broad sense, i.e. the importance of social inheritance for a person to thrive and develop in school, in the family and in the labour market. When does social inheritance foster opportunities and when does it hamper them. The concept of resources is used as an auxiliary concept to describe what resources a person may *have* or *not have* access to in the process. Resources are assumed to take five forms: cultural, financial, social, mental and power resources. The second question mainly examines differences in circumstances, economic trends, welfare regimes and social policies. When analysing marginalisation and social exclusion, one should be aware that men's and women's life courses vary extremely from one society to another[2]. This means different opportunities,

[1]Atkinson, T. Cantillon, B. Marlier, E. & Nolan, B. 2002: *Social Indicators, The EU and Social Inclusion*, Oxford.

[2]Heinz, W. & Krüger, H. 2001: Life Course: Innovations and Challenges for Social Research, *Current Sociology*, 49, 29-45; Mayer, K.-U. 1997: Notes on a Comparative Political Economy of Life Courses, *Comparative Social Research*, 16, 203-226, 2001: The Paradox of global change and national path dependencies, In Woodward, A. and Kohli, M. eds.: *Inclusions and Exclusions in European Societies*, London.

different strengths in the relationship between education and work, differences in the allocation of resources from the public system, in unemployment, pensions, housing, etc. Studies show that the opportunities available to men and women are closely bound up with national welfare regimes. Thus, opportunities are not static, but dynamic.

The first part of this presentation deals with the social inheritance mechanisms manifested in childhood and adolescence. This also applies to risks leading to marginalisation, deprivation, poverty, etc. Factors that help keep individuals in a marginalised position are also highlighted. These include the lack of competences, education, resources and family support as well as the lack of social mobility. This section is based on literature on social inheritance, stratification, exclusion, marginalisation and gender. The presentation discusses marginalisation in the form of unemployment, which is different for men and women. Moreover, some aspects are outlined concerning special forms of marginalisation (homelessness, prostitution) and special forms of marginality (single breadwinners, ethnic minorities). The outlines are not based on definite statistical data, but rather on concretising the general problems.

The next part of the paper examines the importance of various welfare regimes (see box). Regimes give individuals and families different opportunities, depending on how marginal positions are handled, including whether social security benefits are granted to individuals or families.[3] The welfare regimes provide differentiated possibilities for help and services, for example the possibility of having children cared for in day-care and social institutions. The most recent surveys of the social situation in the EU member states indicate that differences in the regimes may explain differences in such marginalisation as unemployment and poverty. This paves the way for pointing out that women's and men's resources depend on structures, the locality and the social areas concerned.[4] Family and couple formation is also relevant to touch upon when describing marginalisation, since the lack of couple and family formation contributes to marginalising both women and men.

[3]*Den Sociale Situation i EU* 2002 (long and short versions); *EU-Joint Report on Social Inclusion*, EU 2001/2002.

[4]Daly, M. and Saraceno, C. 2002: Social exclusion and gender relations, In Hobson, B. Lewis, J. & Siim, B. eds. *Contested Concepts in Gender and Social Politics*, Cheltenham; Saraceno, C. 2001: Social Exclusion. Cultural roots and diversities of a popular concept, Paper for *AERA conference*; Siim, B. 2003: How to Achieve Gender Equality, In Per H. Jensen et al.: *Social Polices, Social Integration and Citizenship*, Bristol; Borchorst, A. & Elm Larsen, J. 2000: Enlige mødre – velfærdsstatens kritiske målestok, In Elm Larsen, J. et al.: *Kontinuitet og forandring*, Copenhagen.

The welfare regimes can be defined via principles: the universal regime (which seeks to promote values such as equality and the same benefits for all); the liberal regime (market oriented and benefits according to need); the insurance-oriented regime (family and insurance oriented and benefits relative to position in the labour market; and the Southern European regime (family and network oriented) (Esping-Andersen, G. 1009: *Three Worlds of Welfare Capitalism*, Cambridge, 1999: *The Social Foundations of Postindustrial Economies,* Oxford). The model has been adjusted and criticised for taking insufficient account of individuals outside the labour force, of welfare created via civil society, of various institutional forms of welfare (Korpi, W. 2002: *Velfærdsstat og socialt medborgerskab,* magtudredningen, p 32), i.e welfare outside market and central government, and of women's special position.

2. Definitions of marginalisation and social exclusion

In this paper, the concepts of marginalisation and exclusion/inclusion are used in relation to gender. The concept of exclusion is chiefly used in the Latin countries of Europe, while marginalisation is mainly used in a Nordic context. Social exclusion means the phenomenon that a person is excluded from society or the bulk of what is understood by social life (work, family, normal every day life). In this paper, the concept of social exclusion is used as a concept stronger than the concept of marginalisation. Marginalisation means a marginal position in relation to work (unemployment), family, every day life, health, education or political participation. If a person is marginal in almost all these areas, he or she can be said to be excluded from society, or disqualified as Serge Paugam has labelled it. Exclusion is not a situation that arises from one moment to the next; it results from a process that typically begins with some form of marginalisation that may gradually lead to social exclusion. In this connection, marginalisation is seen as a process that creates a negative social situation for men, women and children. The concepts of poverty/deprivation are also used to explain some parts of a possible social exclusion and the situation of disadvantaged groups in society. Poverty is especially concerned with material deprivation (which can be seen as relative and as a state), and to a less degree with social disintegration, etc.[5] A common definition of social exclusion is:

"The notion of social exclusion carries the implication that we are speaking of people who are suffering such a degree of multidimensional disadvantage, of such duration, and reinforced by such material and cultural degradation of the neighbourhoods in which they live, that their relational links with the wider society are ruptured to a degree irreversible. This is the core of the concept (note) inadequate social participation, lack of social protection, lack of social integration, and lack of power" (G. Room in: Halvorson. K. 2000: Sosial eksklusjon som problem, In Tidsskrift for Velferdsforskning, 3, p 161).

In this connection, researchers point out that we must examine living conditions, cultural marginalisation and participation and focus attention on subjectively experienced

[5] Saraceno, C. 2001.

social exclusion.[6] This paper chiefly examines gender marginalisation processes in relation to social inheritance and certain forms of marginalisation. Gender marginalisation means the gender specific forms of social processes that lead to marginalisation. These processes are not the same for women and men. Examples include boys who have difficulties in - or completely drop out of - the school system, and (single) mothers' difficulties in combining work and children.

In connection with this review, one must be aware that, in literature, important distinctions are made between marginalisation, social exclusion and poverty at the theoretical level, and as regards the issues addressed by the various surveys. These will to some extent appear from this paper, but the references will further develop the complexity of the concepts[7] and the conditions of the surveys.

