The Triple Bind of Single-Parent Families

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Published by Bristol University Press

Nieuwenhuis, Rense and Laurie C. Maldonado.

Bristol University Press, 2018.
Project MUSE. muse.jhu.edu/book/80517.

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The small country of Iceland is a member of the Nordic family of nations known for their extensive welfare states. During the 1990s, Iceland’s percentage of gross national product (GNP) spent on welfare and health hovered around 19%; it surpassed 20% in 2002, and was slightly over 25% in 2012. However, Iceland has spent far less on welfare and has provided less support for families with children as compared to the other Nordic nations, even though the gap between the countries’ expenditure figures has narrowed somewhat in recent years (Eydal & Ólafsson, 2016). Icelandic family policy has historically been fragmented, but in 1997 the first parliamentary resolution on family policy was enacted (Eydal & Gíslason, 2013).

Both consensual unions and out-of-wedlock births were already established as social patterns in Iceland during the 19th century. During the first decades of the 20th century there was some decline in out-of-wedlock births, but the numbers started to rise from 13% of total births in the 1930s to 25% in the 1950s. Since 1986, a minority of children in Iceland were born to married mothers (Statistics Iceland, 1997). This was 30% of all born in 2015. Of the children of unmarried mothers, 74% were born to mothers in registered cohabitation and 26% to noncohabiting mothers. Hence, in 2015, 18% of all children were born to mothers that were neither married nor cohabiting (Statistics Iceland, n.d.a). There were 80,683 families in Iceland as of 1 January 2017, and 56% of these were couples with children under 18 years of age. Of all families with children, 49% were married couples, 23% cohabiting couples, 3% single fathers and 25% single mothers (Statistics Iceland, n.d.a).

The fact that more than one out of four families with children is a single-parent family, combined with the fact that the Icelandic welfare system has provided less support to families with young children than other Nordic countries, speaks for the relevance of investigating the case of Iceland. I will do this by applying the triple-bind
framework. In the introductory chapter of this book, Nieuwenhuis and Maldonado presented the ways in which single parents are faced with the complexities of the interplay between inadequate resources, employment and policies. Since 1997, one of the goals of the Icelandic family policy has been to enable both parents to earn and care for their children, hence balancing work and family. It furthermore aims to ensure the economic wellbeing of all families, regardless of family type (Alþingi, 1997). Thus, this chapter asks to what extent the Icelandic policies provide adequate support to single parents to accomplish these two goals: balancing work and family, and ensuring their families’ economic wellbeing.

**Resources and roles of single mothers and fathers**

In Iceland, there is a lack of statistics on how long single parenthood lasts, which is an important factor if the relevance of inadequate resources is to be estimated. The length of the period that the child lives with a single parent, and how the contact with the nonresidential parent is arranged, is of obvious importance for the wellbeing of the child in question (Jensen & Ottosen, 2013). As Zagel and Hübgen (Chapter Eight in this book) point out, it is therefore important to apply a life-course perspective to gain the full picture of family changes.

Statistics Iceland provides information on whether the child shares legal residence with one or two parents, and whether the single parent is a father or a mother. Yet, there is a lack of statistics on the living arrangements of children of single parents, or how the parents organise the care of the child when they do not both share residence with the child. According to surveys of children and parents, a growing number of children living in single-parent families spend an equal amount of time with each parent (Arnarsson & Bjarnason, 2008; Júlíusdóttir & Arnardóttir, 2008). In a study conducted by Júlíusdóttir (2009) among divorced parents, it was shown that 24% of the children lived 50/50 with both parents, 24% stayed as they liked with each parent, 35% stayed six to eight days per month with the nonresidential parent and 2.2% did not spend any time with the nonresidential parent.

While the family law does not entail a detailed prescription of how parents who have separated or never shared residence should share childcare, it does provide a certain framework for parenthood practices and clear definitions of the rights of children. When the development of Nordic family law is examined, the goal of enhancing the joint responsibility of both parents to earn and care can be traced back to the 1920s, when all the Nordic countries revised their family legislation.
According to Therborn (1993, p. 258), the reformed Nordic legislation ‘declared an explicit basic equality between husband and wife, father and mother, provided for no-fault divorce (after a procedure of separation) and established the principle of the best interests of the child as the main criterion for deciding issues of custody’. Despite the changes in legislation, it took decades until fathers started to participate in the daily care of their children.