Only to a limited extent does literature in the area examine exclusion and marginalisation on the basis of gender. Research in the area is simply lacking, and many studies neglect to make a gender-based analysis. This creates a number of problems in identifying women's and men's different life courses and possibilities in the EU member states. Similarly, there is a shortage of sufficient surveys adequately studying how men and women fare over time, i.e. longitudinal studies. Most studies of (gender and) marginalisation are cross-sectional studies.

3. Social inheritance – an element in the marginalisation process?

The following section examines factors and mechanisms that, in childhood, push in the direction of a possible marginalisation. Current and previous research tells us that background conditions are inherited, whether biological or social.[8] What are the mechanisms behind social inheritance? One way of understanding social inheritance is to apply the concept of resources. Below, five resource dimensions are applied: cultural, financial, social, mental (including physical) and power resources.

Strains such as sickness, lack of education, low income, family dissolution, assault, poor housing, unemployment, etc., are linked with the childhood experienced. The accumu-

[6]Born, A. & Jensen, P.H. 1998: Priviligering af perspektiver – en refleksion over begrebskonstruktionerne inklusion/eksklusion og integrering/marginalisering i den sociologiske iagttagelse, In *Dansk Sociologi*, no. 2/9, 7-20.

[7] Woodward, A. & Kohli, M. 2001.

[8] Social arv rapport SFI 1999:9; Harding D., Jencks C., Loppo, L. & Mayer S. 2002: The Changing Effect of Family Background on the Incomes of American Adults, In Bowles S., Gintis H., and Osborne M.: *Unequal Chances: Family Background and Economic Success*, New York; Roos, J.P. & Rotkirch, A. 2002: Habitus, Evolution and the End of Social Constructionism, www.helsinki.fi/valt.

lation of (poor) living conditions is transmitted to children and adolescents as "schemes" and patterns that are incorporated into the children.[9] The schemes are learned and imitated in childhood and imply that social action and behaviour are carried out in certain ways, not because the schemes become a habit, but basically because they become part of the child and of the conceptual universe created in the child. Thus, children reproduce the behaviour and conceptions experienced and learned in childhood, for which reason their potential behaviour patterns may resemble their parents' behaviour and representations throughout life.

Education and work

Education and work are fundamental elements of social inclusion. The following section examines an example from Denmark, where social welfare is relatively high. Even so, social inheritance seems to affect the individual's opportunities later in life. This is, for example, demonstrated by the fact that children of unemployed people have a considerably higher risk of experiencing unemployment as adults.[10] Although it can be established that economic trends - how high the rate of unemployment is in a certain period – affect the degree to which social inheritance is reproduced, unemployment is generally lower among parents with more than a basic education. Besides unemployment, education is also inherited to some extent.[11]

The importance of social inheritance in relation to education and social position differs in the European countries[12] (which may lead to marginalisation, vulnerability and social exclusion[13]). A large, comparative study of the relationship between social background, education, educational system and social position reveals a considerable correlation between education and social position. The correlation is stronger for women than for men. Men differ from women in that men's social position is transmitted by their father's social position to a greater extent. For example, in France, the mother is of greater importance for her daughters'

[9] Duncan, G.J. & Brooks-Gunn. J. eds. 1997: *Consequences of Growing Up Poor*, New York; Bradbury, B., Jenkins, S. & Micklewright, J. eds. 2001: *The Dynamics of Child Poverty in Industrialised Countries*, Cambridge; Piaget, J. 1962: *Play, dreams and imitation in Childhood*, Norton; Bourdieu, P. 1977: *Outline of a Theory of Practice*, Cambridge.

[10] *Børns levevilkår*: 2002: Statistics Denmark, Copenhagen, p 168.

[11] For example, Deding, M. & Hussain, M.A 2002: Children's Educational Attainment – The Effects of Parental and Other Background Factors, Paper, *The Danish National Institute of Social Research*.

[12] Shavit, Y. & Müller, W. eds. 1998: *From School to Work*, Oxford; Wolbers, M.H.J et al. 2001: Trends in the Occupational Returns to Educational Credentials in the Dutch Labor Market: Changes in Structures and in the Association, *Acta Sociologica*, 44, 5-19; De Graaf, P.M & Kalmijn M. 2001: Trends in the Intergenerational Transmission of Cultural and Economic Status, *Acta Sociologica*, 44, 51-66; Goux, D. & Maurin, E. 1997: Meritocracy and Social Heredity in France: Some Aspects and Trends, *European Sociological Review*, 13, 159-178.

[13] Byrne, D. 1999: Social Exclusion. Buckingham; Bourdieu et al. 1999: *The Weight of the World, Social Suffering in Contemporary Society*, Cambridge; Elm Larsen, J. 2002: Gender Profiles of Social Inclusion and

social position; in other words, the mother's attachment to the labour market is a material factor. Generally, it may be concluded that social position greatly depends on education, and that education is increasingly important, but other factors also play a role, although so far it has been impossible to observe all background factors (attempts are being made to explain habitus, which is defined below).

The study also points to the fact that the correlation varies between nations, one reason being the diversity of the education systems. For example, in Germany, men need to have completed a vocational education to get a job as a skilled rather than as an unskilled worker, while formal vocational training is less important in the UK, Sweden and Ireland. Training and education thus affect job opportunities, but there are considerable differences between the various countries, since, in a number of countries, men are more dependent on their specific educational status. This is, for example, true of Germany and the Netherlands, but not the UK. Other comparative studies show a certain weakening in the correlation between social origin and educational opportunities, especially in Sweden and the Netherlands.[14] Nordic children from non-highly educated homes do better in the education system. Girls from the middle classes do better in the education system as compared with previous periods. Boys, especially sons of unskilled workers, and the like, experience difficulties in the education system.

Table 1. Proportion of early school leavers

	Early school leavers (18-24 years), 2000	
	Girls	Boys
Belgium	10.2	14.8
Denmark	9.9	13.4
Germany	15.2	14.6
Greece	12.9	21.8
Spain	22.4	33.7
France	11.8	14.8
Ireland	15.1	22.6
Italy	25.6	32.4
Luxembourg	17.6	15.9
Netherlands	15.9	17.5
Austria	12.5	9.0
Portugal	35.6	50.6
Finland	7.2	12.5
Sweden	6.2	9.2
United Kingdom	7.1	6.5

Source: Joint Report on Social Inclusion 2002

Exclusion in Denmark Year 2000, Paper presented at *The Nordic Congress of Sociology*, Reykjavik, Island, 15-17 August 2002, Session 22:Welfare and Marginalisation.