In the case of divorce, custody was given to one parent – almost without exception the mother – and since 1972, the Icelandic marital law has given the noncustodial parent the right to visitation (Eydal, 2005). In 1981, the Law in Respect of Children ensured all children had the right to have contact with, and receive care from, both parents. Icelandic family law’s recognition of joint custody since 1992 has also contributed to fathers taking more responsibility. Since 2006, joint custody has been the default option, and since 2012 the courts have been able to order shared joint custody (Eydal & Gíslason, 2013). While all these changes are gender neutral in the formal law text, the explicit aim is to enable fathers who do not share residence with their children to increase their participation in care of their children (Eydal, 2010). Increased sharing of the parental tasks implicitly provides the single parent with more resources; first and foremost, increased (control over their) time. There is a lack of studies on how this development towards shared parenting influences work performance; for instance, on how the parents who live with their children every other week organise their work, and how such arrangements influence their position in labour market and performance in the workplace.

In addition to the family law, the revision of the law on paid parental leave, which gave all fathers a quota right to paid leave for three months, has proven to increase the provision of care by fathers not only during the paid parental leave but also after the leave (Arnalds et al., 2013). However, the research also shows that nonresidential fathers have lower take-up rates compared to fathers who do live with their children (see Duvander & Korsell, Chapter Twelve in this book).

Quite a similar historical development can be observed regarding the legal duties to provide for children, which by law was the duty of both parents; however (as discussed later in the section on policies), in practice single mothers were left with the role of breadwinner, and most nonresidential fathers paid only the minimum maintenance for their children (Eydal & Friðriksdóttir, 2012). Gendered parental roles can also be observed by examining when single fathers gained the same right to benefits as single mothers. This happened in the 1970s – decades after mothers gained the rights. However, while the
payment of all benefits to the single parent may increase that parent’s financial resources it does not stimulate both parents to care for the child, since the nonresidential parent must work long hours to make ends meet (Eydal & Hilmarsson, 2012).

By comparing the assets of single parents to those of coupled parents with children, the difference becomes very clear. According to data from Statistics Iceland, single parents own fewer assets than coupled families; in 2014, single parents owned 36% of the amount that coupled-parent families owned in housing, and 32% in cars. At the same time, single-parent families have only 21% of the debts of coupled-parent families (Statistics Iceland, n.d.b). Single-parent families also face bigger risks of poverty, are more likely to be deprived and report smaller chances of making ends meet, as shown in Table 17.1. These results are in line with those of Sierminska (Chapter Three in this book).

As such, despite the increase in shared residence and fathers’ participation in care, the resources are inadequate and it is obvious that single-parent families are not enjoying same economic wellbeing as coupled-parent families.

Table 17.1: Children in households at risk of poverty, in deprivation or with difficulties making ends meet, Iceland 2014

<table>
<thead>
<tr>
<th>At risk of monetary poverty</th>
<th>One parent with children</th>
<th>Coupled parents with one child</th>
<th>Coupled parents with two children</th>
<th>Coupled parents with three or more children</th>
</tr>
</thead>
<tbody>
<tr>
<td>22.3</td>
<td>6.2</td>
<td>4.0</td>
<td>10.3</td>
<td></td>
</tr>
<tr>
<td>Deprivation</td>
<td>25.0</td>
<td>4.0</td>
<td>4.1</td>
<td>6.0</td>
</tr>
<tr>
<td>Very difficult to make ends meet</td>
<td>25.2</td>
<td>3.4</td>
<td>7.2</td>
<td>11.6</td>
</tr>
</tbody>
</table>

Source: Statistics Iceland, n.d.b

**Employment and single parenthood**

The literature has first and foremost addressed the employment of single mothers (see also Horemans & Marx, Chapter Nine, and Esser & Olsen, Chapter Thirteen in this book). In 1997, Duncan and Edwards criticised the assumption that single mothers will respond in a uniform way to the stimulus of changing social policy, and claimed that national policy was not necessarily the dominant context for single mothers’ participation in paid work. They pointed out that: ‘Such a simplistic causal approach tends to ignore social processes in local labour
markets and neighborhoods, and to play down single mothers’ own understandings and capacities for social action’ (Duncan and Edwards, 1997, p. 1). Research has also emphasised the importance of the whole family, including the children, to employment sustainability for the single mother (Ridge & Millar, 2011). Maldonado and Nieuwenhuis (2015, p. 398) point out how different resources matter: ‘Single- and two-parent households differ in the amount of available resources as well as the capability to use resources to avoid poverty. These resources include time, human capital, number of adults who can seek employment and – very importantly – the ability for partners to share or distribute tasks’. Hence, single parents have fewer resources to cope with irregular and longer working hours. At the same time, the importance of employment is greater for single-parent families, as they have fewer possibilities of falling back on savings (Sierminska, Chapter Three in this book).

Women increased their participation in the labour market from the 1960s onward. The Icelandic labour market has been characterised by continuous demand for labour and almost no unemployment, except for a few short spells of relatively low unemployment. It is highly gendered in terms of both sectors and working hours (Stefánsson, 2012). As Table 17.2 shows, there are important differences between men and women, as well as between single and cohabiting/married mothers.

Table 17.2 shows that activity and employment rates are by far the highest for men and fathers, while cohabiting mothers with one and two children have slightly higher rates than both single mothers and mothers with three or more children. It should be mentioned that while on paid parental leave, parents are counted as participating in the labour market. By comparing single and coupled mothers, it is clear that single mothers have a lower employment rate, which becomes lower with a higher number of children. Hence, the numbers indicate that single mothers do not have adequate labour-market opportunities or support to participate to the same extent as coupled mothers do. The comparison of mothers and fathers shows that fathers are not affected by the number of children in the same way. Similarly, the unemployment figures are highest for single mothers with one child and single mothers with three or more children. The gap between mothers and fathers increases when working hours are examined: 92% of fathers work more than 40 hours per week compared to 62% of mothers, and fathers work on average 10 hours longer than mothers. The proportion of women and mothers working 40 hours or more, as well as the average number of working hours, becomes lower as
The triple bind of single-parent families

The number of children increases. The differences in the number of working hours between single and coupled mothers are, however, small.

### Policies, benefits, reconciliation and wellbeing

In 1946, a new Social Security Act was implemented in Iceland; its aim was to make the best possible social security system, but due to lack of finances, major changes were introduced to the Bill. Proposals on special benefits for single mothers were cut from the Bill, although it was decided to pay advanced maintenance to all single mothers. During the decade that followed, the question of how single mothers should be able to provide for their children without a breadwinner...
was discussed on several occasions in parliament, and proposals on special ‘mother wages’ (mæðralaun) were repeatedly introduced but not enacted. Hence, single mothers were expected to be gainfully employed to provide for their children, and the earner/carer role of the mother was gradually taken for granted.

Single mothers became entitled to a flat-rate benefit for two or more children in 1952, again named mother wages. The mother wages are still a taxable, low-flat-rate benefit paid to single parents who share residence with two or more children. The monthly amount was 8,531 ISK (US$75) in 2016 for two children, and 22,180 (US$196) for three or more children. In 2015, about 19% of single parents applied for the mother/father wages (Tryggingastofnun ríkisins, n.d.).

Single parents became entitled to the family benefit in 1962, which was paid by the social security system; however, in 1975 it was moved to the tax system when a special tax credit for children was abolished. The amount was a flat-rate benefit until 1978, when it was changed so that higher benefits were paid for children under the age of seven and for children of single parents (Eydal, 2005). Income testing was introduced gradually from 1984, and since 2011, parents with an income above a certain amount have not been entitled to any family benefits (Kristjánsson, 2011). The means testing is in clear contrast with the universal benefit schemes in the other Nordic countries (Hakkovirta et al., 2015). In 2016, the family benefits (before means testing and with a first child under the age of seven) were US$234 per month for married/cohabiting couples and US$334 for a single parent (Ríkisskattstjóri, n.d.).