[14]Shavit, Y. & Müller, W. eds. 1993: *Persistent Inequality: Changing Educational Attainment in Thirteen Countries*, Boulder.; Jonsson, J. O. 1993: Education, Social Mobility, and Social Reproduction in Sweden: Patterns and Change, In Hansen, E.J., Ringen, S. Uusitalo, H. & Erikson, R. eds.: *Welfare Trends in the Scandinavian Countries*, New York, chap. 5.

In recent years, statistics have indicated that boys find it difficult to complete training or education programmes and acquire cultural competence. Boys have problems in the education system (see table 1). The problem is extremely pronounced in the Southern European countries and Ireland. However, both boys and girls in the Southern European countries experience the problem. It appears that the problem exists in all EU member states. Why?

There are many possible explanations, but one that is probably relevant for all countries and can be embedded in the debate on the importance of education in marginalisation processes is the fact that many young people live with contradictions.[15] They meet situations in the education system and later in the labour market that have either no or little reference to their parents' universe. It may be in the form of a gap between the parents' expectations to the children and what the children have been able to accomplish, for example because the parents know little or nothing about the socialisation processes - i.e. informal and formal education in the family and the institutions - their children go through in the modern world and in the education system, since socialisation processes today differ greatly from their own previously experienced world.

The concept of habitus, defined as a set of acquired, durable dispositions to perceive and assess the world, may help explain this gap. Dispositions are bodily and mainly unconscious. Habitus deals with how a person incorporates the structures of the external world and makes them his or her own. Structures form the background for one's perception of the world, so that the world is taken for granted and seems as a matter of course as long as it conforms with the world as it surrounded the individual at the time when habitus was acquired. More drastic transitions such as emigration and immigration serve to illustrate how previous forms of survival are not always sufficient. Parents may, in other words, be in a situation where they have an obsolete habitus. For children of immigrants, such as the children of North Africans in France, the gender-specific effect is that the girls chiefly experience isolation, forced on them from childhood because their parents fear Western morals (this holds true even though some girls do better than the boys in the education system), and the boys experience marginalisation because they cannot follow in their fathers' footsteps, often as unskilled workers or self-employed, and fail to get help making the right educational investments.[16]

[15]Bourdieu, P. 1999: The Contradictions of Inheritance, In Bourdieu 1999 et al., 507-513.
[16]Prieur, A. 1999: Arvens modsigelser, In *Social Kritik*, no. 65-66, 4-20.

Other young people may experience identity problems. For example, a boy may have problems accepting himself if he fails to make his father's projects (successful or not) his own identification projects, and, for a girl, having to move far away from her mother's position may induce deep ambivalence. These problems may have a crucial impact on a person's relation to schools and other institutions.

Cultural competences

The lack of education embodies more than formal diplomas and schools, but also inadequate language and music competences, little or no access to written materials (for example "books on the shelf") and an insufficient introduction to society as a whole. Cultural competence helps create a breeding ground for a person's desire to function in social contexts, for example to participate in music and sports, complete training or education programmes of certain duration and use his or her potential in the labour market. Recent years' societal developments have meant that access to computers and other technological instruments requires not only financial but also cultural tools for us to be able to distinguish between multifarious information and expressions. Generally, more girls may possess cultural competence, while more boys may possess technical competence. If a person has none of these tools, he or she may soon experience what has been called "le petit misère". One example is older women who lack the resources needed to cope with the modern world, although they have access to and use of common necessities, such as a place to live, home help, etc.

Social mobility

Is it not possible to move up in society relative to one's parents' position? A British study of young women's and men's social mobility[17] shows that the proportion of young men in well off social strata has fallen over a ten-year period, while the proportion of middle-aged men in well off social strata has risen. Thus, young men have more difficulty experiencing social mobility. In this sense, young men are marginalised in the labour market. For women, the picture is almost the opposite. These trends also apply in France, the Netherlands, Norway and Denmark.[18] In analyses of life chances, the gender and generation angle is a way to vary

[17] Egerton, M. & Savage, M. 2000: Age Stratification and class formation: a longitudinal study of the social mobility of young men and women, *Work, Employment and Society*, 14, 23-49.

[18] Chauvel, L. 1998: *Le destin des générations. Structures sociales et cohorts en France au XXe sièle*, Paris; Chenou, A. 2001: Review Essay, in *European Sociological Review*, 17, 75-80; Elstad, J. I. 2000: Social background and life chances in Norway: persisting inequalities throughout 20th century, In *Yearbook of Sociology*, 5.1: 93-119; Hansen, M. Nordli 1999: Utdanningspolitik og ulikhet. Rekruttering til høyere utdanning 1985-1996, In *Tidsskrift for samfunnsforskning*, 2, 172-203; Munk, M.D. 2000: The Same Old Story? Reconversions of Educational Capital in the Welfare State, In *Jahrbuch und Bildung* (Education and Work

the notion that education, class origin, etc. alone determine a person's social position. This dimension has been analysed and discussed in recent years.[19] Education and social origin in a narrow sense (typically measured in terms of the father's occupation) alone do not determine the possibilities for jobs, etc. Other circumstances in the family background also impact on the possibilities later in life. An example from Britain: Becoming a mother at a very early age, i.e. before age 23, increases girls' risk of having poor life chances in later adulthood.[20] This trend is even more extreme when a girl enters motherhood already as a teenager.[21] Another background factor may be that a family finds itself in a difficult financial situation, which may especially cause boys problems with their self-confidence, as shown by a study of ECHP data.[22]

Finances

The level of income is inherited to a great extent.[23] Living in a low-income family may lead to various problems during childhood, but is not solely connected with unemployment. Low income reduces the possibilities of various forms of participation, acquisitions and consumption. Low income may also lead to poor housing conditions (or, at worst, no housing at all), measured not only in terms of standards such as heating, water and insulation, but also in terms of space for the children, which they need for bringing home friends, doing home-work, etc. Moreover, financial resources are important to children's educational opportunities. It is thus relevant to point out that economic trends impact on children's possibilities in childhood.[24]

1999/2000), Deregulierung der Arbeit - Pluralisierung der Bildung? Eds: Bolder, A. Heinz, W. Kutscha, G., Opladen, 87-112, 2002: Institutionalised Legitimate Informational Capital in the Welfare State. Has Policy Failed? In Torres, C. & Antikainen, A. *The International Handbook on the Sociology of Education: An International Assessment of New Research and Theory*, Boulder, 2001: Changing Life Courses in a Time of Increasing Inequality. The Welfare States at a Crossroad: Convergence or divergence? Paper, European Societies or European Society? *EuroConference on European Welfare States and the Changing Life Course*, Holland, October 6-10.