While nonresidential fathers have been obligated to pay (or otherwise secure a form of) maintenance for their children for centuries, the first state-guaranteed minimum maintenance was established in 1946. The amount was equal to the so-called ‘child pension’ paid to all children who had lost a parent or had parents receiving a pension due to disability or old age (Eydal, 2005). This system is still intact. In 2015, 11% of all single parents received child pension due to a parent’s disability (Tryggingastofnun ríkisins, n.d.). Most single parents opt to ask for advanced maintenance from the State Social Insurance (SSI); in 2014, state maintenance was paid for 17% of all children in Iceland (NOSOSCO, 2015). The Child Support Collection Centre, a special institution, collects the payment from the nonresident parent and pays it back to the SSI. The nonresident parent has to pay the minimum maintenance regardless of his/her social situation. The Child Support Collection Centre can collect the payment directly from the parent’s employer in case of noncompliance (Eydal & Friðriksdóttir, 2012).
Since 1981, single parents have also been able to claim extra costs from the nonresident parent for special events such as christenings and confirmations. Parents can also be required to pay additional maintenance for education or work training until the child reaches the age of 20. According to the law, the child maintenance should be determined with a view to the needs of the child and to the financial and other circumstances of both parents, including their capacity to earn (Eydal & Friðriksdóttir, 2012). However, The Ministry of the Interior issues thresholds for child maintenance that are based only on the income of the paying parent; consideration is given to neither the income of the other parent nor the time the paying parent spends with their child (Sýslumenn, n.d.). Thus, according to Eydal and Friðriksdóttir (2012), the main emphasis is that the nonresident parent shall pay regardless of all other circumstances of both parents. As a result, the system of the child maintenance might work against the aim of providing both parents with opportunities to earn and care, while in theory contributing to the financial wellbeing of the child, since the single parent is legally obliged to use the maintenance to meet the child's needs.

Support for single parents has been comprised of these three schemes since the middle of the 20th century. A single parent is entitled to advanced maintenance, family benefits and (if caring for two or more children) father/mother wages.

In addition to these three benefit schemes, local authorities are legally obligated to provide social assistance to families without income from either the labour market or social security. Social assistance is regarded as a short-term measure, and therefore only paid as a minimum income. It is means tested against family income. Each municipality makes its own rules on eligibility and the amount of the benefit. In addition to income support, local authorities can support single parents with certain costs for their children, including medical costs or expenses for organised leisure activities (Eydal & Marteinsdóttir, 2011). In 2015, 17% of all single mothers and 12% of single fathers received social assistance, while cohabiting families with children hardly ever applied (in 2015, 24 coupled families compared to 2,143 single parents) (NOSOSCO, 2015). The statistics for social assistance do not provide information about how many nonresidential parents apply annually.

Finally, it should be mentioned that the Icelandic Student Loan Fund offers more generous loans to students with children; for each child, a premium is added to the amount that an individual student would receive. The Icelandic system of student loans works quite favourably...
Policies and practices for single parents in Iceland

For single parents; in addition to the extra student loans to provide for their children, they can also receive the maximum amount of the means-tested family benefits, since the loans do not count as income. When the family-benefit system was established, its interplay with the student loan system was not discussed by the legislator; hence, the idea that it is encouraging single parents to seek further education cannot be claimed to be an explicit policy (Björnberg et al., 2006). According to the 2014 annual report of the Student Loan Fund, about 38% of the students taking out student loans had children, and 11% were single parents (Lánasjóður íslenskra námsmanna, 2014). This equals to 8.5% of all single parents. Given that seeking education seems to be the best way to ensure future economic wellbeing, the interplay of educational and family policy adds to the adequacy of the policies; it ensures both economic wellbeing during the period of study and better opportunities for single parents in the labour market in the long run.6

Care policies

In debates in the Icelandic parliament (Alþingi) in 1946, it was pointed out that, due to their care obligations, single mothers had fewer opportunities than male breadwinners to be gainfully employed. Yet support for daycare remained limited until the 1980s, when the right to paid parental leave were established and the volume of daycare was increased. Single parents were prioritised with regards to placement and full-time care for their children in preschools, as well as afterschool care, until the late 1990s, when the volume of services was increased to cover all children from the age of two. In many municipalities, single parents paid lower fees than coupled-parent families (Eyddal, 2005). For instance, in Reykjavik in 2016, the monthly fee for one child staying eight hours per day in preschool care was 17,527 ISK (US$151) for a single parent compared to 27,447 (US$236) for coupled parents. In the 1990s, there was a gradual increase both in the numbers of children and hours per day. In 2013, 84% of 1–2-year-old children and 96% of 3–5-year-old children had access to preschools, which in more than 90% of cases were run by the municipalities (NOSOSCO, 2014). The preschool only provides services during the daytime; there are no organised, publicly subsidised care options for parents with irregular or nonstandard working hours or regular night shifts, which is especially difficult for single parents.