[19] Irwin, S. 1995: Social Reproduction and the change in the transition from youth to adulthood, In *Sociology*, 29, 293-315, 1996: Age related distributive justice and claims on resources, In *British Journal of Sociology*, 47, 68-92, 1998: Age and inequality: a reply to reply, *British Journal of Sociology*, 49, 305-310; Turner, B. 1998: Ageing and generational conflicts: a reply to Sarah Irwin, In *British Journal of Sociology*, 49, 299-304.

[20] Hobecraft, J. & Kiernan, K. 2001: Childhood poverty, early motherhood and adult social exclusion, In *British Journal of Sociology*, 52, 495-517.

[21] Berthoud, R. & Robson, K. 2001: The Outcomes of Teenage Motherhood in Europe, EPAG *Working Paper* 22

[22] Hussain, M.H. 2002: Child Deprivation in the European Union, *The Danish National Institute of Social Research*.

[23] Hauser, Robert 1998: Intergenerational mobility, Wisconsin-Paper; Harding et al. 2002; Bowles, S. et al. 2001:The Determinants of Earnings: A Behavorial Approach, In Journal of Economic Literature, XXXIX, 1137-1176; McIntosh & Munk 2002.

[24] Jencks, C. Mayer, S. & Swingle, J. 2003: Who has Benefited from Economic Growth in the United States Since 1969? The Case of Children, In Wolff, E. ed. *What Has Happened to the Quality of Life in the Advanced Industrialized Nations?* Cheltenham.

Networks

Growing up in families without financial and cultural resources may cause problems in achieving social resources such as ”healthy” social networks, or at least networks that are not marginal. Social networks that are chiefly characterised by marginality, typically mediated by different social strains, such as being (long-term) unemployed, prostituted, alcoholic, homeless, battered, disabled, etc., contribute to the maintenance of marginality. This also applies to being a single mother, which usually involves living with a risk of poverty, although this varies within the EU,[25] and contributes to putting single mothers' children in a worse situation as regards social networks.

Mentality

The question of whether children in families and institutions are equipped with mental readiness, i.e. with a strong mentality, self-respect, solicitude, sociality and empathy, is crucial.[26] Insufficient mental readiness may give rise to a lack of self-respect, a lack of self-esteem, an inability to say no, to distinguish between you and me, etc., thus preventing good lives.[27] Negative dispositions are developed in childhood, and the lack of education may imply that the child learns anomalies and special forms of survival mechanisms. The child trains its practical command of a certain form of symbolic capital (through gangs, etc.) that it has socially inherited, for example from a criminal father.[28] Boys and girls in disadvantaged groups experience the same strains, but their social reactions differ. Boys react, for example, by joining gangs, while girls may risk having children early.

Empowerment

Finally, a person must have influence on decision-making processes in society if he or she is to feel, and actually be, an integral part of society. In this context, attention is drawn to the concept of empowerment, which implies a person's having power resources at his or her

[25] Borchorst, A. & Elm Larsen, J. 2000: table 1, p. 169.

[26] Ziehe, T. 1989: *Kulturanalyser, ungdom, utbildning, modernitet*, Stockholm. Finally, it is essential to point out that an important condition for not experiencing marginalisation is good health and a strong constitution as a minimum. This will often be a prerequisite for acquiring all the other forms of resources.

[27] Psychological and psychotherapeutical studies, see for example Mahler, M. 1988: *Barnets psykiske fødsel*, Copenhagen; Roos, J.-P. & Rotkirch, A. 2002; Born, A. & Jensen, P.H. 1998; Room, G. ed. 1995: *Beyond the Threshold – the measurement and analysis of social exclusion*, Bristol; Duncan, G.J. & Brooks-Gunn, J. 1997; Bradbury, B. Jenkins, S. & Micklewright, J. 2001.

[28] Christoffersen, M. (several years), including 2002: Dissolved families – A prospective longitudinal study of family strain before parental separation following schoolchildren born in 1973, In Carling, J. ed. Nordic demography: trends and differentials. Scandinavian Population Studies, Vol. 13, Oslo, 231-250; Christoffersen, M., Francis, B. & Soothill, K. 2002: Upbringing to violence, *The Danish National Institute of Social Research*.

disposal that enable that person to avoid marginalisation and social exclusion[29], i.e. processes that allow children, men and especially women to improve their chances of controlling economic, social, cultural, political and symbolic resources.[30]

4. Poverty and marginalisation in the EU

Many debaters and researchers have indicated that increasing globalisation and modern forms of impoverishment, such as dissolution of the family, segregated housing areas, falling birth rates, reduction of benefits, etc., lead to new types of poverty, social exclusion and ostracism. However, other researchers have pointed out that conjunctions in individual countries/-regions/welfare regimes are more important to a possible marginalisation and subsequent exclusion. Life conditions in the EU member states differ, particularly unemployment rates[31], a fact that has been reported in relation to general unemployment, long-term unemployment, youth unemployment, poverty, inequality, etc.

Poverty

A comparative analysis of poverty risk and poverty incidence shows that social class, education and occupational status are crucial parameters in explaining the duration of poverty, even when checking for household composition and divorce. Individuals whose social origin is from unskilled workers have a noticeable and lasting risk of being poor.[32] However, it is important to stress that the disadvantages of poor individuals do not necessarily cumulate.[33] The authors of another paper find a similarity between persistent poverty and relative deprivation across the European countries.[34] These studies seldom focus on gender. However, as late as July 2002, results have been published showing men's and women's risk of entering poverty and chances of leaving poverty, chiefly measured at the 70% of median income

[29]Abrahamson, P. 1998: Postmodern Governing of Social Exclusion: Social Integration or Risk Management? *Report 13*, Department of Sociology, Copenhagen University.

[30] Velfærdsværdiundersøgelsen 2000, København; Andersen, J. & Elm Larsen, J. 1999: Social polarisering og køn, In *Mænd på vej*, Copenhagen/Danish Equal Status Council; *Social Report: Social situation in Europe 2002*, Eurostat.

[31] *Social Report: Social situation in Europe 2002*, Eurostat*; Joint Report on Social Inclusion in Europe 2001/2002*; *Employment in Europe* nov. 2001.

[32]McIntosh & Munk 2002: Mobility: A Critical Appraisal, *The Danish National Institute of Social Research*, has, however, pointed out that "social group" cannot be used as a particularly good explanation for different outcomes such as level of income, etc., since "social group" is very composite (heterogeneous). Thus, social group should be taken with a grain of salt.