The first universal scheme of paid parental leave was enacted in 1981, and all parents became entitled to three months of leave. From
1988 to 1990, the leave period was gradually extended to six months. In 1998, fathers in Iceland gained the right to two weeks of paternity leave (Eydal et al., 2015). In 2000, the system of paid parental leave was radically revised; the aim of the new law was ‘…to ensure children’s access to both their fathers and mothers [and furthermore] to enable both women and men to co-ordinate family life and employment’ (Lög um fæðingar – og foreldraorlof nr. 95/2000, p. 1). The law guarantees each parent a three-month quota, and three months that the parents can decide how to share. A working parent is entitled to about 80% of their previous wages, up to a certain limit. Each parent is entitled to the quota regardless of whether or not they share residence or custody. If the parents do not live together, they have to be in agreement on visiting rights to be able to make use of the entitlements of the parent who does not share legal residence with the child. Only in cases where there is only one parent (for example, due to death of the other parent or artificial insemination) does the law permit the parent in question to make use of all nine months (Arnalds et al., 2013). The aim of the paid parental-leave legislation is in line with the family law from the 1920s and the Children’s Act 1981; that is, to ensure children receive care from both parents, including children who do not share residence with both parents. Maldonado and Nieuwenhuis (2015) also point out the importance of the paid parental leave for ensuring the position of the single parent in the labour market after the birth/paid maternity leave.

The take-up rates for Icelandic fathers have been high; 80–90% make use of their quota rights – on average, about three months. However, the take-up rates for fathers in couples have been higher compared to fathers who do not live with their children. A survey among all first-time parents in Iceland in 2009 showed that 91% of married fathers and 86% of cohabiting fathers took paid leave, compared to 44% of fathers who did not cohabit with the mother (Eydal & Gíslason, 2015). So, while the policies aim to ensure the child receives care from both parents, it has been pointed out that there is also a need for family counselling for parents who have not been in a relationship on how to cooperate and construct a parental relationship after the birth of the child (Eydal & Ragnarsdóttir, 2008). Furthermore, fathers have increased their participation in care of their children not only during their paid leave but also after the leave period ends. This also applies to nonresidential fathers, although not to the extent as fathers who share residence with the mother (Arnalds et al., 2013). Thus, in conjunction with the changes in family law, this legislation has stimulated fathers in Iceland to actively participate in the care of their children. Yet, more
support is still needed for the fathers who do not share residency with their children to fully participate in the care of their young children.

The interplay of the policies

The family matrix presented in Table 17.3 provides insight into how public support for different types of single-parent families plays out in reality. An example of a single-parent family living in Reykjavik with two children (aged five and seven) is used as the basis for calculations. The single parents are then placed in four different hypothetical situations: unemployed, working full time for minimum wage, receiving a disability pension and being a student. For each of these four situations, the disposable household income is calculated for both the single mother who shares legal residence with the child and the nonresident father.

Even though many children of single-parent families split their time 50/50 between parents, the family matrix clearly shows that the total income of the residential parent is much higher than the total income of the parent who does not share legal residence with their children. This has been criticised by scholars, parental organisations and policy makers (Eydal & Friðriksdóttir, 2012; Eydal & Hilmarsson, 2012). Furthermore, the matrix clearly shows that using the time to study while being a single parent is beneficial in the short term (due to family benefit not being cut because of the student loans) and in the long term (due to people who finish their education being more likely to find sustainable employment). The repayment of the student loan is 3.75–4.75% of one’s wages, depending on what year the loan was taken out.