[33] Layte, R. & Whelan, C. 2001: Cumulative Disadvantage or Individualisation? A Comparative Analysis of Poverty Risk and Incidence, EPAG *Working Papers* 21, Colchester, see p 18.

[34] Whelan, C. Layte, R., Maître, B & Nolan, B. 2001: Persistent Income Poverty and Deprivation in the European Union. Three Waves of the European Community Household Panel, EPAG *Working Paper*, 17, Colchester.

threshold.[35] Generally, the paper shows that welfare regimes and earnings are closely tied to women's and men's possibilities of leaving poverty, and also to their risks of entering poverty. It has also been shown that the proportion of poor unemployed women and of men differs, where unemployed men are more often poor, especially outside the Nordic countries.[36]

It has been shown that the inequality is greater among the unemployed than among people in the labour force. If single mothers are drawn into the picture, single mothers in Denmark prove to be least badly off, while single mothers in the UK are the poorest when measured absolutely on figures from the mid-1990s.[37]

Table 2. Poverty in Europe. Adults and children

	Poverty risk 60% of median income 1998 M	W	Children's risk of deprivation in a future year depending on non-depriva-tion in 1994, ECHP data, 1998	Index: Children's deprivation1 998	At poverty risk. Levels differ from country to country. Based on specific table.
Belgium	14	17	14.2	2.46	Young (15-24) and elderly (65+) people are poor
Denmark	7	10	13.1	1.61	Young people and elderly women
Germany	15	16			Children (0-15)
Greece	21	22	17.6	5.59	All, but especially elderly people
Spain	19	19	14.1	4.31	Children and young people
France	18	17	13.2	3.17	Children and mostly young people
Ireland	16	19	10.4	2.78	Children and elderly women
Italy	19	20	13.3	3.62	Young people
Luxembourg	12	12	10.8 (1996)	2.18	Children and young people
Netherlands	11	12	13.8	1.54	Young people (students)
Austria	11	15			Elderly women
Portugal	19	22	9.2	7.46	Children and elderly people
Finland	8	8			
Sweden	10	10			Young girls
UK	19	24	11.9 (1996)	1.95	Children, young and elderly women

Source: The Social Situation in the European Union, 2002; Joint Report on Social Inclusion 2001/2002. Finland has had problems in the 1990s, however (cf. Halleröd, B. & Heikkilä, M 1999: Poverty and Social Exclusion in the Nordic countries, In Kautto, M. et al.).

[35]Layte, R. & Whelan, C. 2002: Moving in and out of Poverty: the impact of welfare regimes on poverty dynamics in the EU, EPAG *Working Papers*, 30, Colchester.
[36]Hauser, R. & Nolan, B. 2000: Unemployment and Poverty: Change over time, In Gallie, D. & Paugam, S. eds. 2000: *Welfare Regimes and the experience of unemployment in Europe*, Oxford, 25-46, see p 45.
[37]Pedersen, L. et al. 2000: Lone Mothers' Poverty and Employment, In Gallie, D. & Paugam, S. 2000, p 177

Poverty rates differ between women and men, especially when the length of education is taken into account.[38] In addition, part-time and contract work is on the increase, especially for women. Thirty-three per cent of women in employment work part-time, while the figure is six per cent for men. Women's part-time work is especially pronounced in the Netherlands (70.5 per cent) and the UK (44.6 per cent).[39] As appears from table 2, the general pattern is that women are poorer than men, except in France where men are slightly poorer than women. In Finland, Sweden, Luxembourg and Spain, women and men are equally poor. However, the difference in poverty levels between EU member states is significant. In Sweden, Denmark, Finland, the Netherlands and Luxembourg, the level is below 12, in Austria below 12 for men. In all the other countries, the level is above 12. In the UK, France and the Southern European countries, the poverty risk is somewhat greater. This is also the case for women in Austria. Furthermore, children suffer more deprivation than adults (see table 2).[40]

A number of countries have major poverty problems, confirmed by considerable economic inequality between different social groups. Unfortunately, literature contains no computation of the Gini coefficient distributed by men and women.[41]

Job opportunities and unemployment

The labour market is gender-segregated. Statistics show that the labour market remains divided into "male jobs" and "female jobs", where men are clearly in the majority in the high-tech sectors with good pay, and women are increasingly employed in sectors requiring high education, but still many women are employed in unskilled jobs with low pay. The question is whether structures in the labour market are the only reason that men and women end up in different jobs, thus getting different pay, or whether there are other factors at play? A British study has sought to explain why boys and girls end up in different jobs. The answer lies in the resources that girls and boys possess as well as in their preferences and desires[42], cf. the concept of habitus. However, the study has difficulties explaining the mechanisms. There are indications that men's and women's situation in the labour market is due to their overall

[38]Gallie, D. Jacobs, S. & Paugam, S. 2000: Poverty and Financial Hardship among the Unemployed, Gallie, D. & Paugam, S. 2000, p 54-55.
[39]*Social Report: Social situation in Europe 2002*, p 99.
[40]Hussain, M.H. 2002:
[41]When Gini=1, one person has all the income; when Gini=0, all persons have equal shares of the total income. See Fritzell, J. 1999: Changes in the social pattering of living conditions, In Kautto, M. et al. eds. *Nordic Social Policy*, London, 159-184; Fritzell, J. 2001: Still different? Income distribution in the Nordic countries in a European comparison, In *Nordic Welfare States in the European context*, London, 18-41; OECD Economic Studies, 34, I, 2002.
[42]Harper, B. & Haq, M. 2001: Ambition, discrimination and occupational attainment: a study of a British cohort, In *Oxford Economic Papers*, 53, 695-720.

social situation, including their attitude to family formation and the education and training programmes in which they traditionally enrol as well as their other resources. Gender segregation in the labour market seems to reiterate itself when it comes to unemployment. However, in the past five years, women have increasingly joined the labour market.[43] Although women are found at almost every level of the labour market, their chances of accessing jobs, as well as their percentage representation, fall, the more scarce or sought-after the job positions are, so that the percentage of current and potential feminisation is, without doubt, the best indication of the relative position and value of different jobs. Gender distribution remains unequal in different education and training programmes and thus in different career possibilities.[44]

The labour market remains closed to some men and women, which contributes to marginalising both genders in the form of higher risk of unemployment and fewer possibilities for new job perspectives.[45] Rising inflation in education programmes has contributed to create a gap between education and work.[45] For example, a growing trend is that women have to provide evidence of more and more education to get a job.

Thus, an important form of marginalisation is unemployment, which may serve as the background for subsequent exclusion. A person may be assessed to be excluded or included solely on the basis of his or her occupational position. Work is a crucial condition for a person's self-support and possibility of giving his or her children opportunities, and for feeling a part of a larger community. However, a comparative study has shown that unemployment need not lead to social isolation, and thus to social exclusion.[46]

It can be seen (cf. table 3) that between 1994 and 2000 trends led to a reduction in unemployment for men and women as well as for young people in many countries. However, unemployment in 2001 and 2002 is higher than in 2000. Unemployment remains a social problem. Southern European countries in particular have extremely high unemployment rates, except Portugal, which has a relatively low rate of unemployment. In countries such as Denmark, Ireland and Sweden, men's and women's unemployment rates are relatively

[43]*Employment in Europe, 2001*, Employment & Social Affairs, EU 2001.
[44]Bourdieu, P. 1999: *Den maskuline dominans*, Copenhagen/Paris; *Kønsarbejdsdeling og arbejdsmarkedet*, Ministry of Employment, Copenhagen, January 2002.
[45]Various regulating schemes in relation to the labour market mean that young people, women and unskilled persons cannot get access to the labour market (see Esping-Andersen, G. & Regini, M. eds. 2000: *Why Deregulate Labour Markets?*, Oxford.
[45]Batenburg, R. & de Witte, M. 2001: Underemployment in the Netherlands: How the Dutch 'Poldermodel' Failed to Close the Education-Jobs Gap, In *Work, Employment and Society*, 15, 73-94.
[46]Paugam, S. & Russell, H. 2000: The Effects of Employment Precarity and Unemployment on Social Isolation, In Gallie, D. & Paugam, S.; see also Gallie, D. 1999: Unemployment and Social Exclusion in the European Union, *European Societies*, 1, 139-167.

identical, while other countries experience great differences.[47] In other countries, women are more frequently affected by unemployment than men, but it is pointed out that Greece, Italy and Spain, for example, have had other traditions for women's labour market participation. However, women in Finland and France also have problems getting jobs.

Women in Italy, Spain, Greece, and, to some extent, France, Belgium and Germany, are also affected by long-term unemployment and remain hardest hit by long-term unemployment. Largely the same countries are mentioned in connection with youth unemployment among both men and women, young women being unemployed more frequently.[48]

Immigrants are also disadvantaged in the labour market, experiencing high unemployment rates. However, male immigrants from certain countries (Pakistan, etc.) manage somewhat better, because they have a higher level of education or are able to set up their own businesses.[49]

Table 3: Unemployment in Europe

	Rate of youth unemployment (15-24 years) 2000		Rate of unemployment in relation to labour force				Long-term unemployment			
			1994		2000		1995		2000	
	Men	Women	M	W	M	W	M	W	M	W
Belgium	15.1	**20.8**	7.9	12.9	5.7	8.8	4.5	7.7	3.1	**4.8**
Denmark	7.0	7.5	7.3	9.3	4.2	5.3	1.8	2.1	0.9	1.2
Germany	9.8	8.2	7.2	10.1	7.6	8.3	3.2	4.9	**3.7**	**4.3**
Greece	**22.2**	**37.9**	6.0	13.7	7.3	**16.7**	2.6	7.9	**3.7**	**10.7**
Spain	**20.6**	**33.2**	**19.8**	**31.4**	9.8	**20.6**	8.8	18.2	3.5	**9.5**
France	**18.1**	**22.3**	10.5	**14.5**	7.8	11.5	3.9	5.8	3.0	**4.7**
Ireland	6.1	7.0	14.2	**14.6**	4.3	4.2	7.8	6.1	2.1	1.0
Italy	**27.2**	**35.1**	8.6	**15.6**	8.0	**14.4**	5.7	10.3	**4.9**	**8.8**
Luxembourg	6.5	8.3	2.7	4.1	1.9	3.3	0.5	0.9	0.5	0.6
Netherlands	4.6	6.6	6.3	8.3	2.3	3.8	2.9	3.4	0.7	1.1
Austria	4.8	5.8	3.0	4.9	3.2	4.4	1.0	1.5	1.0	1.0
Portugal	6.8	11.6	6.1	8.0	3.3	5.1	3.0	4.0	1.4	2.0
Finland	**21.1**	**21.6**	**18.1**	**14.9**	9.0	**10.6**	6.3	4.6	2.8	2.7
Sweden	10.7	11.9	10.7	7.8	6.0	5.8	2.3	1.3	1.4	1.1
UK	13.8	11.5	11.2	7.5	6.0	4.9	5.0	2.2	2.0	0.9

Source: The Social Situation in the European Union, 2002 (report) and Joint Report on Social Inclusion 2001/2002. Relatively high rates are marked in bold.

[47]Gallie, D. & Paugam, S. 2000:
[48]*The Social situation in Europe, 2002*, p 80.
[49]Dahl, J.E., Jakobsen, V. & Emerek, R. 1999: *Indvandrere og arbejdsmarkedet*, I-III, INDEA, Aalborg University.

5. Gender marginalisation processes and welfare

Unemployment constitutes a problem and is a key form of marginalisation for both women and men. However, on the face of it, women are the hardest hit. But marginalisation cannot solely be determined on the basis of whether a person has a job or not. Marginalisation is not only a question of income and labour market, what may be called the production sphere, but also a question of the reproduction sphere, characterised by intimacy relations, the home, the family and social networks. Often, analyses of marginalisation and social exclusion do not sufficiently include men's and women's specific relations and obligations in connection with child rearing, care, etc. This means that marginalisation and possible exclusion often become a matter of being an insider or an outsider in the labour market. A number of previous analyses have been labour-market oriented, disregarding the fact that a social division of work de facto exists between women and men, and that there are different criteria for granting social benefits in the EU member states. Consider the problems faced by single mothers. They are more frequently at risk of poverty, considerable variation existing, however, within the EU and between countries. In the UK, the poverty rate of single mothers is 50 per cent, followed by Ireland, Germany, Portugal, Spain and Italy with a rate of some 20-30 per cent, by France, Greece and Luxembourg with a rate of some 10-15 per cent, and finally by Sweden, Denmark and Norway with a rate of less than 10 per cent (figures for the period 1992-1996)[50], but this means that relative poverty among families with single breadwinners is twice as high as among all other families in the mid-1990s.