The family-benefit system has been criticised for being illogical, and it has been argued that no one can fully explain the goals of the system anymore (Kristjánsson, 2011). This issue has been addressed in Bills in parliament and proposals to revise the family policy, but no proposal has gained sufficient support (Alþingi, 2016; Eydal & Gíslason, 2015). Thus, despite major changes in society and legislation towards a dual-earner/dual-carer model, the benefit system developed in 1946–62 is still more or less in place. This benefit system was based on the idea that the child lives full time with the resident parent, and the nonresident parent is obligated to pay a specific minimum amount regardless their financial situation or the level of contact they have with their children. The residential parent receives all the state support: family benefits, mother/father wages and other child-related benefits. Keeping in mind the emphasis on the child’s right to care from both parents in family law, and the equal entitlements of both parents to paid
The triple bind of single-parent families

Table 17.3: Family matrix: Single mothers that share legal residence with two children age 5 and 9 and the children’s non-resident father, both parents unemployed, employed with minimum wages and receiving disability pension, Iceland 2016

<table>
<thead>
<tr>
<th>Benefits and income per month</th>
<th>Single mother</th>
<th>Father of the children</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of income</strong></td>
<td><strong>Unemployed</strong></td>
<td><strong>Unemployed</strong></td>
</tr>
<tr>
<td>Unemployment benefits (100%)</td>
<td>202,054</td>
<td>202,054</td>
</tr>
<tr>
<td>Addition with two children</td>
<td>16,164</td>
<td>None</td>
</tr>
<tr>
<td>Income tax</td>
<td>–28,904</td>
<td>–23,103</td>
</tr>
<tr>
<td>Maintenance</td>
<td>53,390</td>
<td>–53,390</td>
</tr>
<tr>
<td>Mother’s wages</td>
<td>8,531</td>
<td>None</td>
</tr>
<tr>
<td>Family benefits</td>
<td>63,474</td>
<td>None</td>
</tr>
<tr>
<td><strong>Total disposable income</strong></td>
<td>314,709</td>
<td>125,561</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Benefits and income per month</th>
<th>Minimum wages</th>
<th>Minimum wages</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of income</strong></td>
<td><strong>Full time work</strong></td>
<td><strong>Full time work</strong></td>
</tr>
<tr>
<td>Income</td>
<td>260,000</td>
<td>260,000</td>
</tr>
<tr>
<td>Income tax</td>
<td>–47,786</td>
<td>–44,618</td>
</tr>
<tr>
<td>Maintenance</td>
<td>53,390</td>
<td>–53,390</td>
</tr>
<tr>
<td>Mother’s wages</td>
<td>8,531</td>
<td>None</td>
</tr>
<tr>
<td>Family benefits</td>
<td>59,296</td>
<td>None</td>
</tr>
<tr>
<td><strong>Total disposable income</strong></td>
<td>331,431</td>
<td>162,442</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Benefits and income per month</th>
<th>Disability pension 100%</th>
<th>Disability pension 100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disability pension</td>
<td>236,845</td>
<td>236,845</td>
</tr>
<tr>
<td>Income tax</td>
<td>–39,188</td>
<td>–36,021</td>
</tr>
<tr>
<td>Maintenance</td>
<td>53,390</td>
<td>–53,398</td>
</tr>
<tr>
<td>Child pension</td>
<td>53,390</td>
<td>53,390</td>
</tr>
<tr>
<td>Mother’s wages</td>
<td>8,531</td>
<td>None</td>
</tr>
<tr>
<td>Family benefits</td>
<td>61,611</td>
<td>None</td>
</tr>
<tr>
<td><strong>Total disposable income</strong></td>
<td>374,579</td>
<td>200,824</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Benefits and income per month</th>
<th>Student loan 100%</th>
<th>Student loan 100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student loan</td>
<td>309,290</td>
<td>172,788 + 53,398</td>
</tr>
<tr>
<td>Income tax</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Maintenance</td>
<td>53,390</td>
<td>–53,398</td>
</tr>
<tr>
<td>Mother’s wages</td>
<td>8,531</td>
<td>0</td>
</tr>
<tr>
<td>Family benefits*</td>
<td>68,133</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total disposable income</strong></td>
<td>439,334</td>
<td>172,788</td>
</tr>
</tbody>
</table>

*Note: *based on the assumption that the student’s income is lower than the ceiling for income testing of family benefits.


parental leave, the emphasis on one parent receiving all the income support for the child makes the benefit system a historical laggard and out of touch with the reality of most single-parent families.
Conclusion

Icelandic single parents are faced with the complexities of the interplay between inadequate resources, employment and policies: the triple bind. The long-term goals of Icelandic family policy have been to enable both parents to earn and care for their children (that is, to balance work and family) and to ensure the economic wellbeing of all families, regardless of family type. This chapter has shown that the support single parents receive to accomplish these two goals is inadequate, and that single-parent families are more at risk of poverty compared to coupled-parent families; they own fewer assets, and their financial situation is more precarious. Furthermore, single-parent families apply for social assistance – the last safety net in the Icelandic welfare system – far more often than coupled-parent families. Even though parents’ labour-market participation (measured in both activity and employment rates) is high, single parents have slightly lower rates compared to coupled parents. This reflects both the lack of resources and the inadequacy of family and labour-market policies.