In the UK, being a good mother is not *considered* sufficient to be a fully integrated citizen, and certainly not if the single mother is receiving social benefits or is dependent on other forms of social assistance.[51] Attention is focused on the fact that single mothers experience "self-exclusion" simply because work and child rearing are difficult to combine at one and the same time. This is especially true in countries without any fully extended system of day-care institutions, and where the allocation of social benefits depends on the husband's position, as is the case in, for example, Germany.[52] Conversely, in France, single mothers with children under age 4 are especially supported, since they are not considered social

[50]Sainsbury, D. 1996: *Gender, Equality and Welfare States*, Cambridge; Sainsbury, D. 1999: Gender, Policy Regimes, and politics, In Sainsbury, D. 1999: *Gender, and Welfare state Regimes*, Oxford; Esping-Andersen, G 1999: *The Social Foundations of Postindustrial Economies*, especially chapter 4 on household economies, Oxford; Borchorst, A. & Elm Larsen, J. 2000, table 1, p. 169.
[51]Daly, M. and Saraceno, C. 2002:
[52]Siim, B. 2003.

deviants, but as persons living at risk.[53] Another aspect is maintaining women's relation to the labour market, since this reduces women's risk of being unequal compared with men, measured on income, independence, etc. Women have a far greater risk of unemployment in almost every EU member state. Moreover, in many countries, women are still far more likely to live in families/households with a lower income level, Sweden being an exception.[54] Moreover, single mothers in the labour market have a lower poverty risk than single mothers outside the labour market. Compensation differs in the EU member states, but this alone does not solve single mothers' problem of being unable to provide for themselves. This situation may determine a social inheritance, contributing to marginalisation processes. For example, children relatively often inherit unemployment. This means that growing up with unemployment is pivotal to whether children become unemployed later in life.

Men are *considered* as marginalised or even excluded if they have no job, but not necessarily if they have no family relations and obligations. A man can be included if he is in the labour market, but this does not apply unequivocally, since, today, men are more often marginal in relation to social and biological reproduction.[55] However, a lack of family obligations is not sufficient cause for exclusion.

In modern society, included individuals can be included in different ways and have different family backgrounds, but usually they share certain common features. Included men and women can, for example, be active in the labour market, well educated, but without a partner or children; or they can in other ways be affected by newer perceptions of individuality, relationships, economic trends or new labour market demands, implying that well-educated women have difficulties finding a partner, and, conversely, that men without work or resources may have difficulties finding a partner. This illustrates that social inclusion can become vulnerability, defined as a "cultural liberation", creating insecurity for individuals in modern society[56].

One should be aware of the fact that unskilled and skilled men from the old industrial sectors and traditional male cultures have difficulties readjusting to a modern world where mastering communication, linguistic competences and social conventions is considered important. This is a key, cross-national theme, reflecting the non-reproduction of, in particular, the culture of the unskilled working classes. Jobs are disappearing from the labour market

[53]Lewis, J. 2000: The 'Problem' of Lone Motherhood in comparative perspective, In Clasen, J. *Comparative Social Policy*, Oxford, p 196.
[54]Lister, R. 2002 (to be published soon): Extracts, In *Poverty*, Cambridge (Polity).
[55]Andersen, J. & Elm Larsen, J. 1999.
[56]Juul, S. 2002. *Modernitet, velfærd og solidaritet*, Copenhagen.

(for example, most recently the steel rolling mill in Frederiksværk in Denmark), which leaves a group of men no longer having a fixed place in life.[57] New and rising requirements in education programmes and streamlining of businesses mean firings and demand for new labour. This may impact on and contribute to creating "the new poor".[58] In addition, marginalisation in the form of unemployment is highest in periods with low and falling employment.

A particularly problematic form of marginalisation is homelessness.[59] In this area, men are in the majority, but the rate of homeless women has also increased in a number of countries. On average, women make up 25-30 per cent of the homeless. Between 11 and 17 per cent of homeless persons in the streets are women.

Homeless men are extreme examples of men who do badly in the modern world with its increasing demands for efficient labour market participation, often combined with demands for family formation or other forms of social networks. Ordinary welfare institutions cannot solve the problems alone. The problem often centres on a lack of social networks and possibilities of identification. However, the most recent studies of homelessness in Europe show that part of the problem in Europe owes to the fact that governments have withdrawn from an offensive, regulating housing policy. Especially in the major cities, this trend has resulted in high housing prices, primarily affecting women. France, Germany (a total of 531,000 homeless persons) and the UK have the highest proportions of homeless women, followed by Italy, Belgium, the Netherlands and Luxembourg. Countries with the lowest rates of homeless women are Austria, Denmark, Finland and Sweden on the one hand, where the problem of homelessness takes the form of people not having a dwelling, and Greece, Ireland, Portugal and Spain on the other hand, which may have fewer problems providing housing, but have unsafe and inexpedient housing stocks.[60]

One must be aware that traditional forms of homelessness are being supplemented with newer types. Below, some of the new types found in Spain are listed. Homelessness may affect middle-aged men and young men who cannot find work, young and middle-aged men who also have or might have had alcohol problems, young and middle-aged women who are mistreated in their marriages or divorced, young and middle-aged women who also have or might have had alcohol problems, persons with mental problems, and immigrants. A key explanation for the new types of homeless people is the dissolution of traditional family

[57]Koudahl, P. 2002: Krav om uddannelse = risiko for marginalisering?, In *Social Kritik*, no. 83.
[58]Baumann, Z. 2002: *Arbejde, forbrugerisme og de nye fattige*, Copenhagen.
[59]Edgar, B. & Doherty, J. eds. 2001: *Women and homelessness in Europe*, Bristol; Madanipour, A., Cars, G. & Allan, J. eds. 1998: *Social Exclusion in European Cities*, London.
[60]Edgar, B. 2001: Women, the housing market and homelessness, Edgar, B. & Doherty, J. eds. 2001, p 22.

structures, but the level of social benefits, housing structures and income sources also help explain the new pattern.

Another form of problematic marginalisation is prostitution.[61] Here, women are in the majority, but a small group of men are also prostitutes. The group of prostituted women is a heterogeneous and complex group, but many of them have self-respect and substance abuse problems, suffer humiliations, etc. These patterns are difficult to break, both because of the lack of possible alternative identities and because of financial dependencies and problems. Prostituted men and women call for special solutions, requiring organisations and welfare institutions that can handle the special gender-specific problems.

Marginalisation is thus differentiated for women and men.[62] The comparative analyses and models are key to understanding marginalisation, since the use of the concepts depends on the context. This impacts on how gender marginalisation processes are interpreted. Consequently, the analysis only partly supports division according to the four welfare regimes. Within each regime there is considerably variation between the countries, which makes it difficult to explain the specific gender patterns on the basis of the regimes alone. Some of the trends can be explained by trends in individual countries, not least by how the individual country handles and exploits policies and trade conditions.