Single parents do have strong care support. All parents enjoy the three months quota of paid parental leave and an additional three joint months. The aim of the legislation is to ensure both parents provide childcare and to enable both parents to work and care. The legislation increases the resources of single parents, since it enables nonresident parents to participate in the care of the child. However, fathers who do not share residence with the child have significantly lower take-up rates compared to fathers in coupled families. This calls for increased support in terms of guidance and family counselling for single parents. There have also been significant changes in family law aiming to ensure children receive care from both parents, which has led to increased participation of nonresident fathers in both care of and provision for their children. Thus, the family law has paved the way for shared parenthood.

Preschool is usually available for children from the age of two for modest fees, and most municipalities charge single parents substantially lower fees than coupled parents. Yet, no daycare facilities provide care outside of daytime hours, which renders them inadequate for single parents who work irregular or nonstandard hours.

A further inadequacy was found in the family benefits (no matter what kind) paid to the parent who shares legal residence with the child, and the other parent is entitled to few benefits. Hence, the nonresidential parent’s household – usually the father’s – has much lower income than the residential parent’s. Despite the aim of ensuring
economic wellbeing irrespective of family form, the legislation on benefits – originally from the 1940s – has not developed in line with this goal, nor in line with the changes in families. The system of child maintenance being based on the nonresidential parent’s legal duty to pay minimum child maintenance to the parent who lives with the child – without taking into consideration the volume of contact or incomes of both parents – is particularly outdated. Despite the limitations of data on how parents organise the care of their children when they do not live together, research shows that parents are sharing the care and provision more equally than ever before. Hence, to give all the support to one household regardless of how much time the child spends there seems inadequate in terms of the aim to ensure the child receives care from both parents.

The interplay of the benefit and tax systems and the student loan system was found to encourage single parents to seek education. The student loan system takes into account the number of children in the family and the means-tested family-benefit system does not count the loans as income, which works out very favourably for students with children. To promote the education of single parents is not an explicit policy aim, but this interplay of policies on student loans and family benefits nevertheless enhances (incentives for) education for single parents. It ensures that students receive adequate support and provides the single parent in question with a stronger position when entering the labour market – and, most likely, higher incomes in the future, despite student loan repayments.

This chapter shows there is a lack of research and statistics on the situation of single parents, and very scarce knowledge about the nonresidential parent. More research and better data are needed to provide a full picture of how noncoupled parents are sharing the care and provision for the child. To conclude, while the Icelandic policies do provide important support for single parents, they do not adequately ensure that single parents have the same possibilities of balancing work and family and ensuring their families’ economic wellbeing as coupled-parent families enjoy.

Notes
1 In 2008, single women gained the right to artificial insemination (Lög um breytingu á lögum nr. 55/1996, um tæknifrjógvun og notkun kynfrumna og fósturvisa manna til stofnfrumurannsókna, med síðari breytingum nr. 54/2008); thus, it is possible for a child to have only one legal parent.
2 Statistics Iceland: nuclear families are couples with or without children and individuals with children.

3 It was paid to the mother, but it actually belonged to the child, and according to the law it could only be used for the child.

4 It is important to note that, despite the name of the benefits, the amount of the mother wages never replaced wages. For example, in 1970, the amount of the mother wages for three children was 19.45% of the income of a ‘typical’ male worker (Eydal, 2005).

5 Most municipalities pay leisure grants for children, which they can use in any organised leisure activity.

6 Student loans in Iceland are repaid via a relatively low minimum annual payment and a certain percentage of one’s salary.

References


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Lög um breytingu á lögum nr. 55/1996, um tæknifrjóvgun og notkun kynfrumna og fósturvísu manna til stofnfrumurannsókna, með síðari breytingum [Act on Changes to Act no. 55/1996, on Assisted Fertilization and Stem Cell Research, with the latter amendments] nr. 54/2008.