Some of the welfare literature poses a problem in that it takes for granted that welfare regimes, including policy systems, are the reason why there are fewer poor people, less inequality, etc., in the Nordic countries, and that there are more poor people, greater inequality, etc., in the Southern European countries. Generally, research has to some extent failed to link welfare regimes with poverty and social exclusion[63]. However, the study by Gallie & Paugam has taken note of some of the criticism and started such linking. The question is, however, whether policies best explain why conditions in the EU member states vary? It can be ascertained that the consequences of certain policies lead to greater redistribution of resources in the Nordic countries, partly through taxes, partly through services and public support/institutions. A correlation manifests itself between the equalisation of incomes and the absence of social exclusion[64], and, in this context, housing areas[65] can be mentioned as an important parameter that may potentially help prevent problems, but may also trigger them.

[61]Vanwesenbeck, I. 1994: *Prostitutes' well-being*, Amsterdam.
[62]See Hoz, P. 2001: *Families et Exclusion Sociale dans l'Union Européenne*, Report, Vienna, pp 29-30.
[63]Room, G. ed.1995: *Beyond the Threshold – the measurement and analysis of social exclusion*. Bristol; Cousins, C. 1998: Social Exclusion in Europe: paradigms of social disadvantage in Germany, Spain, Sweden and the United Kingdom, In *Policy & Politics*, 26, 127-146.
[64] Barry, B. 1998: Social exclusion, social isolation, and the distribution of income, *CASE-paper*, 12, London; Wilson, T. 1987: *The Truly Disadvantaged. The Inner City, the Underclass and Public Policy*, Chicago.

6. Conclusion and summary

In this paper, attention has focused on the fact that marginalisation and social exclusion are gender-related. Although boys and girls experience the same kinds of strains and social inheritance, they react socially differently. Women and men are also marginalised in different ways. Marginalisation and social exclusion depend, among other things, on specific conjunctions and welfare regimes.

This paper has attempted to answer two questions. The first question was what mechanisms create marginalisation for both genders. One mechanism is the interaction between society's social structures, men's and women's habitus in different groups of society. This mechanism generates different types of marginalisation. The interaction between structures and habitus means that girls and boys react socially differently to the (same) circumstances they meet in childhood.

In many contexts, men have more power than women, despite women's increasing access to education and entry into the labour market, which, however, remains significantly gender segregated and which continues to work in a way that makes women's access to some parts of the market difficult. Unemployment seems to be a crucial marginalisation factor affecting many people in Europe.

The difference between rich and poor remains great in many EU member states. Poverty is still on the map and hits women, elderly people, children and unemployed men hardest. Most homeless people are men, but it is also significant that an increasing number of women have become homeless. Some important explanations for the new types of homeless people are the dissolution of the traditional family structures, the level of social benefits, housing structures and income sources. These circumstances serve as mechanisms that contribute to marginalisation and social exclusion.

Below is a summary of the points this paper has highlighted regarding the two genders' access to the five resources: cultural, financial, mental, social and power resources. *Cultural resources:* The capture of education and cultural competence is important, and parents' obsolete habitus may be a barrier for both boys and girls. Some groups of boys do poorly in the education system. Some groups of girls do well in part of the education system, and make up the majority of students in some education programmes. However, girls are usually not represented in a number of vocational training programmes, and a number of girls leave school early. The problem of leaving school early is often connected with poor social

[65] Glennester, H. 1999: Poverty, Social Exclusion and Neighbourhood: Studying the area bases of social exclusion, CASE-paper 22.

background, social inheritance thus serving as a barrier to capturing education. Elderly women and men are frequently poor, and may also have problems coping with the modern world, which can be experienced as a form of marginalisation. *Financial resources*: Income, job and unemployment are crucial for both genders; however, unemployment and poverty affect women more often than men. Unemployed men have a tendency to be poorer than unemployed women. The demands on men's roles as breadwinners are increasing; consequently, some men will not form part of social reproduction. Moreover, single mothers' unemployment is problematic, because social benefits are not aimed at individuals, which may have negative consequences for the children of single mothers. The lack of income in families can give boys identity problems and cause a lack of self-respect. On the other hand, girls risk early motherhood. *Social resources:* Having social networks is essential to everybody, but the networks a person establishes are interlinked with the person's other resources. Boys and girls react socially differently to straining conditions, and the nature of the (marginal) networks they set up is distinctly different. *Mental resources:* The ability to say no is an essential parameter in relation to adults and friends. In its extreme consequence, the inability to say no may cause men to be affected by homelessness and women by prostitution. In boys, the lack of mental resources may lead to identity problems that reinforce negative aspects of social inheritance. In girls, sexual assaults may be the result of negative social inheritance. *Power resources:* Exercising influence is important to everybody, but the fact is that power resources are often determined by position in society for both genders, since women in some EU member states are underrepresented in politics and other decision-making forums. Men at the lower end of the social ladder are becoming increasingly marginalised. Social inheritance remains a barrier for achieving empowerment.

Social inheritance, transmitted already in childhood, can prevent various forms of marginalisation, such as unemployment. Negative social inheritance remains a problem in the European countries, although differences exist between individual countries. The chance of being socially included remains unevenly distributed between various family backgrounds and genders as regards access to education, good jobs, good incomes, etc.[64]

The second question that this paper attempted to answer was what factors can counteract marginalisation and social exclusion for women and men. It was pointed out that welfare regimes counteract marginalisation. Existing welfare regimes widely affect the two genders' very disparate life courses. The welfare regimes lead to major differences in the allocation of resources from the public system. For example, whether families or individuals

are entitled to benefits is crucial to women. However, the analysis also showed that the regimes could not counteract some forms of gender marginalisation, including certain types of unemployment and homelessness.

In addition, the European communities are currently changing, changes in technologies and in work being some of the more conspicuous. Moreover, the welfare societies are under pressure in the form of demographic changes (more elderly people), changes in family structures, segregation of housing areas, new economies with larger enterprises that work across borders, company mergers, streamlining of work, etc. However, the changes are also occurring because the individual is perceived differently today, meaning that many people feel that every individual can choose his/her own way, type of family, education, work, partner, children, etc. This view may increase what might be termed the vulnerability to the dynamics described above.

The above phenomena call for new social policy initiatives. Social inheritance and strains in childhood and later in adult life give rise to a closer examination of men's and women's different types of marginalisation processes and forms of marginalisation. However, implementing new measures in the EU member states is not a simple matter, since these countries de facto have different histories with varying ways of life, life courses and cultures.[65] In this sense, social and welfare policies are facing the tasks both of having to provide possibilities in accordance with the five forms of resources and of taking into account the differences. Gender involves different realities and requires different solutions.

[64] Fritzell, J. 2001; Sørensen, A. 2001: Gender equality in earnings at work and at home, In Fritzel, J. 2001.
[65] See Mayer 2001